

# **What Car Should I Buy? New or Used without the Hype ~ Please!**



**"What You Need to Know Before You Lay A  
Dime Down of Your Hard Earned Money" ....**

***by Terry Clark***

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**\*\*\* A Surprise Bonus: Get Any Car You Desire for 50%-90% off the Sticker Price. (Valuable information).**



## **1. How To Avoid Paying For Options You Don't Need**

**When you are finally ready to sign on the dotted line for that new car and the dealer asks (or tells) you about all those optional extras that you are sure to need, Stop! Optional extras do not come for free. The dealer may try to make out he is doing you a favor by having the car Scotchgarded for an extra five hundred, but you can buy the spray-cans and do it yourself for something like \$5 per can.**

**And watch out for the 'can't get finance without anti-theft devices' trick. It will pay you to double-check with your**

**insurance provider or finance institution. It may be true or it may not, and you may also be able to get them installed somewhere else a lot cheaper. Remember, it's when you move to the finance office to finalize the deal on your car that's the most dangerous time. You've let your guard down because you thought it was all over. Wrong! Now is the time when someone will come along and try to sell you \$700 worth of extras for \$3500 - or more. The only time you won't be subject to this scam is if you bought your car from a reputable online dealer.**

**Some other optional extras that you really shouldn't need are: -**

**\* Rust proofing. They'll charge you \$800 when it cost them \$40. Most cars come with rust proofing that's guaranteed for 6 years or 100,000 miles. How much more do you want?**

**\* Paint Sealant. \$300 for a \$10 job. This is usually just a wax from a bottle; no wax lasts for years. Read the instructions on the bottle.**

**\* Detailing/pinstriping. It'll cost you close to \$400 and them \$30. If you really want it, get a quote from a private person. You'll save a bomb.**

**\* Credit Life Insurance. \$200 for you and \$30 for them. It is against the law for them to tell you that you must take this if your credit is bad. Watch out for Credit Disability Insurance. It doesn't kick in until after 15 days so if you've been injured for 12 days you get nothing. If you want insurance get it from another place, not the dealer. Watch that they don't try**

**to sneak it in.**

**There are more extras - list goes on...and on. Dealers can make up to \$3500 extra profit on extras like these, so keep your wits about you and know what's on the paper before you sign.**

## **2. How to Get the Most Value for Your Trade-in**

**When the question of trading in your car comes up, you'll want to know how to get the best price for it. What you get will be determined by its condition and age as much as anything. But is it a good idea to trade-in your old car when you are buying the new one? Or will you get more money by selling privately.**

**Many car-dealing guides claim that you will get more money selling your old car privately, but money may not be the only thing to consider. That advantage of trading in your car is that you won't have the expense and trouble of placing ads, making appointments and dealing with buyers, many of whom have no real desire to purchase. You can get rid of the old car at the same time you pick up the new one, and it may get you a better deal or lower payments. In fact, you may even pay less sales tax where there is a trade-in, depending on the laws of your state.**

**To get the trade-in price of your car, go to [Edmunds.com](http://Edmunds.com) and click on the TMV (true market value)'Used Car Appraiser'. Type in all required information for a specific trade-in value. This might differ from what the dealers offer you, which can vary due to anything from the manager's mood to his inventory or the time of the month.**

**To boost the value of your trade-in, go to several dealers and tell them that the sale of the new car will depend on the trade-in price they offer. Let them know they are not the only people you are seeing. If this seems like too much trouble, remember it is less effort than advertising and showing it to a long procession of private buyers.**

**It goes without saying that you should present your trade-in in the best possible light that you can. Go to the trouble to wash and polish it, inside and out. Get rid of all the rubbish from the floor; make little repairs that don't cost a lot. This will tell the dealer that you have looked after the car for the time that you've had it. Realize that most dealers don't make a great deal of profit on trade-ins. Another point to consider is that if the dealer already has four or five cars in his yard the same make, model and color of yours, he won't be overly enthusiastic about getting another one, so will not want to give you top dollar for yours. In that case, you might want to check out another dealership.**



### **3. How To Research Your Chosen Vehicle and Save Money**

**Before you go out to buy that car, it might pay to do some research on it. If it is a used car, you will need to find out if it really is worth the amount it is advertised at. There are many websites that allow you to type in make and model of a car and get details of what it is worth. Ideally, you should make a folder especially for all the information you will get from various sources. It's easy to forget or confuse one set of information with another.**

