

HOW MUCH CAN I LOWER MY MONTHLY PAYMENT WITH A NEW AUTO LOAN?

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INTRODUCTION

Depending on your current loan rate, it may make sense for you to investigate whether or not refinancing your auto loan could save you some money. Adjusting the term of your existing auto loan may also make a big difference in your monthly loan payment. Use our auto refinance calculator to help you decide if it would be worth it for you to refinance your auto loan.

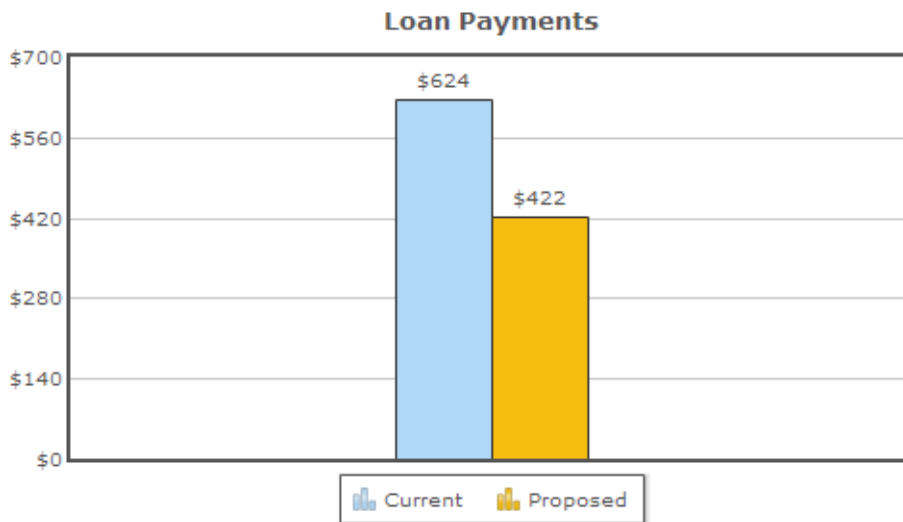
SUMMARY OF INPUT

Current loan balance	\$22,377
Current interest rate	7.00%
Current monthly payment	\$624
Proposed interest rate	5.00%
Proposed term of new loan (months)	60

ANALYSIS

By refinancing and changing the term/interest rate of your loan your payments will go from \$624 to \$422.

	Rate	Payment	Months Remaining	Interest Remaining
Current	7.00%	\$624	40	\$2,802
Proposed	5.00%	\$422	60	\$2,960



This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.