

## Buying an Auto Basic Definitions

Sedan: Webster's Dictionary states, "A 2- or 4door automobile seating four or more persons and usually having a permanent top."

**MSRP**: Manufacturer's Suggested Retail Price (AKA the sticker price)

*Total Purchase Price*: The cost of the vehicle + taxes + title and fees

4-5-EED OWARA TRANSMISSION INTERIOR LIGHT GRAY LEATHER	
	Division of General Motors Corporation
STANDARD EQUIPMENT Items Featured Below are included at NO EXTRA CHARGE in the Standard Vehicle Price Shown at POWERTEAM/CHASS: • ONE PIECE REMOVABLE	Right STANDARD VEHICLE PRICE \$36,285.00 Options Installed by Manufacturer
5.7 LITER 300 HP. V8 ENGINE FIBERGLASS ROOF PANEL	50 STATE EMISSIONS NO CHARGE
<ul> <li>W/SEQUENTIAL FUEL INJECTION</li> <li>4-SPEED O/D AUTOMATIC TRANS.</li> <li>ACCELERATION SLIP REGULATION (ASR) FOR ENHANCED STABILITY</li> <li>5 LINK REAR SUSPENSION WITH TRANSVERSE FIBERGLASS SPRING</li> <li>INDEPENDENT FRONT SUSPENSION</li> <li>POWER FRONT/REAR DISC BRAKES</li> <li>POWER RACK &amp; PINION STEERING</li> <li>POWER RACK &amp; PINION STEERING</li> <li>POWER FRONT/REAR DISC BRAKES</li> <li>POWER RACK &amp; PINION STEERING</li> <li>POWER CONTROL</li> <li>POWER PROVER CONTROL</li> <li>POWER PROVER CONTROL</li> <li>POWER PROVER PROVER CONTROL</li> <li>POWER PROVER PROVER CONTROL</li> <li>POWER PROVER PROVER PROVER CONTROL</li> <li>POWER PROVER PROVEPROVE PROVEP</li></ul>	CLOCK CL
<ul> <li>S A F E T Y / S E C U R I T Y:</li> <li>DRIVER AND PASSENGER AIR BAGS</li> <li>BOSCH ABS II ANTI-LOCK BRAKES</li> <li>BRAKE TRANS. SHIFT INTERLOCK</li> <li>PASSIVE KEYLESS ENTRY SYSTEM</li> <li>"PASS KEY" ANTI-THEFT SYSTEM</li> <li>E X T E R I O R:</li> <li>DUAL ELECTRIC REMOTE HEATED OUTSIDE REARVIEW MIRRORS</li> <li>INTERMITTENT WIPER SYSTEM</li> <li>INTERMITTENT WIPER SYSTEM</li> <li>INTERMITTENT WIPER SYSTEM</li> <li>INTERMITTENT WIPER SYSTEM</li> <li>ILEATHER SEATS W/LATERAL</li> <li>SUPPORT AND BACK ANGLE</li> <li>ILEATHER WRAPPED SPORT</li> <li>STEERING WHEEL</li> <li>POWER DOOR LOCKS</li> <li>POWER WINDOWS WITH DRIV</li> <li>SIDE EXPRESS DOWN</li> <li>REAR WINDOW DEFOGGES</li> </ul>	ADJ. ROOF PACKAGE 950.00 DELCO/BOSE MUSIC SYSTEM - 396.00 ELECTRONICALLY TUNED AM/FM STEREO RADIO WITH SEEK-SCAN, DIGITAL CLOCK, STEREO CASSETTE TAPE, COMPACT DISC PLAYER AND DELCO LOC II PERFORMANCE AXLE RATIO 50.00 P255/45 ZR-17 S/B RADIAL B/W - NO CHARGE
HALOGEN FOG LAMPS     REMOTE GLASS RR HATCH R	P285/40 ZR-17 S/B RADIAL B/W - NO GRANGE
Compare this vehicle to others in the FREE GAS MILEAGE GUIDE available at	the dealer. REAR TIRES BLUE REMOVABLE ROOF PANEL NO CHARGE
CITY MPG 17 17 Gas Mileage Information 24 24	CARE PACKAGE" • NO DEDUCTIBLE BUMPER- TO- BUMPER 3 YEAR/36,000 MILE LIMITED WARRANTY • 24 HOUR ROADSIDE ASSISTANCE • COURTESY TRANSPORTATION AT PARTICIPATING DEALERS • "SCOTCHGARD" PROTECTOR • SEE DEALER FOR DETAILS
MAJORITY OF VEHICLES WITH THESE 4 SPD ELECTRONIC TRANS	ASSIFIED AS ER EEN ISSUED GE RATINGS IGING FROM MPG CITY AND
20 AND 28 MPG ON THE HIGHWAY. ESTIMATED ANNUAL FUEL COST: \$1065	TOTAL VEHICLE & OPTIONS \$39,014.00
	YPA TOTAL VEHICLE PRICE* \$39,564.00

