

**Are you planning on buying or leasing a car?  
Do you want to know the true costs of each?  
*Drive Away Confident with VehiCalc!***

VehiCalc Car Loan vs. Lease Analyzer allows you to quickly calculate lease and loan payments as well as compare the true overall cost of your lease versus purchase. This will allow you to determine whether leasing truly is the better option even if the payment amount is significantly lower than borrowing. Prepare to be surprised! Want even more money saving tools? VehiCalc Plus! includes QuikCalc's Amortization Schedules Plus! that allows you to create extremely flexible schedules plus dozens of financial calculators. As well, both VehiCalc Home and Plus! Editions include Payment Grids and a Solve for Missing Number calculator.

Click below to see all of the great features that VehiCalc has to offer!

[Click Here to Collapse All](#)

## VehiCalc Benefits

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VehiCalc Car Loan/Lease Analyzer Home Edition is a powerful yet simple to use tool that allows you to quickly calculate car loan and lease payments, compare the true cost of ownership versus leasing and generate loan amortization schedules so you can see principal/interest breakdowns and running loan balances.

**Know exactly what your lease payment should be.** Knowing the negotiated price, interest rate (or Money Factor) and residual value is enough to determine what the lease payment should be. Don't let yourself be deceived by hidden fees and charges being added without your knowledge.

[View Screen Shot](#)

**Know the true cost of a lease versus a purchase.** Sometimes a lower lease payment can seem to be a better deal, but it isn't always so. Use the Compare Loan vs. Lease feature to see the true costs and make the right decision.

[View Screen Shot](#)

**Missing a variable?** If you need the quick answer to the missing variable, the Solve for Missing Number calculator will meet your needs. Solve for the payment amount, loan amount, interest rate or loan period at the click of a button.

[View Screen Shot](#)

**Detailed and summary reports are at your fingertips.** Generate detailed reports explaining your lease payment as well as loan versus lease comparisons. Also, create amortization schedule reports on demand that include annual summaries. You choose the level of detail.

## Additional Plus! Edition Benefits

**Need non-standard amortization schedules?** The Amortization Schedules Plus! feature allows you to add any number of extra payments to a schedule, skip payments plus add weekly, monthly or yearly lump sums starting in any year. No longer are you restricted to static tables that generate a schedule that offers no flexibility.

[View Screen Shot](#)

**Like to play "what if" with your mortgage or loan?** Amortization Schedules Plus! is the ultimate tool for this. You can change any parameter affecting your loan including payment amounts and frequencies, interest rates and compounding methods as well as payment types including interest only loans.

[< Back to Benefits](#)

## VehiCalc Features

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### Two Editions Scaleable to Your Needs

Home Edition \$39.95  
Plus! Edition \$59.95

### Other Products:

FirstResponse Email Reply Management System  
[FirstResponse](#) \$99.95

Mortgage & Loan Amortization Software  
[QuikCalc Home Edition](#) \$39.95  
[QuikCalc Plus! Edition](#) \$69.95  
[QuikCalc Premium Edition](#) \$139.95  
[QuikCalc Office Edition](#) \$299.95

Debt Elimination & Consolidation Software  
[DebtCalc](#) Three Editions starting at \$39.95

Income Needs Analyzer and Net Worth Calculator  
[Retire!](#) Four Editions starting at \$39.95

**60-Day  
Unconditional  
Money-Back  
Guarantee!**

VehiCalc is quick and easy to learn. Our software is already in use by thousands of individuals and professionals across the United States and the world. We've been in business for over 10 years and offer a 60 day money back guarantee on all of our software so there is no risk to you!

VehiCalc includes the following features:

#### Lease Payment Calculator

With the Lease Payment Calculator you can quickly calculate the Lease Payment for your vehicle. This allows you to know what the payment should be based upon the negotiated value. No longer do you have to worry about losing out on your hard negotiated discounts. A detailed breakdown of the payment is included in a summary report. [More >>](#)

#### Loan/Lease Comparison

With this tool you can calculate side by side the actual overall cost of buying versus leasing a vehicle. Sometimes an attractive low monthly lease payment in the end means a substantially more expensive car. A detailed report provides additional information. [More >>](#)

#### Solve for Missing Number Calculator

The Solve for Missing Number calculator allows you to enter your known values and solve for the missing payment amount, loan amount, interest rate or amortization period. [More >>](#)

