

NEW CAR
Buying
GUIDE



Consider Maintenance Costs

One of the most attractive benefits to buying a new car is the peace of mind from a manufacturer warranty. Keep in mind that a bumper-to-bumper guarantee doesn't include all repairs. Make sure you ask a salesman what is covered and plan to pay fees for components that aren't.

When planning to invest in a brand-new car, make sure your budget has room for more expensive maintenance and repairs.

HID HEADLIGHTS

Do you remember when changing a headlight bulb could be performed quickly and inexpensively? That may not be the case for your brand-new vehicle.

The experts at Car and Driver say about 80 percent of the automotive market is using an upgraded bulb to light the way for drivers. High-intensity discharge bulbs rely on a system of components to perform properly, unlike old-fashioned halogen bulbs which only needed a filament and a solid connection from the socket.

The improved lighting in many new vehicles requires a ballast to bump up voltage to create enough electricity to arc between two electrodes inside the bulb. The result is a brighter light created with less energy, which keeps these lights burning longer than their predecessor.

According to the National Automotive Parts Association, HID bulbs will typically withstand 2,000 hours compared to 200-400 hours with a halogen bulb.

But these bulbs are considerably more expensive than their older halogen counterparts.



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SYNTHETIC OIL CHANGES

Many newer engines require lubrication from synthetic motor oils because of their better performance and efficiency. In some cases, these are double the price of conventional oil, and finding

the specifications required by manufacturers can be difficult. With a brand new car, you should plan for service at a qualified mechanic or dealership, as using the wrong oil can void your warranty and damage the engine. The good

news is that newer cars need oil changes less frequently than older cars.

COMPLEX ELECTRONICS

When you sit in the driver's seat of a potential vehicle, it's easy to be blown away by all

the bells and whistles. Each one of these components likely relies on a sensor to perform.

You can eliminate the potential expense of repair by choosing a car with more basic features.

Doing Your Research

You should have a few different vehicles in mind when shopping for a new car. Creating a checklist with must-have features is a good way to keep track of the options you're looking for.

