# More Than Wheels

Better Your Credit. Change Your Life.

## Partner Resources

* Referral Partner Page – morethanwheels.org/partners-0
* Access our educational transportation and money management blog:
* blog.morethanwheels.info includes information such as:
  + The Real Cost of Owning a Car
  + 5 Simple Decisions Could Save You Thousands on Your Car Loan
  + The Truth Behind Title Loans
* Download our brochure
* Request an update for your staff and colleagues
* View our SlideShare describing our program and how to refer others
* Additional services available: Financial Fitness Course & Financial Wellness Check-Up

## 5 Year Total Cost of Ownership

| Specifications | More Than Wheels | Buy Here, Pay Here |
| --- | --- | --- |
| Vehicle Type | ’11 Honda Civic Sedan | ’08 Honda Civic Sedan |
| Miles | 32,629 miles | 82,132 miles |
| Purchase Price | $14,988 | $12,992 |
| Down Payment | $0 | $910 |
| Monthly Payment | $307.98 | $457 |
| Interest Rate | 3.17% | 24% |
| Fees | $1,329 | unknown |
| Warranty | $751 | n/a |
| Gas | $9,155 | $9,155 |
| Maintenance | $2,733 | $3,103 |
| Repairs | $1,248 | $2,113 |
| Total Cost | $25,620 | $40,679 |

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