#### Payment Grids

Quickly create not just loan payment tables but five different grid configurations allow you to quickly see at a glance the impact of loan amounts, interest rates and payment amounts. [More >>](#)

#### Loan Amortization Schedules

With this tool you can immediately see the effect of different payment frequencies and interest rates on your overall interest costs and loan retirement time. Generate schedules to see the principal/interest splits of your payments and running loan balances. [More >>](#)

### VehiCalc Plus! adds the following features:

#### Amortization Schedules Plus!

With this tool you can see the affect of any number of extra payments at any time and individually override any payment amount. You can also add lump sum payments starting in any year at almost any interval and immediately see the effect of different payment frequencies and interest rates on your overall interest costs and loan retirement time. [More >>](#)

#### Dozens of Bonus Financial Calculators

We've included dozens of powerful financial calculators to help you solve most common financial calculations. [More >>](#)

[< Back to Features](#)

#### Just a few more of the key features:

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•	Use either the lease Money Factor or interest rate when calculating your leases.
•	Use specific residual or depreciated vehicle amounts or percentages.
•	Create a lease payment and then quickly transfer it to the Compare Loan vs. Lease tool with the Compare to Loan button.
•	Amortization features are compatible with US & Canadian mortgages, U.S. Rule (Simple Interest) loans, car loans, business loans, debt-consolidation loans, student loans and more.
•	Flexible Planning with Amortization Schedules Plus! allows you to see the effect of adding, skipping or changing any payment. Includes weekly, monthly and annual lump-sum payments starting in any year <b>(Plus! Edition feature)</b>
•	See the effect of skipping, changing or adding any number of payments <b>(Plus! Edition feature)</b>
•	See the effect of negative amortization <b>(Plus! Edition feature)</b>
•	Solve for missing number calculator allows you to enter your known values and solve for the payment amount, loan amount, interest rate or amortization period.
•	Dynamic Payment Grids including five different grid configurations allowing you to solve for most missing variables.
•	Dozens of Easy to Use Calculators <b>(Plus! Edition feature)</b>
•	Detailed Reports including annual summaries.
•	Save your leases, comparisons, grids and schedules for future use

[< Back to Features](#)

#### Know What Your Payments Should Be With the Lease Payment Calculator

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You may spend hours haggling on a price for a new vehicle with the dealer to then offer to lease it to you for a great low monthly payment. Know with this calculator whether the payment they are offering you is actually based upon the price you negotiated or have they increased it back to the original price! Includes a detailed breakdown on how to calculate the negotiated value, plus all the fields you need to determine what the lease payment should be.

[View Screen Shot](#)

[< Back to Features](#)

### Compare the True Costs with the Compare Loan vs. Lease Tool

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A low lease payment may seem very attractive. And of course you can then buy out the vehicle in the end. But what is the true overall cost of leasing versus buying? Know for sure with this handy feature that will let you know the bottom line when making this important decision.

[View Screen Shot](#)

[< Back to Features](#)

### Flexible Amortization Schedules (Plus! Edition feature)

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**Need non-standard schedules?** The Amortization Schedules Plus! feature allows you to add any number of extra payments to a schedule, skip payments plus add weekly, monthly or yearly lump sums starting in any year. No longer are you restricted to static tables that generate a schedule that offers no flexibility.

[View Screen Shot](#)

**Want to save money?** Immediately see the impact that extra payments or an increased regular payment can have to the bottom line including infrequent or regularly scheduled lump sums.

**Like to play "what if" with your mortgage or loan?** Amortization Schedules Plus! is the ultimate tool for this. You can change any parameter affecting your loan including payment amounts and frequencies, interest rates and compounding methods as well as payment types including interest only loans.

**Need to generate schedules for interest only or graduated loans?** No problem, VehiCalc has eight different payment types including normal, interest only (static and adjusting), increasing (by fixed amount or percentage) and no payment.

**Detailed and summary reports are at your fingertips.** Generate reports on demand that include annual summaries based upon any corporate year end. If there is a dispute, you have the numbers to back up what you say is owed. You choose the level of detail and the dates between which the report will be generated.

**Do you need multiple Day Count Conventions?** Most amortization programs only generate schedules for 30/360. We include 14 different Day Count Conventions including Actual/Actual that cover almost every type of loan in existence.

