

# Simple tips for successful car buying

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2010 Mustang Photo by Vincent Muzzio



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Are you in the market for a new car either by choice or because your current car just isn't going to make it

much longer? The Texas summers are pretty tough on cars. The excessive heat makes it almost unbearable to drive without air conditioning. Driving down a North Texas highway in the summer you will most likely pass several stranded motorists with their hoods up and steam pouring out of the radiator. If your car has seen better days or you're just looking to upgrade, or finally buy that dream car, follow the steps below to help you be more prepared for the sometimes stressful car buying process.

First of all do not visit the showroom unprepared. If you know what car or truck you are looking for, visit that automakers website to look for incentives and research

the vehicle you are interested in. If you aren't quite sure what you want there are plenty of informative sites that can help you narrow it down. One of these sites is **kbb.com**. Kelly Blue Book can be used to review cars, search new and used cars, look up the values of new or used cars, and calculate payments.

Once you have narrowed down the car choices you will want to visit some dealerships. One tip is to stop by the dealership when they are closed, most likely on Sundays. This will allow you to look at the inventory without the pressure and sometimes annoyance of car salesmen. Most dealerships will display window stickers with information about the car including prices. After researching and visiting dealerships you should figure out a price for the total vehicle cost and monthly payments you are willing to pay for the car you want to purchase. This will help you later when you are in the negotiation process.

Now that you have found the car or truck you want to pursue, go by the dealership to speak to a salesperson about your car or truck of choice. Take several different cars for test drives to see how you like them. If you are not comfortable with the salesperson feel free to ask to speak with a different salesperson or leave the dealership and keep looking elsewhere. If you are not comfortable with the person trying to sell you a car you might be pressured and make poor decisions.



The next step is the part that most car buyers don't like. The negotiation process. If you are buying a new car or truck make sure you alert the salesperson to any nicks, dings, or defects of any kind in the vehicle you intend to purchase. The dealership should document that they will fix these issues for you at no charge to you. You have already researched and decided on a price range you are willing to spend. There are many theories out there on how to negotiate and haggle. The best method is to be straight forward with how much you think the car is worth and how much you are going to pay for it. Once again if the salesperson tries to tell you a higher price and won't come down or you are not comfortable with the negotiation situation, thank them for their time and leave. This is one of the biggest investments you will make in your lifetime so you do not want to overpay and be unhappy with the results.

When you come to an agreement on the cost of the vehicle the next step will be to go into the finance department at the dealership. This is where the final details of the purchase will be worked out. There are many add ons that can be added to the purchase of your new vehicle. Listen carefully to the finance specialist and feel free to ask questions. It is up to you to decide if you want to purchase any extended warranty, tire protection, or other offers. Keep in mind that this will add to the purchase price and monthly payments. Once the finance specialist has finalized all the details they will go over everything with you including your interest rate and monthly payments. Make sure you do not sign anything that has not been explained to you.

Once all is finalized you can let out a sigh of relief and celebrate your new car or truck purchase. This can be a very exciting time and you will want to show and tell all your friends and family about it.

If you do not purchase a vehicle at the first dealership you go to don't be discouraged. Sometimes the perfect car is waiting for you just around the corner in a different lot at a different dealership. The most important part of buying a car is to

take your time, do your research, and don't be pressured.