

Buying a New Car



Decide What You Can Afford, Want, And Need

A car is one of the most important and costly purchases you may make. By preparing yourself before you start shopping for a car, you can make the buying process much easier. Your research and preparation will help you get the best deal and help you to decide what you can afford, want, and need.

- Publications from car companies can help you compare the cost of different options. Weigh the cost of these options with their usefulness. Add up the options to determine generally how much they will cost you. Publications can also help you evaluate the different options that are available, and point out details that are important to you. Many carmakers offer "option packages," which include popular options, such as air conditioning and power windows, but also may include some features you may not want or need. To get the option you do want, you may have to buy those you do not want.
- Decide ahead of time what features you want in a car to avoid being swayed by package deals that may add to the price but not to the car's usefulness.
- Consider your needs. Air conditioning may be necessary for your situation and climate. If you do a great deal of long-distance driving, you may want cruise control.
- Consider what items contribute to the resale value of the car. Items, which may enhance the value of a used car, include air conditioning, automatic transmission, power steering, a powerful engine, anti-lock brakes, driver-side air bag, passenger-side air bag, four-wheel drive, traction control, stereo components, cruise control, power windows, power door locks, remote-adjustable mirrors, sunroof, tilt steering column, and alloy wheels.

Getting Ready To Shop

You can make a much wiser decision about purchasing a car if you do your homework first.

- Ask friends who have recently bought cars about their experience with local dealerships. Ask them about their impressions of the salespeople, the service department, and the management.
- Call your local Better Business Bureau and ask for a reliability report on the dealership and how many, if any, complaints have been received about the dealership and how the complaints were resolved.
- Auto clubs, insurance companies, employers, or other organizations in your community may offer membership-based buying services, sometimes at no charge for membership. Buying services do not help you decide which car to buy; they help you get the best price they can on a car you have chosen. They do not guarantee the lowest possible price.
- Research the various models to determine those that are the safest, most reliable, and otherwise suitable.