Car Buying Tips

*Determine your budget (monthly payment) before you shop for a vehicle. Include gas costs and insurance costs in your budget in addition to the car payment.

*Get pre-approved for your auto loan. Knowing current interest rates, your credit score, and affordable payments will help the buying process go smoothly.

*Check for vehicles on the internet first, comparing different makes and models, narrow your choices to three if possible. Print out each car's info you plan on test driving.

*Check with your insurance agent on the rates to ensure you are not shocked by the premium.

*Determine the value of your trade-in, if you are trading in your car. Websites such as NADA.com, kbb.com (Kelley Blue Book), and Edmunds.com are good sources.

*Research websites for reviews of the car you are interested in buying.   Edmunds.com, Kelley Blue Book, Car and Driver, Autoweek.com, and Motor Trend are helpful sources.

*If buying a used car, ask if the vehicle is certified by the manufacturer. Certified vehicles go through an intensive inspection to be deemed certified and can have longer warranties than non-certified vehicles. Only the best vehicles earn this designation.

*Ask where the dealership obtained the vehicle. If the dealer originally sold the vehicle, they may have maintenance records for you to review.

*If buying a new car, compare the rebates offered on the car vs. taking the zero percent interest rate. A new car purchased for $25,000 at zero percent will cost $25,000 in total payments vs. the same car purchased for $25,000 with $2500 in rebates at 3% interest rate for 60 months will only cost $24,257 in total payments; a savings of $743.

*Take the car for a test drive; make sure you drive at city speed limits and higher (45 mph and up) to get a feel for how it drives. If purchasing a used car, check the oil level, air conditioner, heater, and other parts to ensure they are working properly.

*Ask for a Carfax or AutoCheck report on the vehicle. Some dealerships offer these for free on their website.

*If purchasing a used vehicle, ask the dealer if there are any open recalls on the auto. You can also check on the internet at websites like nhtsa.gov (National Highway Traffic Safety Administration) for recall info.