

Title : Lease vs. buy car: compare new car financing options to find the optimal

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DESCRIPTION:

Other than housing expenditures, a new or used car is one of the biggest expenses that people and families face. Many individuals regard owning or leasing a car to be a standard expense of living in the United States. Consider leasing a car if you don't want to deal with an auto loan or if saving up the full cost of a car seems overwhelming. But not everyone will enjoy it.

In a car lease, one party agrees to let the other party use an automobile for a set amount of time in exchange for recurring payments, which are often made in monthly installments. You must return the vehicle to the lessor unless your lease includes an option to buy it at the conclusion of the contract term.

Leasing a car is different from financing one since with financing you are actually buying the car. Even though you'll still have to make payments every month, the car will be yours after the term is through.

Key differences between leasing and buying a car:

1. The procedure in which the seller transfers ownership of the asset to the buyer in exchange for a sufficient monetary price is referred to as buying. A lease is a contract where one party purchases the item and transfers the right to use it to another party in exchange for regular payments.

2. The parties engaged in a purchase are the buyer and the seller. Contrarily, in the case of leasing, the parties engaged are the lessor, or the asset's owner, and the lessee, or the asset's user.

3. The value of an asset when purchased is equal to the cost of ownership, whereas the value of an item when leased is equal to the cost of use.

4. When purchasing, the buyer has the option to exchange or sell the asset at any moment. Contrarily, because the lessor owns the asset, a leasing agreement does not give the lessee this freedom.

5. The consideration for purchasing the item must be paid in full or through a defined number of equal monthly installments. In contrast to this, the lessee must make monthly lease payments in order to use the asset.

6. Unlike leasing, which has a set term, buying has no such limitations. Thus, purchasing enables one to utilize the asset for the duration of its economic life.

7. The buyer acquires ownership of the item as soon as all outstanding debts are paid. The lessee, on the other hand, has two choices at the end of the lease term: either to possess the asset by paying a small fee, or to return it to the lessor. Despite the fact that operational lease does not have this provision.

Conclusion:

We can say that renting is a better option than paying cash or borrowing money to purchase a long-term asset. Before choosing between the two options, prioritize your needs. For example, if you need the item for an extended length of time, buying the asset makes sense because the equivalent annual cost (EAC) of owning and managing it would be lower than leasing it.

Check the asset's post-tax EAC to decide whether to buy or lease; if the latter, however, is more than the former, leasing will be advantageous.

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<!doctype html>
<html lang="en">
<head>
    <meta charset="UTF-8">
    <meta name="viewport" content="width=device-width, user-scalable=no, initial-
scale=1.0, maximum-scale=1.0, minimum-scale=1.0">
    <meta http-equiv="X-UA-Compatible" content="ie=edge">
    <link
href="https://fonts.googleapis.com/css?family=Roboto:300,500|Rubik:500&subset
=cyrillic" rel="stylesheet">
    <link rel="stylesheet" href="assets/css/slick.css">
    <link rel="stylesheet" href="assets/css/style.css">
    <script src="assets/js/jquery-3.2.1.min.js"></script>
    <script src="assets/js/slick.min.js"></script>
    <script src="assets/js/script.js"></script>
    <title>Lease vs Buy car</title>
</head>
<body>
    <header class="header">
        <div class="container">
            
            <a href=".main" class="header__anchor-to-main">
                
            </a>
            <nav class="nav">
                <ul class="nav-list">
                    <li class="nav-list__items active"><a
href=".main">Home</a></li>
                    <li class="nav-list__items"><a href=".be-driver">Buy a
Car</a></li>
                    <li class="nav-list__items"><a href=".work-with-us">Lease a
Car</a></li>
                    <li class="nav-list__items nav-list__advantage"><a
href=".advantages">Learn More</a></li>
                    <!--<li class="nav-list__items"><a
href=".contacts">Контакты</a></li>-->
                </ul>
            </nav>
            <!--<div class="header__contacts">
                <a class="header-contacts__tel" href="tel:+79854199192">8 985 419
91 92</a>
                <p class="header-contacts__geolocation">г. Москва ул. Ярославская
д.8, кор.6</p>
            </div>
        </div>
    </header>

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        <a class="header-contacts__mail"
href="mailto:goodway.moscow@yandex.ru">goodway.moscow@yandex.ru</a>
    </div>-->
</div>
</header>
<main>
    <article class="main">
        <div class="container">
            <!--<div class="main-back-call-wrapper call-form">
                <p class="main-back-call-wrapper__paragraph bold">Заказать
обратный <br> звонок</p>
                
