

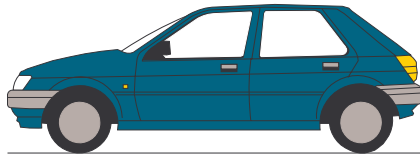
Drive It Today!

\$15,000
20,000 miles
4x4, with extra's



Bank Loan: \$1,000 down + \$1,325 tax and licence = \$2,325 to buy and \$427 per month for 3 years @ 10% interest.

\$10,500
New
with warranty



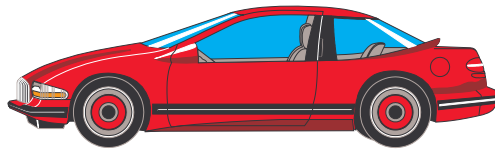
Dealer Loan: \$800 down + \$887 tax and licence = \$1,687 to buy and \$290 per month for 3 years @ 8% interest.

\$4,200
35,000 miles
New tires,
Excellent condition



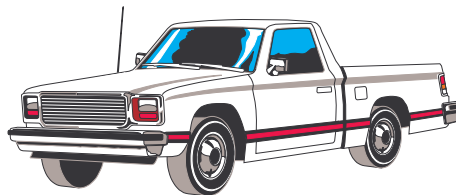
Bank Loan: \$300 down + \$415 tax and licence = \$715 to buy and \$178 per month for 2 years @ 10% interest.

\$15,000
30,000 miles
Runs like a dream



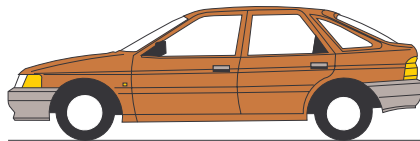
Bank Loan: \$1,000 down + \$1,325 tax and licence = \$2,325 to buy and \$427 per month for 3 years @ 10% interest.

\$5500
70,000 miles
Rebuilt engine



Bank Loan: \$500 down + \$512 tax and licence = \$1,012 to buy and \$228 per month for 2 years @ 10% interest.

\$3,500
60,000 miles
New transmission



Dealer Loan: \$300 down + \$352 tax and licence = \$652 to buy and \$144 per month for 2 years @ 8% interest.

\$900 runs
Needs work



Pay Cash: The owner will take \$850 cash today. Pay \$117 in tax and license fees. Will need \$500 in repairs to keep running.

Car Loan Application

Applicant Name:		Last	First	Middle
Date of Birth	Social Security Number		Driver's License Number	
Current Address: Number & Street			How Long?	
City		State	Zip	
Current Landlord Name:			Phone	
Employment Information: Current Employer			Phone	
Address				
City		State	Zip	
Position			Dates of Employment	
Monthly Salary			Other Income	
Bank Information				
Bank			Branch	
Address			Phone	
Checking Account #		Savings Account #		
Auto Make	Model	Year	License Plate #	
Credit Cards (credit cards, bank loans, car loans, department store credit)				
Name/Address of Credit Reference	Acct Number	Balance	Monthly Payment	
<p>Have you ever filed for bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you ever had a vehicle repossessed? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you ever had any judgements or foreclosures filed against you? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Are you obligated to pay alimony or child support payments? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, monthly payment: _____</p> <p>Everything I have stated in this application is true and correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. I authorize you to verify all information contained in this application, including, but not limited to, my credit, landlord, and employment information.</p>				
Applicant's Signature			Date	
Applicant's Signature			Date	

Can You Buy a Car?

Check your budget:	Write your answers
1. Amount of money in your savings account:	\$
2. Net monthly pay:	\$
3. Monthly rent payment:	\$
4. Subtract rent from monthly pay:	\$
5. Multiply this amount by 30% or .30: <i>Your monthly car payment should not exceed this amount.</i>	\$

To choose a car:	Yes or No
7. Do you have enough money in your savings account for the down payment?	
8. If yes, is the monthly payment within your monthly budget (line 5)?	
9. If you answered yes to both questions, how many miles are on the car?	
10. If more than 30,000, can you save \$100 per month for future repairs?	
11. What is your credit score?	

Turn in your loan application and pay the down payment, tax, and license fees.

- Did you get the car you really wanted?
- If no, what will you need to do to buy that car?
- How will this help you plan for your future?

Congratulations!