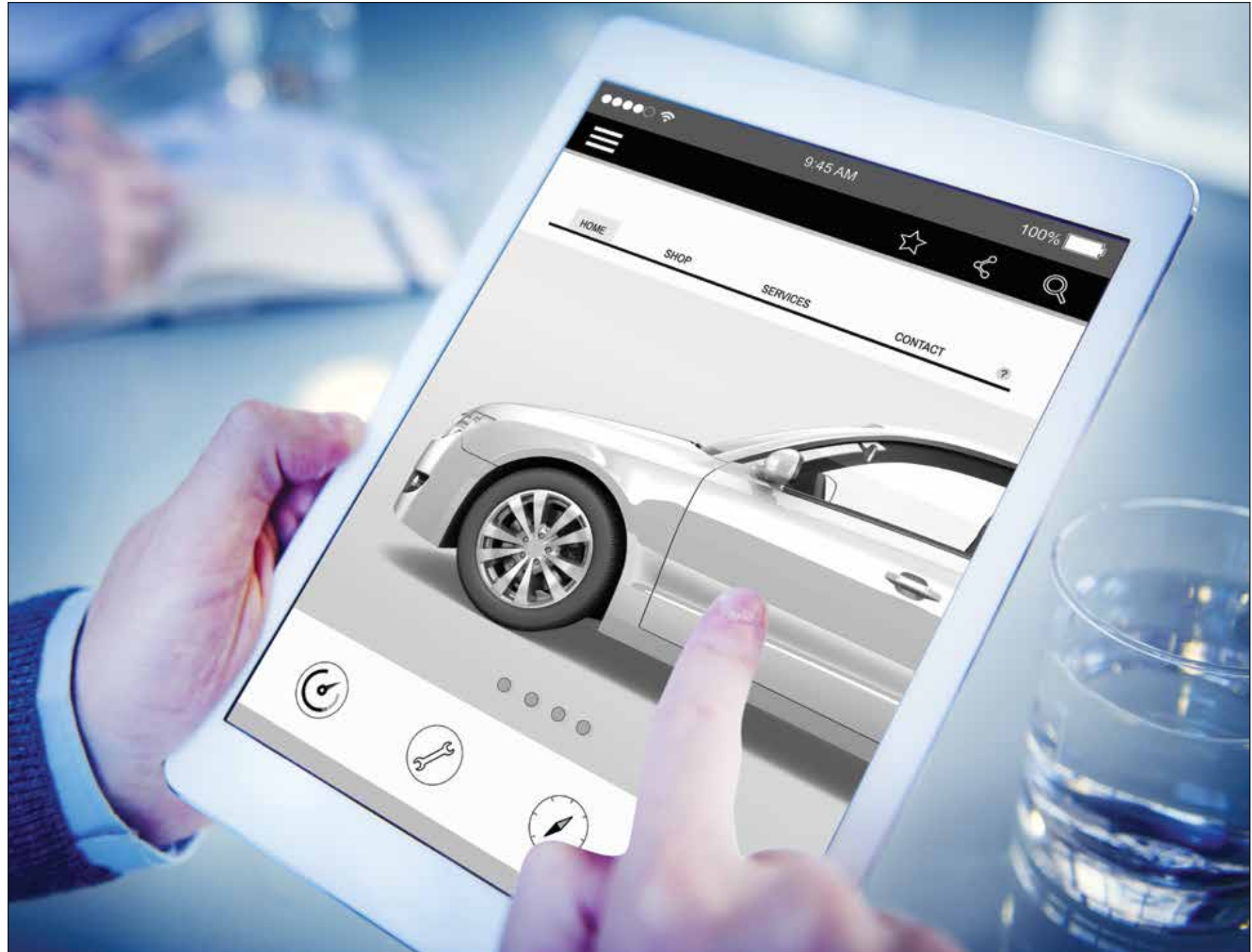
It may surprise you how similar vehicles like trucks, SUVs and sedans are between manufacturers. You can get a good idea of the different offerings by searching through used-car lots at your favorite dealership. Once you find a style that interests you, inspect new models.

While the cosmetics may look nearly the same, they can differ in innovative safety features, trim options and warranties. Consider these tips from auto giants, Edmunds, when researching your next big purchase.

SEARCH USED MODELS FIRST

You can learn a lot about a new model by researching ratings and reviews of an older generation. Take a look through the last few year versions of vehicles that you're interested in to see what actual owners have to say about their performance, safety and features.

Pay attention to the duration



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of a manufacturer warranty and investigate what types of issues people experience after the commitment is met. If you notice expensive repairs being required on fairly new cars, you can save some headache by choosing a more reliable option.

VISIT THE LOT AFTER HOURS

A stress-free way to gain a first-hand look at a vehicle is going after a dealership has closed. Here, you can sneak a peek through the windshield and ensure the real thing is as attractive as the pictures you

saw online.

MAKE A SECOND VISIT DURING THE WEEK

The weekends are traditionally the busiest time for dealerships. By making a trip throughout the week, you should have more one-on-one

time with a representative to have all your questions answered. Take your time with the test drive too. Try and travel down roadways similar to the ones you use frequent to get a good idea how it will perform during your daily journeys.

Convertibles: Put the Top Down

An exciting way to experience the signs and sounds of spring is by cruising the highway in a convertible.

Keep in mind, though, that a vinyl top requires regular maintenance to remain waterproof and look its best. When it's due for a cleanup, remember to wash the entire area thoroughly, as spot cleaning can leave behind blemishes. It's also a good idea to do the job away from direct sunlight as it may dry the soap too quickly and create spots.

