

Money Zone: Buying or Leasing a Car

Each member can print this out and have it available to follow and take notes.

Lots of us love to shop—but how many of us love to shop for cars? A show of hands, please. Do I see even one lone hand out there? Buying a car is still not one of life's enjoyable experiences—after all, who wants to haggle with car salespeople? Well, there are lots of ways to improve the notoriously uncomfortable car buying process. Let us show you how to make it as painless as possible.

Icebreaker

What is the funniest car-buying (or leasing) story you've ever heard or experienced?

Things to Talk About

Women influence the purchase of 85 percent of all new cars and trucks sold in the United States today and automakers spend millions of dollars annually in marketing targeted specifically to women. So why are we made to feel so uncomfortable in the dealership? Women who are otherwise empowered when carrying out professional, personal and civic duties are uneasy with the process of buying a car because of the way they are treated. Let's discuss these experiences.

Pick the question your Club finds most interesting. If there's still time, pick another one -- or make up your own!

- Do you feel comfortable when purchasing or leasing a car?
- How have you made the decision between buying or leasing?
- What was your best car-buying experience?
- What is your best negotiating tactic?
- What would you do differently next time you buy or lease a car?

AS USUAL...

Catch Yourself Doing Something Right

Share your success with your fellow Club members:

- What Money Miracle (unexpected good fortune) did you have since last meeting?
- What did you do since last meeting to become a Money Star (a money-savvy gal in charge of her finances)? How did you further your financial goals?

What Will You Do Today?

Choose one **Small Step** to do before next meeting, and pledge to the group to do it. To select that 15-minute exercise, ask yourself these questions:

- What are your money challenges before the next meeting?
- What do you need to focus on?
- What is the next step in your life -- and what can you do before the next meeting to achieve it?



Don't drive yourself crazy. Remember, you can do anything for 15 minutes! For example:

- I will spend 15 minutes thinking about my requirements for my next car.

Or

- I will talk to my bank about arranging financing for my new car.

Or

- I will spend 15 minutes reviewing the financial aspects of my car buying decision.

You get the picture. This is like Goldilocks. Don't try to do too much. Don't try to do too little. Do it just right.

[More Cool Ideas for Small Steps](#)

Money Magic

Choose one affirmation to motivate you to achieve your goals, something like:

- I am confident and capable.
- I am an excellent negotiator.
- I know how to get a good deal.
- I am able to make the right decisions for myself.

The Money Zone for Next Meeting

Cast your vote: Does your Money Club want to stay in this Money Zone, or do you want to move on to the next Money Zone?

If your group decides to Stay in the Zone then, future Money Star, check out these fun articles so you can discuss them at your next meeting. Even if your group decides to move to the next Zone, you still can explore these on your own.

10 Steps to Finding the Right Car for You

http://www.edmunds.com/advice/buying/articles/78388/article.html?tid=edmunds.a.landing.buying..3.*

Discussion questions:

- What do you like (and dislike) about your current vehicle?
- What is most important to you in a new car?

Financing Pitfalls

http://www.edmunds.com/finance/financing/articles/100587/article.html?tid=edmunds.a.landing.finance..2.*

Discussion questions:

- What financing problems have you faced?
- How can you use these ideas next time you buy a car?

Car Financing Basics

http://www.edmunds.com/finance/financing/articles/47282/article.html?tid=edmunds.a.landing.finance..3.*

Discussion questions:

- Have you ever bought a car for cash?
- What was the best financing deal you ever had?

Just for You

Before the next Money Club meeting, do the Just for You Exercise called "To Lease or Not to Lease"

<http://moneyclubs.com/moneyzones/buyingorleasingcar-leaseornot.htm>

Don't skip a meeting if you don't get this done. Half of life is showing up, Money Clubs included. You can tell the group you didn't get it done, and they will encourage you (not bug you) to make a date to do it soon.

Discussion questions for your club meeting:

- How do you know when you've gotten a good deal?
- When you've leased a car, have you felt that you've negotiated the best deal?