

# Car Loan Alternatives Through Saving

*Ditching the bank: The newest car loan alternative that lets people pay off vehicles quicker*

HOUSTON, TEXAS, UNITED STATES, December 22, 2022 / EINPresswire.com/ -- Even though it often isn't spoken of, the banking and [loan](#) business can be brutal. While discriminatory practices are illegal, all banks can't be monitored 24/7. Even if a [bank](#) claims to offer fair rates, the tradition of providing predatory and unfair loans is an issue in the states.

While loans are meant to help people, they always manage to put certain individuals in a tough spot. The numbers speak for themselves. This table shows a general trend of increasing auto loan debt in America. So, if loans are supposed to be so helpful, how do people that use them continually find themselves buried in debt?

Taking a loan from the bank – or any institution for that matter – gives the institution control and bargaining power. Many people rush into a loan to have a vehicle immediately. The buy-here-pay-here mentality drives people to sign loans that compound and cost tens of thousands in interest. Most people can afford the loan, but the interest destroys them in the long run.


After decades of companies defaulting to the norms of the financing industry, [savings.club](#)



**FORD F-150**  
**MSRP: 33,695**

TRADITIONAL FINANCING		SAVINGS.CLUB	
APR 16%	\$674.22 / mo	EAPR 0,99%	\$415.36 / mo
Total Loan:	\$58,755.85	Total Loan:	\$36,995.84

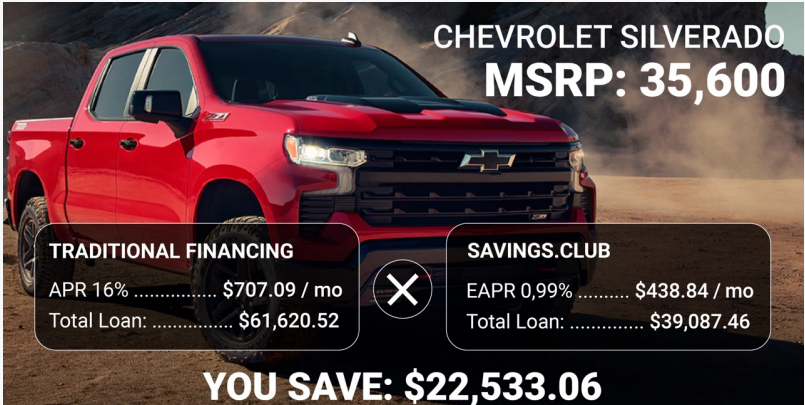
**YOU SAVE: \$21,760.01**



**NISSAN ALTIMA**  
**MSRP: 25,290**

TRADITIONAL FINANCING		SAVINGS.CLUB	
APR 16%	\$502.31 / mo	EAPR 0,99%	\$311.75 / mo
Total Loan:	\$43,774	Total Loan:	\$27,767.47

**YOU SAVE: \$16,006.53**

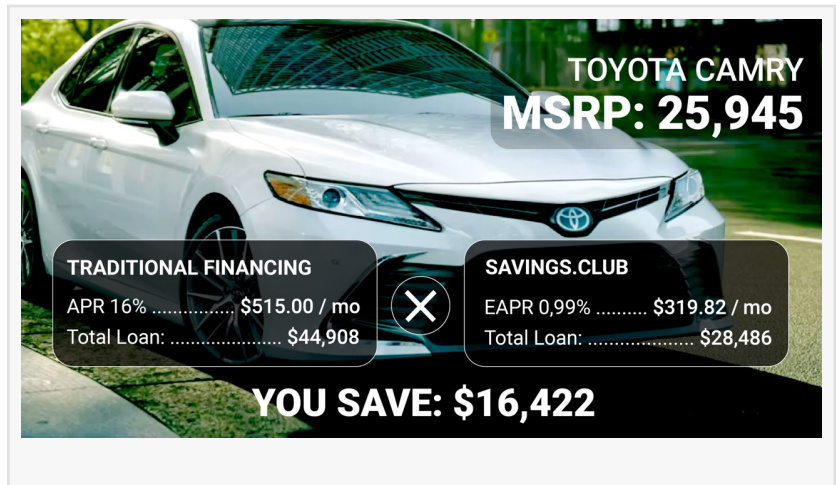


**CHEVROLET SILVERADO**  
**MSRP: 35,600**

TRADITIONAL FINANCING		SAVINGS.CLUB	
APR 16%	\$707.09 / mo	EAPR 0,99%	\$438.84 / mo
Total Loan:	\$61,620.52	Total Loan:	\$39,087.46

**YOU SAVE: \$22,533.06**

comes with change and a fresh solution. Why borrow from the bank when one could thrive using a car loan alternative? savings.club's "smart funding for smart people" is the perfect program for those eager to save and finance a new car. As members can choose their own monthly payment and loan terms, financial bargaining power has finally been given back to the people.



TOYOTA CAMRY  
**MSRP: 25,945**

TRADITIONAL FINANCING			SAVINGS.CLUB	
APR 16%	.....		EAPR 0,99%	.....
	\$515.00 / mo	X		\$319.82 / mo
Total Loan:	\$44,908		Total Loan:	\$28,486

**YOU SAVE: \$16,422**

The company teaches patience and planning to its members. Waiting a few months to receive a vehicle saves people tens of thousands on loan payments. Another thing that makes savings.club the best way to finance a new car is the flat equivalent annual percentage rate (EAPR) they charge. While most loans compound and get more expensive over time, savings.club promises to charge only a flat administration fee throughout any given contract.

Not surprisingly, the best part about savings.club is the savings. The money saved in real-time can be used for vacations, emergency expenses, hobbies or anything else a member desires. The beauty of savings.club allows people to often get better vehicles than they anticipated. Since people are saving tens of thousands of dollars, why not upgrade to a better vehicle if the monthly fee will still be less expensive than a traditional loan?

People are finally driving the car they love for a price they can afford, thanks to savings.club. With deals like these, it's only a matter of time before the financing world is turned upside-down.

### About savings.club

savings.club is smart funding for smart people. With planning and patience, anyone can get the car they want. The company gives members all the tools they need to buy a car without taking a hefty loan from the bank. Using a common fund for member purchases keeps the power and the cash in the hands of the people.

Savings Club Team

savings.club

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