

Quiz & Worksheet - Leasing or Buying a Car

1. Which of the following **BEST** defines a down payment?

- ☐ A down payment is a portion of the purchase price that increases the loan amount.
- ☐ The down payment is the total amount borrowed for purchasing or leasing a car.
- ☐ The down payment is the good faith escrow deposit.
- ☐ A down payment is a portion of the purchase price that reduces the loan amount.

2. What is **TRUE** about mileage restrictions?

- ☐ Mileage restrictions accompany leasing a vehicle.
- ☐ Mileage restrictions accompany buying and leasing a vehicle.
- ☐ Mileage restrictions accompany buying a vehicle.
- ☐ Mileage restrictions only apply to commercial leases.

3. Tony wants a new car but cannot afford it. What advantage would Tony have if he leased a car?

- ☐ Lease payments are typically higher than if the car was purchased.
- ☐ Leasing often allows the buyer to drive a more expensive vehicle.
- ☐ The lease down payment is usually more expensive than a down payment of a purchased vehicle.
- ☐ Leases are better for a person's credit so that he can get a better car.

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Car Leasing Quiz 1 1

Larry Burkett

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