

## Getting Ready to Buy a Vehicle

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Now that you have determined how much you can afford, it's time to make a decision on how you are going to pay for the vehicle you have selected. It is important to remember that you have three options when it comes to paying for your vehicle. Keep in mind at all times your spending plan and your future financial goals when you decide on the type of vehicle and the monthly payment that you will choose. Remind yourself that this is a long term commitment and once is entered into cannot be reversed without major negative consequences to your credit. After completing this section you will be able to:

- • Recognize the difference between buying a new or used vehicle
- • Recognize the differences of buying and leasing
- • Understand how to negotiate the price of a vehicle
- • Understand vehicle payment options
- • Recognize the types of insurance coverage
- • Select different payment options.

## Curriculum PDF files

- [Getting Ready to Buy a Vehicle](#) [2]:Participant module pdf
- [Getting Ready to Buy a Vehicle](#) [3]: Facilitator module pdf
- [Module 4 Getting Ready to Buy a Vehicle:](#) [4]Power Point Presentation (to download this file select the "save" to my computer option if you only want to see it on screen select "open")

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