**BUYING A CAR**

* Buying a car is when you pay \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ for a car and \_\_\_\_\_\_\_\_ the car

immediately, or you pay a down payment and a \_\_\_\_\_\_\_\_\_\_\_\_\_ payment to later own

the vehicle.

* Can \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ you auto loan, which \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ a monthly cost.
* Have the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to sell or trade it in whenever.
* Usually costs \_\_\_\_\_\_\_\_\_\_\_\_\_ than leasing overall, over time.
* It’s your to \_\_\_\_\_\_\_\_\_\_\_\_ or \_\_\_\_\_\_\_\_\_\_\_\_\_\_ for many years.
* The car’s value begins to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ as soon as you drive it.
* Cars are the classic example of a depreciating \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

The minute you drive a new car off the lot, its value [drops by about \_\_\_\_\_\_\_\_\_](https://www.autos.com/car-buying/does-the-value-of-new-cars-go-down-once-they-leave-the-lot) and it will

never again be \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ what you \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ for it.

**LEASING A CAR**

* Costs \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ up front and each month, so you can afford a more \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ car.
* If you always lease, you’ll \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ make car payments.
* A lease contract is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and expensive to break.
* You can get a \_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ if you use the car for business purposes.
* Can upgrade to the \_\_\_\_\_\_\_\_\_\_\_\_ model every couple of years.
* If you return the car in anything less than impeccable \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

or drive \_\_\_\_\_\_\_\_\_\_ than your annual mile allowance, you'll be hit with \_\_\_\_\_\_\_\_.

* If \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ is a problem, lease!
* Finance/Buy if:
	+ You don’t mind driving the \_\_\_\_\_\_\_\_\_\_\_\_ car for many years.
	+ You think you may have to \_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_ the car unexpectedly.
	+ You are buying a car for \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ use.
	+ You want to build \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
	+ Your credit is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
* Lease if:
	+ You like to have a new car every \_\_\_\_\_\_\_\_\_\_\_ years.
	+ Don’t like to be bothered with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
	+ You know you will keep the car for the \_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_.
	+ You are self-employed and can \_\_\_\_\_\_\_\_ it off at the end of the year.
	+ You want to drive a nicer car than you can \_\_\_\_\_\_\_\_\_\_\_\_\_ to buy.
	+ You don’t have the money for a \_\_\_\_\_\_\_\_\_\_\_\_\_\_ payment.
	+ You have \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

**Calculating my car cost:**