

What is a Car Lease?



A car lease is an agreement between a lessor, the company that owns or will buy the car, and the lessee, the person who is paying to borrow the car. When you lease a vehicle, your monthly payment is calculated based on the depreciation of the vehicle, the change between its current value and its value at the end of the lease as well as the interest and the fees.

A lease agreement covers the following:

- ✓ The amount you will have to pay at the start of the lease
- ✓ The length of the lease, which is typically two to four years
- ✓ The current worth of the vehicle and how much it is expected to be worth at the end of the lease
- ✓ The fees you will have to pay at the end of the lease
- ✓ The rent charge or money factors which is similar to an interest rate on an auto loan
- ✓ Any termination fee that you will have to pay in case you want to return the car before the lease term ends
- ✓ The miles you are allowed to drive each year. Many leases only allow you to drive 10,000 to 15,000 miles annually. If you go over this limit, you will have to pay a per-mile fee
- ✓ The normal wear and tear that occurs while you are driving the car and how much you will have to pay in case of excessive wear and tear. Your chances of paying a higher fee increase if you smoke in the car, keep it dirty, transport pets, or park on busy streets



How To Save Big Money When You Lease A Car

Jane Bryant Quinn



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