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 yours 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 _________ 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 _______________ __________________.