



FREE EBOOK

Beginner's Guide to **Financing a Toyota**



ToyotaofBoerne.com | 31205 Interstate 10 Frontage Road, Boerne TX 78006

TOYOTA OF **BOERNE**
.com



TOYOTA



★ **Beginner's Guide to Financing a Toyota**

Are you on the hunt for a great new Toyota vehicle but aren't sure what the first step to financing should be? If so, we're here to help. We've specially created this **Beginner's Guide to Financing a Toyota** eBook to show you just how simple financing a Toyota can be.

In this eBook we'll cover the topics like:

- **Finding the right Toyota for you.**
- **Buying vs. leasing**
- **Financial tools**
- And more!**

Are you ready to learn just how easy financing a Toyota is? Keep reading!



Finding the Right Toyota Vehicle

Toyota vehicles offer drivers tons of versatility. Not only does Toyota offer drivers a variety of body styles, but it also offers a ton of standard and available features. To help you figure out which Toyota perfectly aligns with your lifestyle needs, we've listed some of the features of several body styles we think you'll love the most.

Let's take a look now!



Toyota Tundra

If you're in need of a Toyota vehicle that's capable of keeping up with all your adventurous needs, the Toyota Tundra is exactly what you've been looking for. This truck has a maximum towing capacity of 10,200 pounds when properly equipped. If you thought that was all, buckle up. We haven't even started yet!

To help make towing your big toys as easy as possible, the Toyota Tundra has an available Integrated Trailer Brake Controller (ITBC). This system lets you systematically adjust the amount of brake power based on the weight of your haul. This system, coupled with the standard Trailer-Sway Control, can apply individualized brake pressure to any wheel that may need an extra boost to help keep your trailer stabilized and on track.

Plus, with the available deck rail system and payload capacity of 1,730 pounds when properly equipped, you'll find that piling the bed of your truck high with camping gear, adventure equipment, ATVs, or whatever you need to enhance your adventures is possible.

Thanks to performance features like these, you'll be headed nearly anywhere with just about anything.



Toyota 4Runner

If you're ready to tackle the rough terrain of Mother Nature while feeling like you never left home, the Toyota 4Runner is the SUV for you. With the help of its standard 4.0L V6 engine, the Toyota 4Runner packs enough power to take on nearly any terrain.

You'll also find the Toyota 4Runner comes with several optional features to enhance your off-road capabilities. These features include:

- **4WD with Active Traction Control**
- **Multi-terrain Select and CRAWL Control**
- **TRD Pro accessories**

The first two features help you optimize your traction settings, and TRD Pro accessories help to protect your 4Runner as it takes on the natural world. Available accessories include skid plates, FOX® shocks, Nitto® Terra Grappler® all-terrain tires, and more.

With the available Multi-terrain Select and CRAWL Control feature, you can choose one of four selectable drive modes. Each drive varies your performance output to better assist you in tackling the road ahead while the CRAWL feature helps with throttling and braking so you can focus more on steering while driving at low speeds.

To help you feel right at home while in your 4Runner, you'll find a slew of comfort features, like smartphone integration, optional perforated heated and ventilated seats, and Wi-Fi Connect. These features take the Toyota 4Runner above and beyond in terms of comfort and connectivity.



Toyota Camry

If you're hoping to feel like you've just pulled off the racetrack when cruising around town, the Toyota Camry is the vehicle for you. Plus, environmentally conscious Toyota drivers can rejoice in knowing they can travel around in a hybrid version of the Toyota Camry. Since each driver's needs are different, you can choose among one of several powerful engine options.

Let's take a look at the engines offered with this sedan:

- **2.5L engine: 203 HP/184 lb-ft of torque**
- **3.5L engine: 301 HP/267 lb-ft of torque**
- **2.5L hybrid engine: 176 HP/163 lb-ft of torque**

In addition to incredible power outputs, each engine provides exceptional fuel economy. For example, you'll find a standard EPA-estimated 29 city/41 highway MPG on the Toyota Camry.¹ However, those looking to really boost their fuel economy should opt for the hybrid version. Cruising around with a hybrid engine powering your commute leaves you with an EPA-estimated 51 city/53 highway MPG.¹

You can customize your driving experience based on your preferences. You'll find that a 3-mode drive switch is available with your Camry. You can choose among ECO, Normal, and Sport modes.

