



# The Graduate Lease program details:

- Previous credit experience not required.\*
- Applicable for 36- or 48-month term leases
- No cash down-payment required\*\*
- Proof of graduation from college or university required\*\*\*
- Confirmation of employment – proof of current employment or employment start date before first lease payment due; annual income; and type of employment.
- Vehicle lease payment, including taxes, cannot exceed 25% of gross monthly income

*All applications received are subject to final approval by GM Financial*

*\*\* Subject to the applicant's debt servicing capacity*

*\*\*\* Minimum 8 month diploma from an accredited community college or 3-year degree from an accredited university*

Ask a sales representative at a participating GM dealership for more information about GM Financial's Graduate Lease Program

## The Graduate Lease by GM Financial



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# GRADUATE Lease PROGRAM

## Get on the road to begin your next adventure...

### Ask a GM Sales Representative for Details



# Just Graduated?

For many students, graduating from college or university marks the end of one journey and the beginning of a new adventure. A new direction, a new career and new experiences are on the road ahead. And, reliable transportation will likely play an important role as you embark on this journey. With so many new decisions to make, financing your new vehicle should be the least of your worries. GM Financial is proud to offer our Graduate Lease program, designed to help recent college and university graduates with no credit experience qualify for financing for a new GM vehicle.

## GM Financial's Graduate Lease program offers affordable lease payments with shorter terms

### This lets you:

- Consider vehicles that have more options;
- Trade-in your vehicle for the latest new model more frequently; and
- Have peace of mind since most lease terms are within the factory warranty period.

## The Graduate Lease by GM Financial

# Consider these benefits

## Affordable payments with shorter terms

Leasing expands your options, so you get more vehicle for less.

## A worry-free driving experience

Most lease terms are within the factory warranty period helping you avoid possible costly repairs.

## Protection from possible negative equity

Avoid the possibility that your vehicle's value may decline beyond its projected residual value at the end of the lease term.

## Build your credit profile

The Graduate Lease by GM Financial can help establish a healthy credit history.