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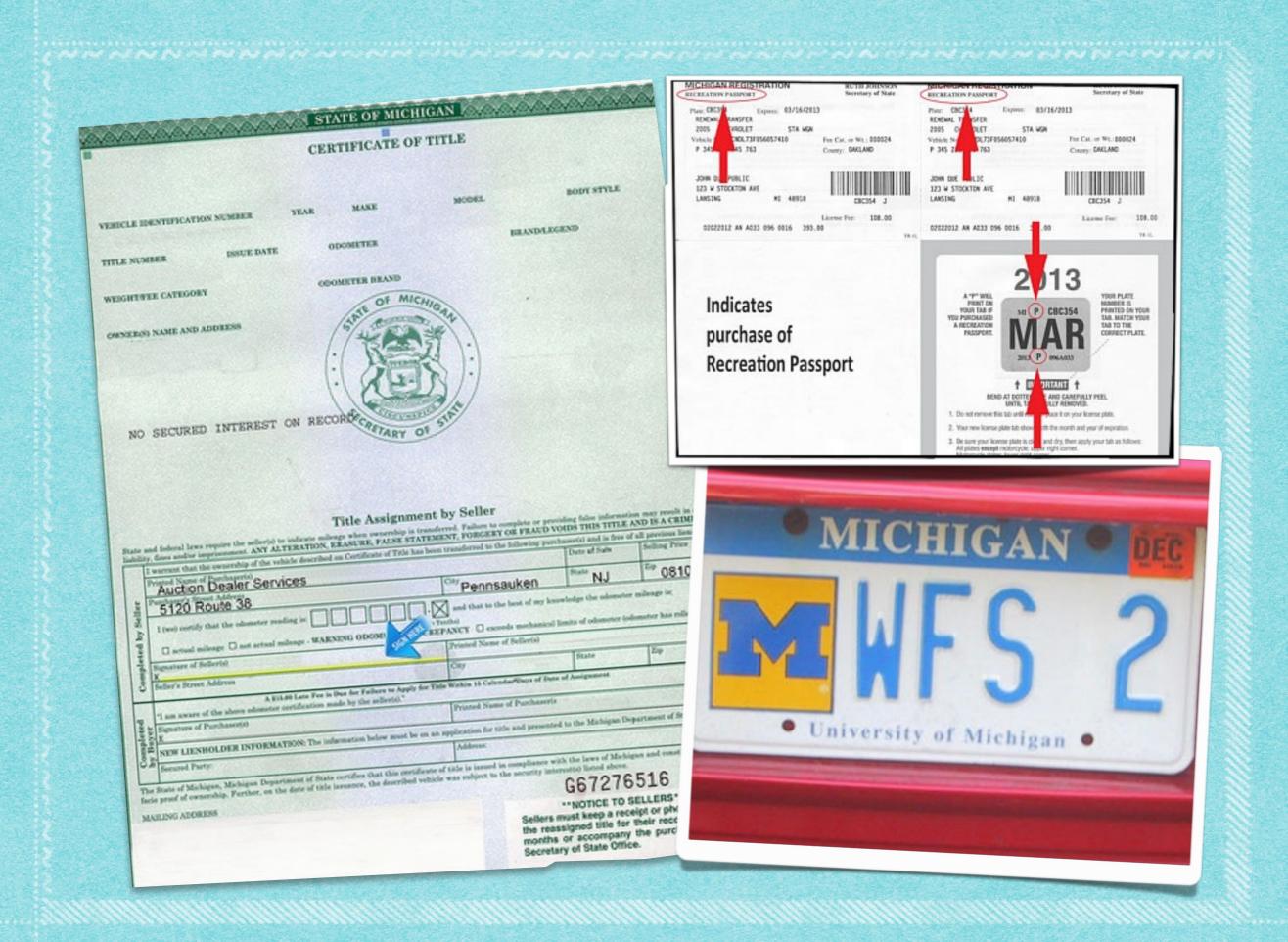
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**Finance Charge:** The cost of the loan of a set time period (total loan cost - purchase price of vehicle)

**Sales tax**: the added cost (based on a percentage) for purchasing an item; varies state by state.

MI's sales tax is 6%

**Title and Fees:** The added costs of securing a license plate and a title for a vehicle



Maintenance cost: The overall cost of owning a vehicle, from the oil changes to windshield washing fluid. (An estimate here)

*Tire Cost*: The cost of purchasing tires. Each tire has a lifespan. Use our annual miles/year to determine how many times we'll need new tires

*Oil changes:* Usually every 3,000 miles. Synthetic brands can have a longer lifespan. Use Valvoline or Fast Eddie's prices for this estimate.

## Total cost over 72 months (6 years):

## Total purchase price + 72-month maintenance costs

## Resources

CASE Credit Union: a good place to get an auto loan!

Consumer Reports Buying Guide: <u>http://</u> <u>www.consumerreports.org/cro/cars/new-cars/</u> <u>buying-advice/index.htm</u>