

Should I Repair or Replace?

A clear, no-pressure guide from your [atc] AutoCenter Service Advisors.

"Is this worth fixing...or is it time to replace it?"

Before you decide, let's walk through it together.

1 Start Here: Your Current Vehicle

- ☐ My vehicle is paid off (or close to it).
- ☐ It's been reliable until now.
- ☐ This is the first big repair in a while.
- ☐ It still fits my family and lifestyle.
- ☐ I've kept up with maintenance.
- ☐ I feel safe driving it.

3 or more checked? Repairing could still be the smart move.

2 What Would This Repair Actually Do?

- ☐ This is normal wear & tear (not crash or frame damage).
- ☐ The repair restores safe, dependable driving.
- ☐ I'd expect at least 2 more years of good use after the repair.
- ☐ I like the idea of not having a car payment right now.

3 or more checked? Repairing could offer strong value – and peace of mind.

3 Have You Counted the Real Cost of Replacing?

- ☐ I don't know today's market prices for used/new vehicles.
- ☐ I don't know what kind of down payment I'd need.
- ☐ I haven't checked how a new payment fits my budget for 4-6 years.
- ☐ I don't know how my insurance costs might change.

3 or more checked? Repairing may be the safer financial option.



Our Promise to You

We're not here to sell you. We're here to guide you. If repairing makes sense, we'll help you get the most life out of your vehicle. If replacing is wiser, we'll tell you that too. That's how we build trust in your vehicle.

Counting the Cost

OPTION A Repair

Repair Estimate

Other Service This Year

Total Investment

Expected Additional Life

Break-Even Check

Repair Cost / Monthly Payment = months

*Rule of Thumb: About 15 car payments or fewer?
Repairing usually comes out ahead—especially on a
paid-off car (General guidance, not financial advice).*

OPTION B Replace

Price of the Car

Down Payment

GA 7% TAVT + fees

Interest Rate

Additional Insurance Costs

Estimated Monthly Payment

20/4/10 Car Buying Rule of Thumb: 20% or more down, loan of 4 years or less, payment + insurance under 10% of take-home pay (General guidance, not financial advice).

Buying used? A used car can hide someone else's problems. Ask us about a pre-purchase inspection before you sign.

Final Gut Check

- ☐ Would I trust this vehicle after the repair?
- ☐ Does replacing feel more stressful than fixing?
- ☐ Would avoiding a larger purchase bring relief?

- ☐ Which option feels lighter each month?
- ☐ Which option helps you breathe easier?

Your instincts matter.

If Repairing Makes More Sense:

- ✓ Schedule the repair
- ✓ Plan next maintenance
- ✓ Ask about payment options if helpful

If Replacing Makes More Sense:

- ✓ Discuss trade-in value
- ✓ Ask us for trusted dealership recommendations
- ✓ Schedule an [atc] Peace of Mind Inspection



No pressure. No gimmicks. Just straight-up guidance.

Want to talk it through? Sit down with your local [atc] Service Advisor. We'll walk through the numbers with you.

Call: [atc] Augusta (706) 738-7812 or [atc] Grovetown (706) 303-3333

Click: www.atcAutoCenter.com to schedule a consultation today!