            </div>-->

            <!--<section class="be-driver__wrapper__items be-driver-promise-
list-wrapper">
                <h3 class="be-driver__lists-titles">Heading 1</h3>
                <div class="red-line"></div>
                <ul class="be-driver__lists be-driver__promise-list">
                    <li class="be-driver__lists__items">Text 1</li>
                    <li class="be-driver__lists__items">Text 2</li>
                    <li class="be-driver__lists__items">Text 3</li>
                    <li class="be-driver__lists__items">Text 4</li>
                    <li class="be-driver__lists__items">Text 5</li>
                    <li class="be-driver__lists__items">Text 6</li>
                </ul>
            </section>-->
            <section class="be-driver__wrapper__items">
                <h3 class="be-driver__lists-titles"> Major features in Buying
& Leasing </h3>
                <div class="red-line"></div>
                <ul class="be-driver__lists">
                    <li class="be-driver__lists__items"> Ownership </li>
                    <li class="be-driver__lists__items"> Monthly Payments
</li>
                    <li class="be-driver__lists__items">
Warranties/Insurances </li>
                    <li class="be-driver__lists__items"> Excessive Wear and
Tear</li>
                    <li class="be-driver__lists__items"> Mileage and
Customizing </li>
                </ul>
            </section>
        </div>

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        <!--<button class="be-driver__call-form-button call-form">Оставить
заявку</button>-->
    </article>
    <article class="work-with-us">
        <!--<h2 class="work-with-us__title">Работа с нами</h2>-->
        <section class="characteristics">
            <div class="container">
                <p class="characteristics__title bold"> About 178 Code </p>
                <div class="red-line"></div>
                <ul class="characteristics-list">
                    <li class="characteristics-list__items">Reselling your
vehicle<!--<span class="characteristics-list__items--aside">Полный (4WD)</span>--
></li>
                        <li class="characteristics-list__items">Cancelling the
driving license <!--<span class="characteristics-list__items--
aside">Седан</span>--></li>
                        <li class="characteristics-list__items">Cancel th 178
code by yourself<!--<span class="characteristics-list__items--aside">АКПП
9</span>--></li>
                        <!--<li class="characteristics-list__items">Объем
двигателя, куб.см <span class="characteristics-list__items--
aside">1991</span></li>
                        <li class="characteristics-list__items">Марка кузова
<span class="characteristics-list__items--aside">W213</span></li>
                        <li class="characteristics-list__items">Время разгона 0-
100 км/ч, с <span class="characteristics-list__items--aside">7.9</span></li>
                        <li class="characteristics-list__items">Клиренс (высота
дорожного просвета) <span class="characteristics-list__items--
aside">160</span></li>
                        <li class="characteristics-list__items">Максимальная
скорость, км/ч <span class="characteristics-list__items--aside">233</span></li>--
>
                    </ul>
                    <!--<div class="red-line"></div>-->
                    <div class="characteristics__picture"></div>
                    <div class="work-with-us__cost-block">
                        <!--<p class="work-with-us__cost-block__paragraph">Цена
аренды за сутки: <span class="bold">3 500 рублей</span></p>
                        <p class="work-with-us__cost-block__paragraph">Заработная
плата при работе на этом авто: <span class="bold">85 000 - 125 000
рублей</span></p>-->
                    </div><div class="main-background-slider__dots-
wrapper"></div>
                </div>
                <div class="main-background-slider">

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        <div class="main__content-wrapper">
            <div class="container">
                <h1 class="main__title">Buy a Car </h1>
                <p class="main__paragraph"> Choose your way for the best
drive of your dream car in one go <br> Join us and start a journey with us..</p>
                <button class="main__call-form-button call-form">Buy a
Car</button>
            </div>
        </div>
        <div class="main__content-wrapper">
            <div class="container">
                <h1 class="main__title">Lease a Car</h1>
                <p class="main__paragraph"> DON'T DREAM IT,DRIVE IT..!
<br> Find perfect car of your dreams and set up your ride <br> Start your
Application for best car lease </p>
                <button class="main__call-form-button call-form">Lease a
Car</button>
            </div>
        </div>
    </div>
</article>
<article class="buy-acar">
    <h2 class="buy-acar__title"><br>Advantages of Lease vs Buy</h2>
    <div class="be-driver__wrapper container">
        <section class="be-driver__wrapper__items">
            <h3 class="be-driver__lists-titles"><br><br>Buy a Car</h3>
            <div class="red-line"></div>
            <ul class="be-driver__lists">
                <li class="be-driver__lists__items"> At the conclusion,
you just return the vehicle to the vendor </li>
                <li class="be-driver__lists__items"> By purchasing a
brand-new car, you may customize it to your precise needs </li>
                <li class="be-driver__lists__items"> Your car's
technology is as modern as it is </li>
                <li class="be-driver__lists__items"> The safety equipment
in new automobiles is always of the highest caliber </li>
                <li class="be-driver__lists__items"> After purchasing a
new automobile, many dealerships and manufacturers provide free maintenance for a
year </li>
                <li class="be-driver__lists__items"> For recently
purchased cars,banks provide cheaper borrowing rates </li>
                <li class="be-driver__lists__items"> No restrictions,No
special fees </li>
            </ul>
        </section>
    </div>
</article>

