

## Vehicle Affordability Assessment

### Executive Summary

**Recommended Shopping Range:** \$25,000 - \$31,000

This range perfectly aligns with your comfortable payment preference of \$400 - \$600 while keeping your True DTI in a manageable zone. Because your housing and existing debt obligations are moderate to high, staying within this range preserves your strong residual cash flow and protects your savings.

#### Conservative Recommendation

**Price:** \$30,500  
**Monthly Payment:** ~\$500  
**Loan Term:** 60 months  
**Down Payment:** \$4,000

#### Market-Max Affordability Limit

**Price:** \$47,500  
**Monthly Payment:** ~\$700  
**Loan Term:** 72 months  
**Down Payment:** \$4,000

### Financial Health & Stress Test

True Debt-to-Income (DTI) Ratio:	39.5% / 42.0% (Manageable)
Estimated Insurance:	\$200/mo (Cons) / \$250/mo (Max)
Residual Income Level:	\$6,050 (Strong)
Confidence Score:	<b>8.0/10</b>
<b>What these metrics mean:</b>	
<ul style="list-style-type: none"><li><b>True DTI:</b> Your total fixed monthly costs (housing, debts, proposed car payment, and estimated insurance) divided by gross income. High ratios indicate potential cash flow strain.</li><li><b>Estimated Insurance:</b> A localized automated projection scaled explicitly against the target vehicle asset class value.</li><li><b>Residual Income:</b> The dynamic net cash remaining monthly after meeting all fixed overhead debt obligations and automotive expenses.</li><li><b>Confidence Score:</b> A structural safety calculation charting overall scenario stability, cushion longevity, and risk tolerance margins.</li></ul>	

### Affordability Risk Assessment

**Risk Level:** Moderate Risk

Your stable salaried income and solid credit score provide an excellent foundation. However, because your housing and existing debt payments consume a notable portion of your monthly income, keeping your auto payment within the comfortable \$400 - \$600 range prevents your True DTI from creeping into high-risk territory.

### Market Reality Adjustment

**Conservative:** This price range represents a strong used vehicle and reliable entry-level new vehicle market, offering excellent balance between modern features and low depreciation.

**Market-Max:** This budget enters the mainstream new vehicle and premium used market, but requires a longer 72-month term which increases total interest costs.

### Ownership Strategy

- Buy vs Lease:** Buy. While your annual mileage is low enough for leasing, your preference to hold vehicles "until they wear out" makes purchasing the most financially optimal long-term strategy.

#### Do not guess which vehicles fit your Affordability Recommendation.

For \$19, deploy our **Vehicle Recommendation Engine** to instantly map your exact DTI and cash flow boundaries against current market data. We will unlock the 1 to 3 exact vehicle years, models, and trims that maximize your retained equity, zip code variable factors, and provide the exact search filters and price ceilings to use on inventory sites.

Deploy the Recommendation Engine for \$19