

# **Idaho Legal Aid Services, Inc.**

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## **Surrendering a Car You Can No Longer Afford** <sup>[1]</sup>

OK, so you can no longer afford your car. What to do? The first idea comes to you after a few intense discussions with your spouse or perhaps after a few beers. "I know, we'll just give it back." The next day you call the dealership and tell them why you can't afford to make payments. Fully expecting to hear from that same understanding salesman that threw in the leather and sunroof at "factory" prices, instead you get the third degree about late fees and penalties. "NO, you can't just turn the car in early, sorry." Whether you've financed the purchase or leased, the dealership or lender wants their money and they won't be shy about asking (suing) for it..

### **Links:**

[What to Do if You Can't Make Your Car Payment](#) <sup>[2]</sup>

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