ECO mode is a great choice for drivers who want to be a little more mindful of their fuel economy. Sport mode is great for those who want an overall athletic experience, while Normal mode is a perfect blend of the two features.



Lease Agreement

Buying vs. Leasing a Toyota

Now that you have a better idea of some of the Toyota vehicles and features that are available to you, now comes the exciting part—financing your Toyota vehicle! One way that you can quickly and easily finance a Toyota vehicle is by leasing it. Let's take a look at some of the benefits leasing a Toyota can offer:

- Potentially lower monthly payments
 - Access to higher trim levels
 - Opportunity to stay current with features

Let's take a closer look at some of these leasing benefits.

Lower Payments

When you decide to lease your Toyota, you may find yourself spending less money than you would if you purchased. This is true for two reasons. Often, you need little to no down payment when you decide to lease. For you, this means spending less money up front on a vehicle.

Additionally, instead of paying for the total cost of your Toyota vehicle, when you decide to lease, you typically only pay for the cost of depreciation over the course of your lease. This depreciation value is often less than the cost of the car.



Higher Trim Levels

With little to no down payment required to lease and the possibility of lower monthly payments, you could lease a higher trim level that may not have been an option if you purchased the vehicle. With these higher trim levels, you'll be equipped with more advanced features, design options, and overall customization.

Advanced Features

Most lease deals last anywhere from two to five years. This means that by the time your current lease is nearing its end, the next round of advanced features is preparing to hit the market. By opting to lease, you'll always have access to the latest and greatest technology, safety, and performance features without the need to sell your current model.



How to Finance

With our team of financial experts on your side, you'll find that financing your Toyota is easier than ever. Whether you decide to lease or buy, our team is here to help you every step of the way, starting first with creating a customized financial plan.

We'll first ask you a series of questions that helps us better understand what some of your lifestyle needs are. Afterwards, we'll invite you to ask us any questions you may have. This could be as vague as asking us to explain in detail how the finance process works, as specific as asking what the best loan you qualify for, and everything else in between.



After all your questions have been answered, our team will get right to work in coming up with your personalized plan. Using years of experience, extensive knowledge about financing, and close relationships with local banks and lenders, you'll be presented with the perfect financial plan for you in what feels like no time.

When all's said and done, you'll leave our dealership feeling confident that you received the best plan for you and your needs.



Financial Resources

For those who want to get a head start on financing their Toyota vehicle or who are curious to learn more from home, our dealership offers several free online tools that you can access anytime, anywhere. Some of these tools include our value your trade-in tool, payment calculator, and financing application.

Value Your Trade

If you're thinking about upgrading your current vehicle to a Toyota, we'd love to help you out. You can use our dealership to trade in your current vehicle and use the value of your car towards your new purchase.

Using our secure application, you can find out the value of your current car in seconds. Simply add the information for your vehicle's year, make, and model, and you'll get a quote instantly.



Payment Calculator

Curious to see what a monthly payment may look like? Our payment calculator tool is here to give you some insight. This secure form allows you to add the information of the cost of the Toyota vehicle you're interested in, how long of a term, down payment, and more.

Then, in little to no time at all, you'll receive a sneak peak into what your payment may look like.

Finance Application

This fast and easy online application lets you safely request financing right from the comfort of your own home. Filling out this financing application not only gives you an idea of the type of loan you may be approved for, but it also helps our team of experts get a jumpstart on creating your customized payment plan.



Visit our Finance Center Today

If you're looking to quickly get behind the wheel of a great Toyota vehicle, as you can tell with our **Beginner's Guide to Financing a Toyota** eBook, our team is eager to help you out.

With years of experience under their belts, close relationships with local lenders, and a variety of online resources, they love nothing more than helping drivers get behind the wheel.

If you're ready to take the first step to cruising around town in a great Toyota with an even better customized plan, visit Toyota of Boerne today!

¹2020 EPA-estimated 29 city/41 hwy/34 combined mpg for Camry L; 28 city/39 hwy/32 combined mpg for LE, SE, SE Nightshade; 27 city/38 hwy/31 combined mpg for XLE 4-Cylinder and XSE 4-Cylinder; 22 city/33 hwy/26 combined mpg for XLE V6; 22 city/32 hwy/26 combined for XSE V6; 21 city/31 hwy/25 combined for TRD; 51 city/53 hwy/52 combined mpg for Hybrid LE; and 44 city/47 hwy/46 combined mpg for Hybrid SE and Hybrid XLE. Actual mileage will vary.