**Want to create what if scenarios? With Amortization Schedules Plus allows you to:**

<ul style="list-style-type: none"><li>• Create and save any number of amortization schedules</li></ul>
<ul style="list-style-type: none"><li>• Set the loan amount, interest rate, payment frequency (including accelerated payments) and interest compounding frequency</li></ul>
<ul style="list-style-type: none"><li>• Include principal/interest breakdowns along with running totals of interest paid and principal owing</li></ul>
<ul style="list-style-type: none"><li>• Change any scheduled payment amount</li></ul>
<ul style="list-style-type: none"><li>• Add any number of extra payments</li></ul>
<ul style="list-style-type: none"><li>• Skip scheduled payments</li></ul>
<ul style="list-style-type: none"><li>• Use any payment frequency including monthly, bi-weekly and weekly</li></ul>
<ul style="list-style-type: none"><li>• Add annual, monthly or weekly lump-sum payments starting in any year</li></ul>
<ul style="list-style-type: none"><li>• Print your schedule in 5 different formats and specify a date range for the years to print</li></ul>
<ul style="list-style-type: none"><li>• Use different compounding methods include U.S. Rule (Simple Interest) and Canadian mortgages</li></ul>
<ul style="list-style-type: none"><li>• Specify a start date for the schedule or use generic time references</li></ul>
<ul style="list-style-type: none"><li>• Use any of 14 different Day Count Conventions including 30/360, Actual/Actual, 30/365 and Actual/360</li></ul>
<ul style="list-style-type: none"><li>• Create US &amp; Canadian mortgages, U.S. Rule (Simple Interest) loans, car loans, business loans, debt-consolidation loans, student loans and more</li></ul>
<ul style="list-style-type: none"><li>• View a Before and After display that shows the effect of the latest changes</li></ul>
<ul style="list-style-type: none"><li>• Use Undo and Redo buttons to go back and forth through your calculation changes</li></ul>
<ul style="list-style-type: none"><li>• Use a Compare button to compare the existing schedule with another saved schedule</li></ul>
<ul style="list-style-type: none"><li>• Create schedules for various different payment types including interest only, fixed principal + interest, Increment by dollar (Dollar Step) and Increment by Percentage (Percent Step)</li></ul>

•	See the effect of negative amortization
•	View five different report formats that can be printed for different date ranges using specific from and to dates
•	View Annual reports that can be summarized based upon any fiscal year end showing interest and principal paid during the year
•	<a href="#">View Screen Shot</a>

[< Back to Features](#)

## Fast, Accurate Amortization Schedules (Home Edition Feature)

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Quickly and easily create accurate amortization schedules with VehiCalc.

•	Create and save any number of amortization schedules
•	Allows you to set the loan amount, interest rate, payment frequency (including accelerated payments) and interest compounding frequency
•	Includes principal/interest breakdowns along with running totals of interest paid and principal owing
•	Any payment frequency including monthly, bi-weekly and weekly
•	Allows you to print your schedule in 5 different formats and specify a date range for the years to print
•	Different compounding methods include U.S. Rule (Simple Interest) and Canadian mortgages
•	Specify a start date for the schedule or use generic time references
•	Before and After display shows the effect of the latest changes
•	Undo and Redo buttons allow you to go back and forth through your calculation changes
•	Five different report formats can be printed for different date ranges using specific from and to dates
•	Annual reports can be summarized based upon any fiscal year end showing interest and principal paid during the year
•	<a href="#">View Screen Shot</a>

[< Back to Features](#)

## Solve for Missing Number Calculator

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The Solve for Missing Number calculator allows you to enter your known values and solve for the payment amount, loan amount, interest rate or amortization period. Simply enter what you know and click on the calculator icon beside the parameter you don't know and VehiCalc will immediately solve for the missing number. Once finished, you can create a schedule using the calculated parameters with the click of a button.

[View Screen Shot](#)

[< Back to Features](#)

## Dynamic Payment Grids

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The Payment Grids tool allows you to generate grids in five different configurations showing payment and loan amounts based upon various variables along the X and Y axis of the chart. For example, a payment grid with the loan amount on the left and the interest rate across the top. This tool replaces the old mortgage table books that are not flexible enough for today's wide array of loan types.

