

THE RIGHT LEASE<sup>SM</sup> by GM Financial

# THE GRADUATE LEASE.

THE RIGHT VEHICLE. THE RIGHT TIME.



## Just graduated?

Graduating from college or university marks the end of a journey and the beginning of an adventure. A new direction, a new career and new experiences are on the road ahead, and you'll need reliable transportation to get there. With so many new decisions to make, financing your new vehicle should be the least of your worries.

### Graduate Lease 101

GM Financial is proud to offer the Graduate Lease program, designed to help recent graduates qualify for financing for a new GM vehicle. **Here are some of the perks:**

- Can help build your credit history.<sup>1</sup>
- Available for 36- or 48-month leases.
- Little to zero down payment.<sup>2</sup>
- Vehicle lease payment, including taxes, cannot exceed 25% of gross monthly income.

#### Here's what you'll need:

- ✓ Proof of graduation from college or university<sup>3</sup>
- ✓ Proof of current employment or employment start date before first lease payment due
- ✓ Annual income amount
- ✓ Description of type of employment

<sup>1</sup>All applications received are subject to final approval by GM Financial. Those with prior derogatory history reporting may not be considered for approval.

<sup>2</sup>Subject to the applicant's debt-servicing capacity.

<sup>3</sup>Minimum two-year diploma from an accredited community college or three-year degree from an accredited university. The Graduate Lease is available for up to two years from the date of graduation.

## Still have questions?

Here are some frequently asked questions about leasing.

### Q. What are the benefits of leasing?

**A.** With a lease, payments may be lower than financing the same vehicle, since you only pay for the portion of the vehicle you use over the term of the lease. You can consider vehicles that have more options; trade in your vehicle for the latest model more frequently; and align the lease term to the vehicle warranty period for greater peace of mind.

### Q. Does leasing require less money upfront?

**A.** The down payment amount for leasing a vehicle varies based on the lease transaction structure and monthly payment you desire, but generally, may be lower than buying.

### Q. With a lease, am I protected from possible negative equity?

**A.** With a lease, you avoid the potential risk that your vehicle's value has declined beyond its projected residual value at the end of your lease term by adhering to the kilometre restrictions included in the lease contract.

### Q. What happens at the end of a lease?

**A.** At the end of term, you have the option to purchase the vehicle or turn it in, subject to the terms outlined in your lease agreement. GM Financial will communicate with you prior to the end of your lease to guide you through the lease-end process.



## Want to protect your investment?

Ask your sales representative about XS Wear<sup>®</sup> lease protection for your leased vehicle.