

**MakingCents can help you get on track with your financial goals.**

Learn how to avoid sticker shock, make the best deal on your next car and manage the responsibilities of car ownership.

[makingcents.navyfederal.org](http://makingcents.navyfederal.org)

Are you interested in buying a car or thinking about refinancing, but are unsure where to begin? Navy Federal has tools and services to help get you on the road.

### **Auto Buying Program and Overseas Auto Buying Program**

Looking for a stress-free car buying experience? Check out our **Auto Buying Program**. Our trained dealer specialists can help you find, buy and save on a new or used vehicle. Even servicemembers stationed abroad or deployed at sea are eligible for savings not available to the general public through our Overseas Auto Buying Program.

### **Loans for New and Used Cars**

Get ready for your next road trip. We can get you in the driver's seat with an easy application, fast approval process, low rates and 100% financing available.

### **Refinance Your Current Auto Loan**

If you've financed your car with another lender, we can help you lower your monthly payments when you refinance your loan with us. Try our **Car Payment Calculator** to see how different terms or down payments affect your monthly payment.

### **Optional Guaranteed Asset Protection (GAP)**

Vehicles lose their value over time, so if your vehicle is totaled in an accident or stolen and not recovered, there can be a substantial difference between your insurance settlement and your loan balance. GAP may cover what insurance doesn't.\*

### **Everything You Need to Know About Car Buying**

Arming yourself with information before you ever step on the car lot can help you negotiate with confidence. And, understanding the process can make the difference between getting a good deal and getting a great deal! Where can you go to learn the ins and outs of car buying? Visit **MakingCents** for everything from the basics of car ownership to financing. We even give you tips on negotiating strategies. You'll find information, videos, financial calculators and knowledge checks to help you understand the things you'll need to know before you drive away in your next car. Step-by-step, self-paced topics in easy-to-understand terms include:

- > Getting Started
- > Choosing Your Car
- > Making the Deal
- > Securing Your Loan (The A-Zs of Financing)
- > Car Ownership Essentials

Plus, MakingCents is your go-to resource for **Improving Personal Finances, Paying for College, Taking Charge of Credit Cards, Buying a Home and Saving for Retirement.**

### **Get On Track With Your Financial Goals**

Want to know more? Visit **MakingCents** to start your journey to car ownership.