**Trading magazines will give you a good idea of what a particular make and model of car is selling for, and you can watch the ads in the newspaper and at used car lots. Be sure to save all the data and put it into your folder. But price is not the only thing you want to find out.**

**If your chosen vehicle is a used car, it should be possible to find out where it came from. If the owner lived by the water, you should look for possible rust. This can be a point in your favor if the salesperson is trying to drive a hard bargain. Cars that have been flooded are often cleaned up and shipped to another state to sell. The same applies to cars that have been in an accident.**

**To research your chosen vehicle, go to a website like [autocheck.com](http://autocheck.com) or [carfax.com](http://carfax.com) and type in the vehicle's VIN (vehicle identification number). These services are free, but you must give your email address so they can send you the information. You'll soon find out the history of the car and it**

**could save you a great deal of money.**

**New car pricing info can be had from FightingChance.com, Autoweb, Autos.com, Invoice Dealers and others. They will give you prices on new and used cars and also the dealer invoice price for new cars. It's much easier to do this research online rather than drive all over town hunting down prices. Always get at least three quotes for a new car. They will all vary. The way to get the best price on your chosen vehicles is with competing quotes. You should never go to a car yard without your quotes to compare with their prices.**

**These days, many sites (eg, CarsDirect.com) sell new cars directly through the site. This could be a good option for you, particularly if you hate facing salespeople. They often will give you a great deal and deliver the car to your driveway. They can offer these deals by cutting out the middleman, as it were, putting you in touch with a fleet manager who does not work on commissions.**

**It is certainly worth the extra effort to research before you buy. It could save you thousands.**

#### **4. How to Shop Around for the Best Price**

**When you are buying a car - whether new or use - you will**

**want to do everything in your power to get the best price. There are many websites that will give you car prices and you should look into several of these and get a number of quotes. Write them down or print off the spreadsheet and keep it in a special folder to take with you when you go the dealership. Using the lowest one, you can then tell the dealer what you've been offered and see if he will match it. However, there will come a point where they won't go any lower. And if you ask them to cut into their profit margin, they could easily take it back in some other part of the deal, so be careful.**

**It is a good idea to establish your credit source before you go. Car dealerships don't always offer the best interest rates for loans, so get data from other loan sources before you go, then you'll be able to negotiate. Find out your credit rating too. The salesman will be sure to, so if you know ahead of time, you won't get any surprises. Most people don't have perfect credit rating, but the better yours is, the more room you have to negotiate low-interest rates on your loan.**

**Today's new car market is extremely crowded and new cars are offered with many incentives to make them more attractive to the buyer. These incentives can be in the form of a cash rebate or lower interest rates. The thing with incentives is to remember that often the car with the most incentives has them because it is not selling very well. (Incentives are there to make you buy, right?) so ask yourself, why is this make or model not a good seller? Of course the only way to find out the truth is to go to those**

**websites that give out free information on the make and model. Remember, the more information you have, the more likely you are to know a good deal when you see it, and be able to avoid getting 'taken for a ride'.**

**Edmunds.com is one website that will give you the latest information on what deals are available on the car of your choice. TV and newspaper ads may also have this information, but remember that it is not always available for all models or in every state.**

### **5. How Women CAN Get a Fair Price on a Car**

**Many women think they will be at a disadvantage when they go to buy a car, but remember, you will only be taken for a ride if you let it happen. There are many things you can do to reduce the risk and earn the respect you deserve. The first thing to do is research. Get on the Internet and find out all you can about the car you want to buy. Invoice price is important. Print it all out, read it and keep it in a folder. Take the folder with you so you can refer to it when buying a car.**

**Many salesmen will try to win you over with a mild flirtation. Don't fall for it. Ignore it, or give them a very cool look. Practice in the mirror or with a friend if you have to. When you can freeze water with a look, they'll be able to tell you. Don't let the salesperson do all the question asking. It gives**

**them power. If you don't know what questions you should be asking, find out from a trusted friend - or a mechanic.**

**Refuse to discuss money - especially monthly payments- until you're through looking. If a salesperson knows your monthly limit, they often feel challenged to see how much more they can get. Have a list of all the things you are looking for in a car and bring it with you. Refer to it often so you don't get sidetracked.**

