

BUYING VS. LEASING

Buying can help you get ahead.

Keeping your vehicle for several years after you pay it off may minimize your cost of ownership. On the other hand, when you lease, you pay a premium to drive a new vehicle every few years.



BUYING



LEASING

➤ ADVANTAGE

You own it, so there are no restrictions on mileage, customization or wear and tear. You can sell your car whenever you please.

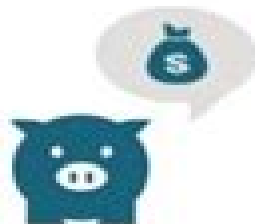


➤ DISADVANTAGE

Your monthly payments are higher than leasing, though they end when you pay off the car.

➤ ADVANTAGE

If you keep your vehicle after you pay off the loan, you'll free up money for savings and other financial goals.



➤ DISADVANTAGE

Any out-of-warranty repairs are your responsibility.

➤ ADVANTAGE

Your monthly payments are lower than buying because you're mostly paying for the depreciation.



➤ DISADVANTAGE

As long as you lease, you'll have to make payments.



➤ ADVANTAGE

You get to drive a new car every few years.



➤ DISADVANTAGE

With each new lease, you have to pay a down payment and Guaranteed Asset/Auto Protection (GAP).*

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*GAP insurance covers the difference between the actual cash value of a vehicle and the balance still owed on the financing (car loan, lease, etc.). Information is accurate as of 10/2015 and is intended for use by USAA, its members, and prospects. 218908-0316



The Unofficial Guide To Buying Or Leasing A Car

John Terauds



The Unofficial Guide To Buying Or Leasing A Car:

The Unofficial Guide to Buying or Leasing a Car Donna Howell, 1998-10-09 More than just dealing with the dealership buying or leasing a car means everything from deciding on a model knowing when to get in on the best seasonal car deals how to choose a great used vehicle where to go for affordable financing and what strategies work in the negotiating process This comprehensive authoritative book covers The lowdown on leasing when is it the right choice The bottom line on achieving the best price and avoiding rip offs The inside scoop on how to evaluate options to make an informed decision

The Complete Idiot's Guide to Buying Or Leasing a Car Jack R. Nerad, 1996 You re no idiot of course You keep your projects on budget at work shop around to find the best prices on groceries and clothing and even manage to sock away money for your kids college tuition But when it comes to wheeling and dealing to buy a car you feel like someone else is in the driver s seat Don t be taken for a ride The Complete Idiot s Guide to Buying or Leasing a Car helps you learn the techniques you need to drive away in the car you want at the price you can afford Feel confident about asking questions and bargaining even when you have to say no to a salesperson In this Complete Idiot s Guide you get

The Unofficial Guide to Investing in Mutual Funds Stacie Zoe Berg, 1999-03-31 Insider secrets are given to choosing the most profitable mutual fund investments plus the lowdown on diversification boosting investments by making tax wise decisions and adapting portfolios to individual needs

The Unofficial Guide to Cosmetic Surgery E. Bingo Wyer, 1998-11-20 Americans are becoming more and more dissatisfied with their features and many of these bothersome details are now treatable with cosmetic surgery Consumers are more willing to explore available options to treating these problems but they don t know which ones to trust Written by a health and beauty journalist who has experienced cosmetic surgery first hand this book is the only one that thoroughly guides the reader through all surgical options In this Unofficial Guide readers find out the lowdown on what cosmetic surgery can and can t accomplish the current mini procedures and surgeries explained in detail and the inside scoop on how to cut costs and find the best doctors and facilities

The Unofficial Guide to Investing Lynn O'Shaughnessy, 1998-12-16 With the recent fluctuations in the market people are becoming more aware of the need to become financially savvy Yet financial fears still abound fear of the market crashing fear of making poor investment choices fear of not being able to send their kids to college The Unofficial Guide to Investing demystifies the range of investment options available today and provides practical tools that will help readers make financially sound decisions For the financial bystander who is timid about investing and confused by the buzzwords this book explains where to begin how to start researching without feeling awkward how to find your comfort zone how to invest online how to plan for retirement and how to avoid getting burned It goes beyond just comparing mutual funds to relieving the anxiety surrounding the issue of investing