•	Change any parameter and instantly see the results.
•	Five different grid configurations allow you to solve for most missing parameters.
•	Print them out for when you go to the bank or meet with your real estate agent.
•	Open any number of these windows and compare side-by-side different payment frequencies, interest rates, compounding, periods and loan amounts.
•	<a href="#">View screen shot</a>

[< Back to Features](#)

## Dozens of Easy to Use Calculators (Plus! Edition Feature)

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We've included dozens of powerful financial calculators that allow you to quickly calculate many common questions such as Gross Debt Service Ratio and Total Debt Service Ratio that are used to determine what a bank will lend you. We have also included financial calculators that will allow you to do almost any calculation you will ever need. Some of the calculators we provide:

•	Down Payment Amount
•	Gross Debt Service Ratio
•	Gross Debt Service Ratio Maximum Amount
•	House Price from Current Rent
•	House Price from Payment Amount
•	Interest Amount
•	Maximum Loan
•	Maximum Payment
•	Mortgage Payment
•	Principal Amount
•	Rent Payments Total
•	Time to Pay Off Accelerated Loan
•	Total Debt Service Ratio
•	Total Debt Service Ratio Maximum Amount
•	Total Interest Paid
•	Total Paid for Home
•	Plus many more!

[< Back to Features](#)

## Detailed Reports

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Detailed reports are available that will allow you to see on paper varying levels of detail on the leases, comparisons, schedules or tables stored in the system. When appropriate, you can specify a date range to print allowing you to see schedules for a specific term or period. As well, annual summary reports allow you to summarize based upon any year end you want, not just the calendar year end. You can also save these reports in HTML format which can then be emailed or included in other products such as Microsoft Word and Excel. Here are just some of the reports:

•	Lease Payment Calculator
•	Loan vs. Lease Comparison
•	Amortization Schedule - Payments Only Report
•	Amortization Schedule - Payment Breakdown Report
•	Amortization Schedule - Annual Summary
•	Amortization Schedule - Annual Payment Summary
•	Amortization Schedule - Annual Payment Breakdown
•	Payment Grid
•	Plus more!

[< Back to Features](#)

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This latest version is the most significant facelift that VehiCalc has ever received and is receiving rave reviews from our customers.

- **New, improved interface!** Once click access to most features from the new XP style Navigation Bar. Redesigned for 1024 x 768 to maximize the usable space on your desktop (800 x 600 mode available from Edit menu). Larger easier to read font used throughout.
- **Easier to Use!** The new Navigation Bar makes accessing your favorite features much easier. All date fields now have integrated calendars, numeric fields have calculators and much more!
- **User requested enhancements!** Enhancements requested by people like you including redesigned reports that use larger fonts where possible, escrow columns now only displayed on reports when necessary.
- **Plus dozens of other enhancements requested by our users!**

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## Customer Reviews

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Here are some comments from our customers who have used our software products over the years:



I just wanted to take a minute and thank you for the hands on support that your organization provided to Maaco. The application modifications that we requested were performed with a true willingness to give the customer exactly what they wanted. I believe that those enhancements will provide value to your other customers as well. The program application is currently being used to provide floor planning to three automotive dealerships. I would be very comfortable being a reference to Slateboard if ever the opportunity arose.

Thanks again,

Neil S. Cooper  
Chief Financial Officer  
Maaco Enterprises, Inc.

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We use your software for our Housing Rehabilitation Program. The program involves Grants and low-interest Loans. Your QuikCalc Program is the software that we have chosen to track the financial portion of the program. It has all the tools we need, and is easy to use.



Slateboard excels at their commitment to their clients. I can't thank you enough for the excellent Customer Technical Support that your company provides. Your support staff has answered every question, walking through the application step-by-step. Many companies say they provide Customer Support but fall short of their promise. Slateboard sets the standard for Customer Service!

I highly recommend Slateboard Software.

Thanks ...

Kathleen Newcomer  
Borough of Chambersburg  
Housing Rehabilitation

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"I wanted to let you folks know that the software is great since the changes you made to address my specific problems last year. I find that I use it for many different things, and it helps me greatly with my budgeting and investing decisions. I even found an error my bank made and had it corrected. Sincerely,"

Spring R., Indiana

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"I have used it and love it. It allows for 'quirky' payment schemes, i.e. skipping payments, additional principal

payments, etc."

**Randy B.**, CPA, Louisiana

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"I looked all over the net and couldn't find anything that did what I needed until I found yours."

