



Credit Center: Learn

Read helpful articles to learn more about all your financing options.

A “must read” before you shop for a lease. A “must take” when you visit a dealership.

Are you thinking about leasing a car? Read [Leasing Basics](#) for a high-level look at this payment method. If you’re trying to decide between a lease and a loan, use the [Lease vs. Loan Quiz](#).

But if you already know you want a lease, this worksheet can help you compare different options. Fill it out to avoid any of the surprises that can arise from the complex nature of leasing and use it to make an informed decision about which lease works best for you.

Lease Worksheet

Lease Information	Lease 1	Lease 2	Lease 3
1. Vehicle price - Make			
- Model			
- Trim Level Package			
- Other			
How much will you have to pay?			
2. Vehicle price	\$	\$	\$
3. Amount due at signing	\$	\$	\$
4. Capitalized cost reduction (down payment)	\$	\$	\$
5. Additional up-front costs	\$	\$	\$
6. Acquisition fee	\$	\$	\$
7. Security deposit	\$	\$	\$
8. Trade-in and rebate amount	\$	\$	\$
9. Capitalized cost (amount financed)	\$	\$	\$
10. Residual value (worth of vehicle at end of lease)	\$	\$	\$
11. Monthly payment including taxes	\$	\$	\$
12. Interest rate (APR)	%	%	%
13. Total finance charge	\$	\$	\$
14. Regular maintenance included	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
15. End of lease costs, including disposition fee	\$	\$	\$

Lease Worksheet

What type of commitment is required?	Lease 1	Lease 2	Lease 3
16. Length of lease	_____ months	_____ months	_____ months
17. End-of-lease purchase option	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
18. How is early termination payoff calculated (e.g., balance remaining minus the amount credited for the vehicle)?			
19. Additional early termination fees	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
20. Total cost of early termination	\$ _____	\$ _____	\$ _____
How many miles a year can you drive?			
21. Mileage limit per year	_____ miles	_____ miles	_____ miles
22. Cost of purchasing additional miles upfront	\$ _____	\$ _____	\$ _____
23. Per mile fee if over limit	\$ _____	\$ _____	\$ _____
How will your insurance be impacted?			
24. Insurance requirement for bodily injury to 1 person	\$ _____	\$ _____	\$ _____
25. Requirement for injury to 2 or more persons per accident	\$ _____	\$ _____	\$ _____
26. Requirement for property damage	\$ _____	\$ _____	\$ _____
27. Max deductibles allowed	\$ _____	\$ _____	\$ _____
28. Gap protection provided	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
29. If no, cost of gap protection	\$ _____	\$ _____	\$ _____
Lease Summary			
30. Reasons this lease may work for you			
31. Reasons this lease <i>does not</i> work for you			

Leasing is ultimately a personal decision that must be based on your individual vehicle and financial needs. We encourage you to print this worksheet as one of many sources of information you use to arrive at the best leasing option.

Some information in this worksheet was derived from www.federalreserve.gov.

Visit www.AutoTrader.com/creditcenter for more information.