The Unofficial Guide to Earning what You Deserve Jason Rich, 1999

The Unofficial Guide to Hiring Contractors Duncan C. Stephens, 1998-12-01 The inside scoop for when you want more than the official line No matter what

changes and improvements you're planning for your home from remodeling a kitchen to building a deck hiring contractors can be a scary experience From the moment you start looking for a contractor until the day you sit back and enjoy the finished results how do you stay on top of the process and feel that you are in control You want to avoid the sensation that people working in your home just might be taking advantage of you You want the inside scoop *The Unofficial Guide to Hiring Contractors* gives savvy consumers like you a foolproof appraisal of what works and what doesn't the good deals and the bad ones with unbiased recommendations that are not influenced by any company product or organization This book like every Unofficial Guide is intensively inspected by the Unofficial Panel of Experts a team of highly respected contractors and inspectors They ensure that you are armed with the most up to date insider information on how to hire contractors and are told exactly what the Official establishment doesn't want you to know Vital Information that other sources can't or won't reveal from avoiding home security rip offs to finding high quality materials without paying high prices Insider Secrets from contractors supply vendors and homeowners who've been through it all Money Saving Techniques that show you how to create your dream home without breaking your budget Time Saving Tips to help you and your contractor get the job done without delays The Latest Trends in home design room styles and outdoor maintenance Handy Checklists and Charts that help you coordinate your home improvement schedule *The Unofficial Guide to Eldercare* Christine Adamec, 1999-06-15 Just when working families thought they had enough on their plates many of them are now faced with having to make decisions regarding the health and well being of their aging parents Do they need care Should they be in a nursing home What does it cost Is it clean Is it safe What if they don't want to go And what other options are available *The Unofficial Guide to Eldercare* meets these complex issues head on offering friendly unbiased advice on this sensitive topic It shows them how to wade through the anxiety and conflict to make informed decisions about their parents needs the elements of caregiving living wills and other legal elements how to balance their own lives in terms of work family and caregiving and how to get emotional support their families so desperately need *The Unofficial Guide to Alternative Medicine* Debra Fulghum Bruce, 1998-10-09 Written by a health journalist who is also an experienced alternative medicine user this book thoroughly guide readers through all the alternative medicine options Includes a glossary and checklists *The Unofficial Guide to Hiring and Firing People* Alan S. Horowitz, 1999-01-11 Finding and hiring a new employee or firing one who's not performing well are often difficult and time consuming tasks that many business owners and managers simply don't like to do If you're a manager you want to know how to hire and when necessary fire employees as quickly and effectively as possible You want the inside scoop **The Unofficial Guide? to Overcoming Arthritis** Lisa Iannucci, Mark Horowitz, 1999-05-21 The inside scoop for when you want more than the official line More than one in seven Americans will suffer from arthritis at some point in their lives The term arthritis refers to a family of more than 100 distinct disorders including osteoarthritis rheumatoid arthritis lupus and gout Each type creates different symptoms and demands different treatment If you have arthritis you want

to keep the aches and pains from cramping your lifestyle You want to explore the best treatments preventative strategies and pain management techniques available You want information on the latest medications that may ease your symptoms You want the inside scoop The Unofficial Guide to Overcoming Arthritis gives savvy people like you a foolproof appraisal of everything you need to know with unbiased recommendations that are not influenced by any company product or organization This book like every Unofficial Guide is intensively inspected by The Unofficial Panel of Experts a team of highly respected medical professionals They ensure that you are armed with the most up to date insider information on arthritis and are told exactly what the Official establishment doesn't want you to know Vital Information that other sources can't or won't reveal including all the current therapies and medical interventions available Insider Secrets from medical specialists and clinical researchers and people just like you who have found the best strategies for coping with arthritis Money Saving Techniques that let you choose effective treatments without running up high medical bills Time Saving Tips that help you overcome the aches and pains of arthritis with minimal disruption to your daily routine The Latest Trends in arthritis treatments including both traditional and non traditional therapy Handy Checklists and Charts that help you manage your arthritis and minimize its impact on your daily life Macmillan Lifestyle Guides **The Unofficial Guide to Childcare** Ann Douglas, 1998-10-09 Childcare has always been a concern for parents There are more than 20 million U S households with young children more than half of whom receive care from someone other than the parents So how exactly is a mother and or a father to wade through the options to determine what's right for their family The Unofficial Guide to Childcare can help set minds at ease with its unbiased street smart style and practical tools to help parents interview caregivers and evaluate childcare facilities From assessing a particular child's needs to finding a caregiver assessing health and safety practices to noticing warning signs in daycare facilities to transitioning a child into daycare this guide will aid parents as they make one of the biggest decisions of their lives Money Order Gail Shapiro, 2001-08-22 Make Your Money Work for You Thirty or forty years ago most women depended on a weekly allowance from their husbands to run the household and care for children Although today's women share the breadwinning with their husbands or support families on their incomes alone their money management skills simply haven't kept pace with their earning power It's time for women to embrace a new paradigm doing away with the notion that control of finances is a man's job Like no other book on personal finance Money Order offers a new model for managing your money one that reflects women's constantly changing money needs and helps you develop real financial savvy and resourcefulness Based on Womankind's grassroots Financial Literacy Project Money Order covers all the basics including how to Establish and maintain good credit Save for your children's college education Manage debt Finance car and home purchases Insure yourself and your property Prepare for retirement But it doesn't stop there Packed with insider tips from women financial experts as well as real life stories exercises and useful charts and graphs Money Order is a comprehensive primer that teaches you to treat your money as your greatest asset not as an endless burden Once you have

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