

Note About Calculations: Each Credit Score decline illustrates how much more interest an individual could pay on a 60-month new car loan.

The Auto Loan Difference Tables were derived from the FICO loan calculator on 9/27/2011.

20,000 Dollar New Auto Car Loan						
	Current Credit Score					
	<u>720 and above</u>	<u>690-719</u>	<u>660-689</u>	<u>620-659</u>	<u>590-619</u>	<u>500-589</u>
<i>Interest Rate</i>	4.287%	5.696%	7.746%	11.376%	16.435%	17.804%
1-30 Point Decline	\$775	\$1,156	\$2,131	\$3,155	\$873	
31-60 Point Decline	\$1,930	\$3,286	\$5,285	\$4,028		
61-100 Point Decline	\$4,061	\$6,441	\$6,158			
101-130 Point Decline	\$7,216	\$7,314				
131-220 Point Decline	\$8,089					

15,000 Dollar New Auto Car Loan						
	Current Credit Score					
	<u>720 and above</u>	<u>690-719</u>	<u>660-689</u>	<u>620-659</u>	<u>590-619</u>	<u>500-589</u>
<i>Interest Rate</i>	4.287%	5.696%	7.746%	11.376%	16.435%	17.804%
1-30 Point Decline	\$581	\$867	\$1,598	\$2,357	\$663	
31-60 Point Decline	\$1,448	\$2,465	\$3,995	\$3,020		
61-100 Point Decline	\$3,026	\$4,822	\$4,618			
101-130 Point Decline	\$5,404	\$5,485				
131-220 Point Decline	\$6,067					

10,000 Dollar New Auto Car Loan						
	Current Credit Score					
	<u>720 and above</u>	<u>690-719</u>	<u>660-689</u>	<u>620-659</u>	<u>590-619</u>	<u>500-589</u>
<i>Interest Rate</i>	4.287%	5.696%	7.746%	11.376%	16.435%	17.804%
1-30 Point Decline	\$388	\$578	\$1,065	\$1,572	\$442	
31-60 Point Decline	\$965	\$1,643	\$2,637	\$2,014		
61-100 Point Decline	\$2,030	\$3,215	\$3,079			
101-130 Point Decline	\$3,602	\$3,657				

131-220 Point Decline	\$4,045	
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5,000 Dollar New Auto Car Loan		Current Credit Score					
	<u>720 and above</u>	<u>690-719</u>	<u>660-689</u>	<u>620-659</u>	<u>590-619</u>	<u>500-589</u>	
<i>Interest Rate</i>	4.287%	5.696%	7.746%	11.376%	16.435%	17.804%	
1-30 Point Decline	\$194	\$289	\$532	\$786	\$221		
31-60 Point Decline	\$483	\$821	\$1,318	\$1,007			
61-100 Point Decline	\$1,015	\$1,607	\$1,539				
101-130 Point Decline	\$1,801	\$1,828					
131-220 Point Decline	\$2,022						

