Average Auto Loan Rates by Credit Score

CREDIT SCORE RANGE	AVERAGE RATE ON NEW CAR	AVERAGE RATE ON USED CAR
Deep subprime (300–500)	14.39%	20.45%
Subprime (501–600)	11.92%	17.74%
Non-prime (601–660)	7.65%	11.26%
Prime (661-780)	4.68%	6.04%
Super Prime (781-850)	3.65%	4.29%

Source: Experian.com

Credit Score Auto Loan Rates

Evan Hendricks

Credit Score Auto Loan Rates:

What Is A Good Credit Score? Brian Smith, What Is A Good Credit Score is a comprehensive guide that examines the importance of credit scores and provides insights on how to maintain and improve them The book explores the different components of a credit score including payment history credit utilization and length of credit history. It defines various credit score ranges such as excellent good and fair and highlights the benefits of having a good credit score such as access to better loan rates higher credit limits and lower insurance premiums. The book emphasizes the significance of monitoring credit scores to prevent identity theft identify errors and improve financial well being It offers strategies and tips for rebuilding credit while debunking common myths and misconceptions surrounding credit scores The impact of credit scores on borrowing employment renting utility services and insurance is explored along with long term financial planning opportunities that arise from maintaining a good credit score The Essentials of Personal Finance: "It's Not How Much You Make, It's How Much You Save" Dr. Colzette Hoy, 2020-02-17 The essentials of personal finance provides an overview for the basic principles of effective personal financial planning. The primary focus includes outlining financial goals managing your finances preparing a budget understanding credit how to manage your credit wisely types of insurance and retirement planning The main objective is to achieve long term financial independence Dirty Little Secrets Jason R. Rich, 2013-01-29 Explains little known advice and tips for improving a credit score including how to remove damaging information and negotiate with creditors Retail Bank Basics Emily Johnson, AI, 2025-02-20 Retail Bank Basics offers a comprehensive guide to the everyday operations of retail banks focusing on personal finance and consumer banking It illuminates how banks manage personal accounts covering checking savings and money market options while detailing how deposits are utilized and secured The book also explores the loan process dissecting mortgages auto loans and credit cards and the criteria banks use for risk assessment and interest rates The book progresses from foundational concepts to the intricacies of payment services like debit cards and online transfers explaining the underlying technologies and regulations It emphasizes the importance of understanding financial regulations and the evolution of banking from local institutions to global entities highlighting the impact of deregulation and technology A key insight is how understanding banking operations empowers consumers to make informed financial decisions bridging the knowledge gap between banks and their customers By using industry data and case studies Retail Bank Basics sheds light on banking operations making it valuable for students professionals and anyone seeking to improve their financial literacy It provides a balanced view explaining complex topics in an accessible manner and progresses from basic concepts to examining the future of retail banking including the influence of fintech and changing consumer expectations Your Credit Score Liz Pulliam Weston, 2012 Your Credit Score Fourth Edition thoroughly covers brand new laws changing everything from how your credit score can be used to how you can communicate with collectors **Kiplinger's Personal Finance**, 2000-08 The most trustworthy source of information

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