**Nancy W.**, Bookkeeper, Indiana

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"Used your software today and it is really easy to use and very helpful. Thanks!"

**Leatha T.**, Arizona

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"I appreciate the quick response."

**Hugh H.**, British Columbia

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"You guys rock!"

**Shannon S.**, Minnesota

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"Very helpful"

**John E.**, New Zealand

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"Thanks! You guys are awesome. I'm impressed with the support!"

**Ed T.**, Texas

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"Love the software."

**John E.**, New Zealand

[< Back to Customer Reviews](#)

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## System Requirements & FAQs

[Click Here to Collapse](#)

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### System Requirements

<b>Computer</b>	IBM or Compatible Pentium class PC (Pentium II or higher recommended)
<b>Operating System</b>	Windows Vista, XP, Windows 2000, or Windows Server 2003
<b>Memory</b>	64 MB of RAM (128 MB RAM recommended)
<b>Hard Disk Space</b>	45 MB free disk space required
<b>Monitor</b>	1024 x 768 resolution or higher recommended (800 x 600 mode available from Edit menu)
<b>Printer (optional)</b>	Required to print reports but not to operate program. Any printer supported by Windows

### FAQ's

Please click below to find answers to these common questions about purchasing.

If you have additional questions, please contact Customer Service via email at [sales@slateboard.com](mailto:sales@slateboard.com).

[How soon will I receive my software?](#)

[How long will it take to download?](#)

[Can I download again if I need to reinstall my software?](#)

[I have additional questions about downloading...](#)

[How do I get help or technical support?](#)

[Where can I find information about or purchase the Canadian version?](#)

[Do you have a money back guarantee?](#)

#### How soon will I receive my software?

If you order a CD-ROM, you can expect to receive it within 5-7 business days. If you purchase via download, the product is immediately available to you when the download process is completed. Note that you can also download when ordering a CD-ROM.

[< Back to FAQ's](#)

**How long will it take to download?**

Download times will differ depending on Internet connection speed and other factors. Typically downloads via "high-speed" connections take 1-3 minutes. Downloads via dial-up are usually much slower and can take 20-40 minutes depending upon the connection speed.

[< Back to FAQ's](#)

**Can I download again if I need to reinstall my software?**

Yes. Just visit our Downloads section, select Download My Order and after installing use your registration number for full access. If you have lost this number, please email [sales@slateboard.com](mailto:sales@slateboard.com) with as much information as possible for us to identify your order and we will send you your code.

[< Back to FAQ's](#)

**I have additional questions about downloading...**

For a detailed explanation on how to download, please visit our [How to Download Software Over the Internet](#) page.

[< Back to FAQ's](#)

**How do I get help or technical support?**

Most questions can be answered by reading the online help. If your answer cannot be found there, email support is free for as long as you use your software. Send your question to [support@slateboard.com](mailto:support@slateboard.com).

[< Back to FAQ's](#)

**Where can I find information or purchase the Canadian version?**

All of our software is compatible with Canadian style leases, loans and mortgages. When creating a Canadian mortgage, simply select a Compounding method of Canadian. Note that all prices on this site are in US\$ unless otherwise noted.

[< Back to FAQ's](#)

**Do you have a money back guarantee?**

VehiCalc is quick and easy to learn and our software is already in use by thousands of individuals and professionals across the United States and the world. We've been in business for over 10 years and offer a 60 day money back guarantee on all of our software so there is no risk to you! For more details on our money back guarantee, [click here](#).


[< Back to FAQ's](#)

## Compare Editions

[Click Here to Collapse](#)

[> Try the demo now!](#)

The feature grid below will help you decide which edition of VehiCalc is right for you. If you still aren't certain, remember that you can upgrade to any higher edition for the price difference at any time. As well, we have a 60 day money back guarantee on all of our products.