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        <section class="be-driver__wrapper__items">
            <h3 class="be-driver__lists__titles"><br><br>Lease a Car</h3>
            <div class="red-line"></div>
            <ul class="be-driver__lists">
                <li class="be-driver__lists__items">The car's best
trouble-free years are when you drive it</li>
                <li class="be-driver__lists__items">There might be
sizable tax benefits for major corporations</li>
                <li class="be-driver__lists__items">Driving a more
expensive, better-equipped car is possible when compared to what you may
otherwise be able to buy</li>
                <li class="be-driver__lists__items">More Choice of
Vehicles and Drive the latest cars</li>
                <li class="be-driver__lists__items">No Hassles with Used
Cars and Includes GAP Coverage</li>
                <li class="be-driver__lists__items">At the conclusion,
you just return the vehicle to the vendor</li>
            </ul>
        </section>
    </div>

</section>
<!--<section class="calculator">
    <div class="container">
        <p class="calculator__title bold">Сколько вы сможете
зарабатывать?</p>
    </div>
    <div class="calculator__wrapper container">
        <div class="calculator__wrapper__items">
            <section class="calculator__range-by-hours-section">
                <p><span class="bold">Сколько часов в день планируете
<br> работать?</span> Стоимость 1 часа 1150 р.</p>
                <input class="calculator__range" type="range" min="1"
max="8" step="1" value="2">
                <div class="range-values-wrapper">
                    <div class="range-values-wrapper__items">1</div>
                    <div class="range-values-wrapper__items hours-
value"></div>
                    <div class="range-values-wrapper__items">8</div>
                </div>
            </section>
            <section class="calculator__range-by-days-section">
                <p><span class="bold">Сколько дней в месяц</span>
<br> планируете работать?</p>
            </section>
        </div>
    </div>
</section>

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        <input class="calculator__range" type="range"
min="15" max="25" step="1" value="20">
        <div class="range-values-wrapper">
            <div class="range-values-wrapper__items">15</div>
            <div class="range-values-wrapper__items days-
value"></div>
            <div class="range-values-
wrapper__items">25</div>
        </div>
    </section>-->
</div>
<!--<div class="calculator__wrapper_items
calculator__result">
    <p>Сумма вашего заработка <br> за месяц составляет:</p>
    <p class="calculator__result-value bold">400 000 P</p>
    </div>
</div>
</section>
<p class="work-with-us__subtitle bold">У нас есть свой автосервис</p>
</article>
<article class="special-offer">
    <div class="container">
        <h2 class="special-offer__title">Спецпредложение</h2>
        <p>Подайте заявку на автомобиль до 1 мая <br> и получите скидку
<span class="bold">20%</span> на месяц</p>
        <!--<button class="special-offer__call-form-button call-
form">Submit Application</button>-->
        <!--</div>
</article>
<article class="advantages-and-contacts">
    <section class="advantages container ">
        <h2 class="advantages__title">Advantages</h2>
        <div class="advantages__list">
            <div class="advantages__list-items">
                <!--
                <p>Работа без залога. <br> Прозрачная отчетность</p>-->
            </div>
            <div class="advantages__list-items">
                <!--
                <p>Работу можно начать <br> в день обращения</p>-->
            </div>
            <div class="advantages__list-items">

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        <!--

        <p>Круглосуточная <br> техническая поддержка</p>-->
    </div>
    <div class="advantages__list-items">
        <!--

        <p>Оформление на работу <br> в течение одного часа</p>-->
    </div>
</div>
</section>-->
<section class="contacts container">
    <!--<h2 class="contacts__title">Контакты</h2>
    <div class="contacts__map-wrapper">
        <iframe class="contacts__map"
src="https://www.google.com/maps/embed?pb=!1m18!1m12!1m3!1d2241.6724915373898!2d3
7.65378715031359!3d55.816285968879704!3m3!1f0!2f0!3f0!3m2!1i1024!2i768!4f13.1!3m3
!1m2!1s0x46b535dbe9608d8d%3A0x353c957161315409!2z0K_RgNC-
0YHQv9GD0YEgNiwg0JzQvtGB0LrQstCwLCAXMjkxNjQ!5e0!3m2!1sru!2sru!4v1557661461592!5m2
!1sru!2sru" frameborder="0" style="border:0" allowfullscreen></iframe>-->
        <!--<div class="contacts__card">
            <ul class="contacts__card__list">
                <li class="contacts__card__list__items"><span
class="bold">Телефон:</span> <a href="tel:+79854199192">+7 (985) 419 - 91 -
92</a></li>