**Don't wear your most expensive clothes or jewelery to the dealership. This will peg you as someone with money to spend no matter what you say. Park your car a block away and walk into the dealership. If you intend to trade your vehicle don't let on until you've talked money, or he will factor this into the price.**

**It's a good idea to take a friend along for moral support. The salesperson is less likely to try flirting or be patronizing. But if your friend is male, make sure the salesman knows it's you who is buying. During the test-drive, make sure you are the one to drive and your friend gets to ride in the front passenger seat. Relegate the salesperson to the back seat where he can't interfere with your concentration. Coach your friend beforehand to be the one to talk to him if he turns out to be a chatterer.**

**Don't let him pass you on to another salesperson. One of**

**their tricks is to try and keep you there and wear down your resistance like this. Remember, you are the one with the money, so if you don't like the way he treats you, leave.**

## **6. Is the Car Dealer's Financing Always the Best Choice**

**When you decide to purchase that new car, you'll usually need financing. Of course you can let the dealer arrange all this and it will save you a lot of trouble, but it may not save your dollars. It doesn't take much effort to do a bit of research online. Capital One Auto Finance and E-Loan are two good online financing options that could help you save money. If you have competing financing quotes, you'll be able to save a bomb on interest rates.**

**Of course you will already have inspected the deals available from places like Cars.com, Invoice Dealers, CarsDirect and auto.com. These websites will give you all the information on what you should be paying for a new car and you've got it all stored in a special folder so you don't forget, right? So now you can make the deal go your way, instead of having to believe everything the salesperson tells you.**

**So now you have two options, you can pay for the car with your check from your auto financing place, or you can use it to negotiate lower interest rates from your dealer. One other**

**thing you should know that's of vital importance. That is your own credit score. This will have a direct bearing on how high or low your interest rates will be. If you don't know it, they will be sure to find out and that will give them an edge, so be prepared. You can find out your credit score online from Equifax, TrueCredit or Consumerinfo, for a small fee, but it's worth every dime.**

**If your credit rating score gets you rejected for a loan (below 680 may do so), apply to an online financing source that caters especially for high-risk loans. AutoCredit Finders is one place that will usually find an underwriter willing to give you credit. Your score will need to be 525 or above and you will need to have been working for the last six months with no bad credit history for that time. You may have to pay a higher APR than some, but after a few months of meeting your payments on time, it should be possible to re-finance to a lower APR.**

**Remember, you should be the one to know all about what financing you can get at what interest rates, not the car-dealer. Otherwise, you are giving him an advantage over you, otherwise. So go along prepared with facts and figures and you won't regret it.**

## **7. Know What You Want in a Car Before You Buy**

**Before you rush out and buy that new or used car, it's a wise idea to think about what you really need in a car. People's needs change, so what was suitable when you bought your present car may not be the right criteria for now - or the future.**

**For instance, if you are a young married and plan on having a family over the next few years, you'll need to consider whether there will be enough space in your chosen car. A car should last at least ten years and things can certainly change in that time. You might intend to only have one child, but what about school friends or car-pooling? There will need to be enough space for these possibilities. A sporty two-seater will be impossible to fit two or three kids in along with Mum and Dad. On the other hand, that six-seater you bought several years ago could be far too big if your children have all recently left home. Yet again, you might decide that now is the time to take that long trip you've planned for years and you'll need a larger vehicle to tow the caravan.**

**Another thing to consider is what you will be using the vehicle for most. Do you take off-road holidays, or do you prefer to keep to the main roads? Will the car need to double as a work vehicle? Maybe it will be needed for work, family and shopping. If you will be using it for work as well as family, will it hold the things you need for your work? Not many bags of horse feed will fit in a sedan. On the other hand if the car is to be used as a run-about for the shopping and children, a sedan would be fine.**



**Counting costs may also need to come into the equation. These days when the cost of fuel has risen considerably, it makes sense to buy the car that takes the least amount of fuel to run - so long as it still meets your other needs. And if you intend to buy a used car, remember to look at things like the availability of parts, especially if it is very old. Used cars usually need repairs fairly soon so you'll need to know that you can actually buy parts for it.**

**These are some important things to think about before making that final decision.**



## **8. Sales Tactics You Should Watch Out for When Buying a Car**

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