	Home Edition	Plus! Edition
Price	<b>\$39.95</b>	<b>\$59.95</b>
Fully functional demo available.	<a href="#">▶ TRY NOW</a>	<a href="#">▶ TRY NOW</a>
Purchase securely on our web site.	<a href="#">▶ BUY NOW</a>	<a href="#">▶ BUY NOW</a>
	✓	✓
No limits on the number of calculations, schedules, etc. that you can create	✓	✓
Lease Payment Calculator	✓	✓
Loan vs. Lease Analysis	✓	✓
Solve for Missing Number Calculator	✓	✓
Amortization Schedules Plus!		✓
Amortization Schedules	✓	✓
Payment Grids	✓	✓
Dozens of Bonus Calculators		✓



Save reports as PDF using a third party PDF generator	✓	✓
Export reports in HTML	✓	✓
Data file backup and restore	✓	✓
Purchase securely on our web site.	▶ BUY NOW	▶ BUY NOW

## Still Have a Question?

If you still have a question, please contact us and we will be happy to help you decide what edition is right for you. Simply email us at [sales@slateboard.com](mailto:sales@slateboard.com) and we will respond shortly.

[< Back to Compare Editions](#)

## Compare the Competition

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<b>Ten Reasons Why VehiCalc Beats the Competition!</b>	
<b>1</b>	<b>Detailed Vehicle Cost Calculator</b> With the amount of discounts and incentives now available, it can sometimes get confusing. Enter all of these plus roll in other loan and lease balances to determine the true amount that is being leased.
<b>2</b>	<b>Specify Different MSRP and Negotiated Price</b> Many calculators only allow one price. Very few dealers follow this policy (and they aren't even consistent in their policy). To accurately calculate and compare lease and loans, the two values are essential when calculating the residual value.
<b>3</b>	<b>Flexible Lease Periods</b> Specify any lease period in months, not just rigid preset yearly lengths. Some online calculators only allow 3, 4 and 5 year lengths! With ours, you can specify anywhere from 1 month to 72 months or even longer!
<b>4</b>	<b>Compare True Loan versus Lease Costs</b> Calculate the true cost of buying versus leasing including interest earned on extra cash available due to lower payments and lost on higher down payments as well as depreciation, outstanding loan balances and flexible resale prices. Most calculators only provide a few, rigid parameters that they assume are the same between the lease and loan. When was the last time you say a car loan and lease rate that was the same?
<b>5</b>	<b>Powerful Amortization Schedules Plus!</b> We have included our popular Amortization Schedules Plus! feature from QuikCalc Amortization in the Plus! Edition. It allows you to add, skip or change any payment amount, regardless of what was due. This is exclusive to Slateboard and the reason why we've won so many awards.
<b>6</b>	<b>Flexible Payment Grids</b> Want a quick reference of loan amounts versus interest rate showing corresponding payment amounts? What about loan amounts versus loan period showing amounts? Either and more are possible with the Amortization Tables.
<b>7</b>	<b>Solve for Missing Number Calculator</b> VehiCalc includes a solve for missing number calculator that allows you to specify your known parameters and solve for the unknown, including Payment Amount, Loan Amount, Interest Rate and Loan Period. As well, VehiCalc includes over 30 bonus calculators to make your life easier when you need a quick answer to a financial question.
<b>8</b>	<b>Be Up and Running. Now.</b> Order online and your registration number is sent to you immediately. No delays, no waiting for someone to process your order manually.
<b>9</b>	<b>Support</b> Have a question? Need some help? Need some help next year? Send us an email and we'll get right back to you, no matter how long ago you purchased. Lost your registration number? Upgraded your machine? Hard drive crashed? No problem, download again from our site, even if you ordered ten years ago!
<b>10</b>	<b>No Risk!</b> We have a 60 day money back guarantee! If you are not completely satisfied, you get your money back. No hassles, no forms, no restocking fees, no risk!

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## Pricing

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VehiCalc comes in two editions and is scalable to your needs. You can upgrade to a higher edition at any time for the price difference.

Edition	Price (US\$)
Home	\$39.95
Plus!	\$59.95

Or, [click here](#) to find out how to get this software for free!

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## Some Facts About Us

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•	<b>Stable</b> We've been in business since 1994 and have thousands of satisfied clients around the world
•	<b>Safe</b> We offer a 60-day unconditional money-back guarantee so there is no risk to you
•	<b>Satisfaction</b> Our software has an over 99% satisfaction rate based upon number of refunds requested
•	<b>Support</b> We offer unlimited free email support

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## Try the Fully Functional Demo Now!

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Need help making the buying decision? We offer fully functional demos of all of our products. Simply use the links below to try out VehiCalc before buying. Once installed, use the Demo Now button for full access. If you are not familiar with downloading software from the Internet, [click here](#) for detailed step-by-step instructions.

 [Click Here](#) to try any edition of VehiCalc! (7.2MB)

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