                <li class="contacts__card__list__items"><span
class="bold">Адрес:</span> г. Москва ул. Ярославская д. 8, кор. 6</li>
                <li class="contacts__card__list__items"><span
class="bold">Whats Up:</span> 8 (985) 419 - 91 - 92</li>
                <li class="contacts__card__list__items"><span
class="bold">E-mail:</span> <a
href="mailto:goodway.moscow@yandex.ru">goodway.moscow@yandex.ru</a></li>
            </ul>
        </div>-->
        <!--<div class="contacts__enter-wrapper">
            <div>
                

            </div>
            <p class="enter-wrapper__paragraph bold">Вход здесь</p>
        </div>-->
    </div>
</section>
</article>

```



```

<article class="about">
  <div class="container">
    <h2 class="about__title">About us</h2>
    <p class="about__paragraph"><span class="bold">Lease Vs Buy a Car
Company</span>
      <br> Check the asset's post-tax EAC to determine whether to
buy or lease; if the latter, however, is more than the former, leasing will be
advantageous.
      <br> We are engaged in the provision of services for premium
leasing and buying options for the people through the services from big firms,
      <br> we cooperate with corporate clients, fleet of 40 business
scales and on premium cars.
      <br> Knowing the changes occurred in leasing and buying the
cars and make a optimal decision by checking the info.
      <br> Each has its own Blues and blacks to make a final point.
    </p>
    <div class="red-line"></div>
    <div class="about__slider">
      <div class="about-slider__items"></div>
      <div class="about-slider__items"></div>
      <div class="about-slider__items"></div>
      <div class="about-slider__items"></div>
      <div class="about-slider__items"></div>
      <div class="about-slider__items"></div>
      <div class="about-slider__items"></div>
      <div class="about-slider__items"></div>
    </div>
    <!--<p class="our-partners__title bold">Наши партнеры</p>-->
    <div class="our-partners__wrapper">
      <div class="our-partners-wrapper__items">
        <!---->
      </div>
      <div class="our-partners-wrapper__items">
        <!---->
      </div>
    </div>
  </div>
</article>

```

```

        <div class="our-partners-wrapper__items">
            <!---->
        </div>
        <div class="our-partners-wrapper__items">
            <!---->
        </div>
    </div>
</div>
</article>
<article class="modal">
    <div class="container">
        <form action="">
            <p class="modal__title">Fill out the form and submit your
details, <br> for us to contact you</p>
            <div class="modal-inputs-wrap">
                <input class="name-input" required placeholder="Name*"
type="text">
                <input class="phone-input" required
placeholder="Telephoone*" type="number">
                <input placeholder="Email" type="text">
            </div>
            <button class="modal__button">Send</button>
            <div class="modal-check-wrapper">
                <div>
                    <div class="checkbox"></div>
                </div>
                <p class="modal-check-wrapper__paragraph">Consent to the
processing of personal data</p>
            </div>
            <div class="modal__close-button"></div>
            <div class="modal__error-window">
                <p class="modal-error__title bold">Error!</p>
                <p class="modal-error__paragraph"></p>
                <button class="modal-error__back-button">Back</button>
            </div>
            <div class="modal__success-window">
                
                <p class="modal-success__paragraph">Your application has
been successfully sent!</p>
                <button class="modal-success__button">Ok</button>
            </div>
        </form>

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        </div>
    </article>
</main>
<footer class="footer">
    <div class="footer-wrapper container">
        <div>
            
            <div class="footer-social-networks-wrapper">
                <a href="" target="_blank"></a>
                <a href="" target="_blank"></a>
                <a href="" target="_blank"></a>
            </div>
        </div>
        <form class="footer-form">
            <input class="footer__name-input" placeholder="Name" type="text">
            <input class="footer__phone-input" placeholder="Telephone*"
type="number">
            <button class="footer__call-form-button">Submit</button>
        </form>
        <nav>
            <ul class="footer-nav-list">
                <li class="footer-nav-list__items"><a
href=".main">Home</a></li>
                <li class="footer-nav-list__items"><a href=".be-driver">Buy a
Car</a></li>
                <li class="footer-nav-list__items"><a href=".work-with-
us">Lease a Car</a></li>
                <li class="footer-nav-list__items"><a
href=".advantages">Learn More</a></li>
                <!--<li class="footer-nav-list__items"><a
href=".contacts">Контакты</a></li>-->
            </ul>
        </nav>
    </div>
</footer>
</body>
</html>
```