



lease vs buy Calculator


10. Results and Analysis

Your Monthly Lease Payment is: \$ 184.83 + 14.79 tax

Your Monthly Loan Payment is: \$ 700.48

ANALYSIS

Based on your input, **LEASING** will provide lower monthly cost and lower total cost.





If you purchase, you could sell your vehicle at end of term to recover your equity, which reduces total cost, but not monthly cost. If you continue driving your purchased vehicle, your break-even average monthly cost occurs at **136 months**, and total cost is reduced if you sell or trade. 

* You can go back to previous steps and change any of your figures to see how it affects your results. Print your results and compare different deals and different vehicles.

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Details

	Lease	Loan
MSRP	22400	22400
Negotiated Price	22255	22255
Add-On Costs	650	0
Cost Deductions	1146	1146
Lease Residual	16128	N/A
Interest Rate %	1.8	6.4
Term (months)	36	36
Sales Tax %	8	8
▶ Monthly Payment	\$ 199.62	\$ 700.48
Total Tax	624	1780 
Total Interest	1023	2328 
Total Payments	7186	25217 
Total Cost	8424	26363 

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