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Sent: Tuesday, March 31, 2026 4:18 PM
To: autoadvisorai@outlook.com
Subject: AutoAdvisorAI Affordability Assesment

Vehicle Affordability Summary

- **Safe Monthly Payment Range:** \$400 – \$600
- **Recommended Maximum Vehicle Price:** \$22,000 – \$28,500
- **Recommended Down Payment:** \$1,500 – \$3,000
- **Suggested Loan Term:** 60 Months

Lease vs. Buy Recommendation

Recommendation: Lease

With an annual mileage under 8,000, you are an ideal candidate for a lease as you will likely never face overage penalties. While you expressed a preference for long-term ownership, your 3-5 year typical duration aligns perfectly with a standard lease cycle, allowing you to avoid the steepest part of the depreciation curve.

Vehicle Budget Confidence Score

Score: 6 / 10

Your Debt-to-Income ratio is within safe limits (approximately 38%), but your extremely low cash-on-hand for a down payment creates a high risk of being "underwater" on a loan. The residual income is healthy, but the lack of upfront capital limits your ability to secure the best interest rates.

Financial Safety Notes

- With a credit score between 640–700, you should expect an interest rate around 8%; consider a co-signer or waiting 6 months to improve your score to 720+ to save thousands in interest.
- Your current cash available (\$0–\$1,000) is below the recommended 10% down payment; prioritize saving for 2-3 months to reach at least \$2,500 to avoid high-interest gap insurance requirements.
- Ensure your total debt obligations, including the new car payment, do not exceed 45% of your gross income to maintain your 3-6 month emergency fund cushion.

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