

## The Car Lease Option: Is it For You?

Everybody needs a car. Cars ceased to be a luxury these days. Right now, they are a necessity that everyone requires to go on with their daily lives. Cars are the primary mode of transportation in the more advanced countries of the world. Of course, there's the bus, train, cab, and other public transports that you can use. But if you want to get to your workplace fast, easy, and comfortably, having a car is the way to be.

However, the price of a car is rising as time goes by. Fuel costs are getting high as well. With people always looking to save some money, there are different ways you can get a car without paying for it in full all at once. There's the popular car financing strategy. And now, you have the car lease option.

The car lease option is like renting the car instead of buying it. This means that you are not going to have full possession of the car. You are simply using it for a specified period of time, as stated in your contract. It is very much like renting a car from a car rental center. However here, you are going to borrow the car for quite a longer period of time. Two years to five years are the common time frame of a single car lease contract.

The car lease contract can work for you or against you. The first disadvantage is that you are not the owner of the car but its repair and maintenance becomes your responsibility. The leaser would expect that at the end of the contract, you will return the car in the same good condition as you took it. There's an allowance for minor aesthetic concerns and regular wear and tear. But when it comes to engine and performance on the road, the car should be up to par with others its age.

Secondly, you're still going to pay for the car and yet you won't get to be its owner. The car lease contract would indicate that you have to pay for the agreed amount on a monthly basis for as long as the contract is enforced. It is like car financing wherein you'd pay for the premiums of the car regularly. The only difference is that the amount you'll pay for with the car lease option is not as much as what you'll pay for if you choose to finance a car. This is acceptable, given that the car is not going to be yours anyway. You're simply paying for using it.

The car lease option only becomes advantageous for people who use cars on a short-term basis. This option is for those who frequently travel and stay in another state temporarily because of their work. More often than not, they are better off leasing a car for the length of their stay rather than buying an entirely new one and then sell it when they leave. The option of leasing a car is also better than always taking your own car with you anywhere you go. Freight costs are very high these days. And driving the car cross-country is not convenient half of the time.

### About the Author

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