Lease-end checklist

Lease end date	Leasing company phone	Mile limit and rate	Residual / disposition fee

GATHER

- [ ] Lease contract (residual, miles allowed, per-mile rate, disposition fee)
- [ ] Current odometer reading
- [ ] Current payoff quote and its expiration date
- [ ] All keys, fobs, manuals and accessories

EVALUATE

- [ ] Market value for your exact trim and mileage
- [ ] Pre-return inspection or a list of visible damage
- [ ] Projected miles at lease end vs. allowance
- [ ] Remaining factory warranty

DECIDE

- [ ] Compare the buyout cost with the market value
- [ ] Ask the leasing company about extensions and fee waivers
- [ ] Compare likely return charges with the buyout cost
- [ ] If financing: compare offers by APR and total repayment

FINISH

- [ ] Confirm the final payoff or turn-in appointment
- [ ] Remove toll tags, garage openers and personal data from the infotainment system
- [ ] Update insurance (new owner, or cancel after return)
- [ ] Keep copies of the receipt, inspection report and final statement

TIMELINE

WHEN	YOUR DATE	WHAT TO DO
120 days before		Find your contract, note the key numbers and request a payoff quote.
90 days before		Compare the car's market value with the payoff and project your mileage.
75 days before		Ask whether your leasing company offers a pre-return inspection.
60 days before		Pick a direction: buy, return, trade or extend. If financing a buyout, start comparing offers.
45 days before		If your next car isn't ready, ask about an extension now.
30 days before		Buying: confirm payoff, financing, insurance and title steps. Returning: book the turn-in and gather keys and accessories.
7 days before		Clean the car, remove personal items and toll tags, photograph the odometer and every side.
End date		Complete the buyout, turn the car in, or start the extension. Keep every receipt.
30 days after		Check for a final bill or refund and confirm the account is closed (and title paperwork arrived, if you bought).

From EndOfLease.org, a free lease-end guide. General information only, not legal or financial advice. Lease terms and policies vary, so check your contract and ask your leasing company.