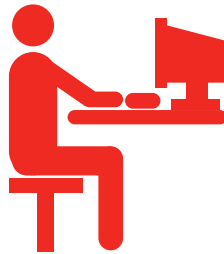




AFFORDABLE LOANS FOR RELIABLE CARS

GET READY FOR YOUR COACH

Before you meet with your coach, use the following guide to make a list of your regular monthly expenses. During this session, you'll create a working budget. It should take about 45 minutes. It's important for you to unlock/thaw your credit accounts if you keep them locked/frozen before this session, because your coach will check your credit score. Keep saving money! You and your coach will discuss your down payment requirement based on the vehicle model you choose. Check in with your landlord/leasing office and employer to make sure they have received and completed the emailed reference form.



BANKING

- Do you have a checking account?
- What is your checking account balance?
- Do you have a savings account?
- What is your savings account balance?
- We will need some recent bank statements.

INCOME

- What is your income?
- If you are married, what is your spouse's income?
- Do you receive alimony or child support?
- Do you have any other income?
- Do you have Social Security or disability income?

EXPENSES

- What is your rent or mortgage payment?
- Do you rent furniture?
- What are your cable, satellite, internet and phone expenses?
- Do you have credit cards? What payments are you making?
- What utilities do you pay (water/gas/electric)?
- Do you have any personal, student or payday loans?
- Do you have any other loans?
- How much do you spend on food and household supplies?
- How much do you spend eating out?
- Do you have a car payment?
- Do you pay for auto insurance?
- How much do you spend on gasoline?
- Do you have child support payments?
- Do you pay for childcare?
- What other family related expenses do you have (sports/summer camp/school fees/uniforms)?
- What do you spend on clothing and footwear?
- What do you spend on transportation (public transportation/Uber/Lyft)?
- What do you spend on personal care (hair/nails/beauty supplies)?
- What do you spend on laundry?
- What do you spend on entertainment/recreation?
- Do you pay for a storage facility?
- Do you contribute to your place of worship?
- Do you pay for gym memberships, pet care or gifts?
- Do you make regular deposits into a savings account?