After cleaning it, apply a generous layer of vinyl protector to prevent sun damage and preserve the color and texture. If you notice signs that the top or retracting system is experiencing issues, it is not a repair that can wait. Take it to a certified repair shop before water hazards are able to creep in to the cabin and potentially damage interior components or expensive electronics.

Check out some of the new convertibles that might be waiting for you in your local dealership's showroom.

2019 FORD MUSTANG

In 2001, Ford paid homage to a Steve McQueen movie titled, Bullitt, with a trim level of the same name. The special edition quickly became iconic and is making a return for 2019. Here are some other things to

look for in the new model.

The interior is packed with luxurious options like heated and cooled leather-trimmed seats and the MyColor ambient lighting system. Under the hood, the Bullitt trim provides power the sports car is known for. The rumbling of the familiar 5.0L engine boosts 460 hp and 420 foot-pounds of torque.

2019 CHEVROLET CAMARO

The Camaro was first introduced to muscle-car enthusiasts in 1967 when it became the official Indianapolis 500 pace car. The 2019 model is loaded with incredible features and numerous trim levels.

The interior is full of eye-candy with a redesigned infotainment center, LED accents and heated or ventilated leather power seats. Will you be sharing this car with someone else? If so, the included Driver Mode Selector lets individuals change the sound, look and experience to their specifications. There are several drivetrain configurations, including the base 2.0L turbo and the monstrous 6.2L V8 which achieves 650 hp and 650 foot-pounds of torque.



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An Empty Nester's Guide

So, you've successfully raised your children into responsible adults who are off to college or in the workforce. What better way to reward yourself than with the purchase of a brand-new car? Before you go off and buy the flashiest sports car on the lot, consider how you want to spend your newfound financial and personal freedom.

Here are a few things to consider before making a rash decision on a vehicle that may cause you buyer's regret down the road.

TRAVEL AND HOBBIES

Once you find yourself without your children at home, you might seek new hobbies and adventures. Make sure your new vehicle provides plenty of room to pack your gear for extended vacations or equipment if you pick up hiking or biking.

You may even be considering hauling a boat trailer or recreational vehicle to see the world in a new exciting way. In this case, you should look at pickup trucks or larger SUVs with suitable towing capacities.

CONSIDER THE GRANDKIDS

You may be tempted to bring the compact sports car home, but if it will be your only vehicle, ask yourself if it is practical to haul your grandchildren in. Most two-door vehicles present challenges when attempting to install a car seat safely and ensure the kids are buckled in.

To get a good perspective of a new model's support for a little one, review safety ratings from the Insurance Institute for Highway Safety.



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PLAN FOR AGING

If you are experiencing mobility issues, you should choose a vehicle which

accommodates you.

For instance, a cabin that is too high or low to enter comfortably can irritate an ail-

ment and possibly make it more serious over time.

Especially if you are planning to keep the vehicle for

many years, save yourself the hassle of investing in something that won't suit you with age.



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Smartest Features of 2019

One of the most fun aspects of buying a brand-new car is getting the latest and greatest features. New models in 2019 have taken great strides to boost safety, entertainment and performance abilities. Here are some of the most cutting-edge technologies featured on popular models.

AUDI A8: ACTIVE SUSPENSION

Many vehicles offer an assistive braking system to avoid frontal impacts. A series of sensors and cameras relay hazards and work with a computer to apply the brakes. It's a great tool to prevent accidents.

Audi's newer system takes things a step further by sensing side-impact collisions and automatically raising the vehicle's height using an active suspension that will cause the incoming car to collide with more rigid parts of the Audi. This is a welcome feature for parents, as the National Highway Traffic Safety

Administration says side impact accidents are the deadliest for child passengers.

LINCOLN AND FORD: EVASIVE STEERING

This is yet another leap forward in safety helped by cameras and radar sensor technology. The manufacturer uses automatic emergency braking to improve accident avoidance but now offers an evasive-steering assist to help drivers maneuver around slow or stopped vehicles in their path. While the system won't take the wheel for you, it does provide help keep you from overturning

or spinning when an evasive swerve is performed. You can find this beneficial technology on the new Ford Edge and Lincoln Nautilus.

