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The "Hidden" Costs of Buying A Car

Dear [--Merge1--],

When it's time to buy a car or truck, you need to make sure you can afford all the extras that go beyond the actual price you negotiate.

Sometimes called 'hidden' costs because they're not part of the sticker price, these additional expenses range from one-time charges to costs that last as long as you own the vehicle.

Keep these costs in mind when deciding if they fit your budget:

- Dealer options. The more you add on, the higher the cost.
- Sales tax, documentation fees and destination charges can add hundreds to thousands of dollars to your final price.
- Financing rates and loan terms will vary, but the faster you pay the vehicle off, the less you'll pay in interest costs.
- Be sure to factor in annual taxes and registration fees.
- Your age, driving record and type of vehicle will make a difference in what you pay for insurance.
- An extended warranty might be a good idea if you plan on keeping your car past the factory warranty coverage.
- Maintenance, including tires and repairs. In general, the more complicated the car, the more costly the repairs.
- Fuel costs.

Before You Buy

Doing research online can help you get a better idea of your expenses. There are payment [calculators](#) and sites that break down reliability and maintenance costs. You can also talk with your insurance agent about rates.

And be sure to check with us about financing options. Our affordable and easy-to-manage [vehicle loan](#), [GAP](#) and [vehicle warranty](#) options let you focus on what really matters: grocery runs, daycare pickups, or a trip to the mountains.

We also partner with [Enterprise Car Sales](#) to offer you a seamless purchase experience with financing options to fit your needs. Whether you want to buy, sell or trade, Enterprise Car Sales is there to make it easy.

The more you know about the costs ahead, the better you'll know if they fit your budget.

THE 'HIDDEN' COSTS OF BUYING A CAR



THE STICKER PRICE ISN'T THE FINAL NUMBER

[Learn About Your Options](#)

Our *All About Me* program can help you navigate the waters regardless of where you are in life or what your greatest challenges happen to be.

[Visit All About Me](#)

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