MERCEDES CLS: SLIDE SYSTEM

New models of the four-door coupe come with a feature called the Pre-Safe Impulse Slide System. When the car's computer anticipates a possible impact, the seats nudge its passenger sideways to shift their bodies and prepare for impact. This is paired with the innovative Pre-Safe Sound function which emits a rushing sound

throughout the cabin to warn that an impact is imminent. Together, the features help to prepare drivers to brace and protect themselves during an accident.

GM: TAILGATE

For years, tailgates simply went up, down and even sideways, and that was fine, right? Not any more. GM's new tailgate can be manipulated into six positions to accommodate different shapes and sizes of loads and even offers its own step to easily access the bed. It can be found in the 2019 Chevy Silverado and GMC Sierra.



Research Online, Hit the Lot

While the convenience of sitting at home to research, negotiate and sign on the dotted line is a unique way to buy a car, it is a good practice to look at different models in person and work with someone you trust.

With a combination of new technology and good old-fashioned dealing,

you can make a great deal on a new car.

WHEN RESEARCHING ONLINE

Your first step in researching online inventory is to contact a dealership's internet salesperson. Most websites will post the asking price front-and-center, but don't be surprised to find a few dealers who insist you contact them for a quote.

Most of the time, they will promptly respond with an email or personal phone call. This is when the negotiations begin. Keep in mind, the MSRP on the windshield of a vehicle may be different than the online price, as

online departments are more apt to offer a discounted price to catch your attention.

WHEN VISITING THE LOT

The value of a face-to-face interaction in the car-buying experience is still a powerful part of the transaction. A salesperson can give you advice on different trim configurations, drivetrains and features, and may be able to show you different cars on the lot.

Another important aspect is understanding the paperwork presented to you if you are financing through the

lot. It can be easier to digest the legality of the terms when someone is there to answer questions.

PUTTING THE TWO TOGETHER

Remember that online research is best complemented with a trip to the lot to see your new potential car in person.

By conducting online research, you can walk into a transaction prepared and feeling like you understand everything about the car you're buying. Let your knowledge guide the conversation to find the best deal for you on the lot.

Tips for First-Time Buyers

The thrill of investing in your first new car can be overwhelming. For most Americans, a vehicle is the second-largest investment they will make besides their home. Today's cars and trucks are packed with amenities, safety innovations, spacious interiors and incredible technology. Here's how to get in a new ride that's right for you.

DEVELOP A BUDGET

According to auto experts Edmunds, the average new car monthly payment reached an all-time high in August 2018 at \$532, with loans the duration of 72 months. With such a long-term commitment, it's important to ensure you can easily meet the due dates and even pay ahead without straining your savings. When planning a budget, make sure to leave room for higher insurance premiums, fuel consumption and maintenance fees.

RESEARCH MODELS

When researching different vehicles, make sure to consider more than just the model and its features. It's a good idea to contact your insurance agent to discover how a new car will impact your premium. Also, talk to local mechanics or the dealership about approximate service charges. Maintenance for new vehicles can be surprisingly expensive. Make sure routine services fit into your budget.

CREDIT SCORE AND FINANCING

It's a good strategy to walk into a dealership with an approved loan. You will gain more bargaining power because the salesman may feel more obligated to make a better deal since they can't use



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financing as a selling point. To get the best rates, ensure your credit score is in good shape and any errors have been disputed and corrected.

PREPARE A DOWN PAYMENT

Many buyers use a trade-in to substitute a down payment. However, to significantly lessen

the loan amount, you should plan to present a portion of the expense at the time of purchase.

According to credit experts

Experian, you should put at least 20 percent down to protect yourself from the depreciation of value that occurs to vehicles.