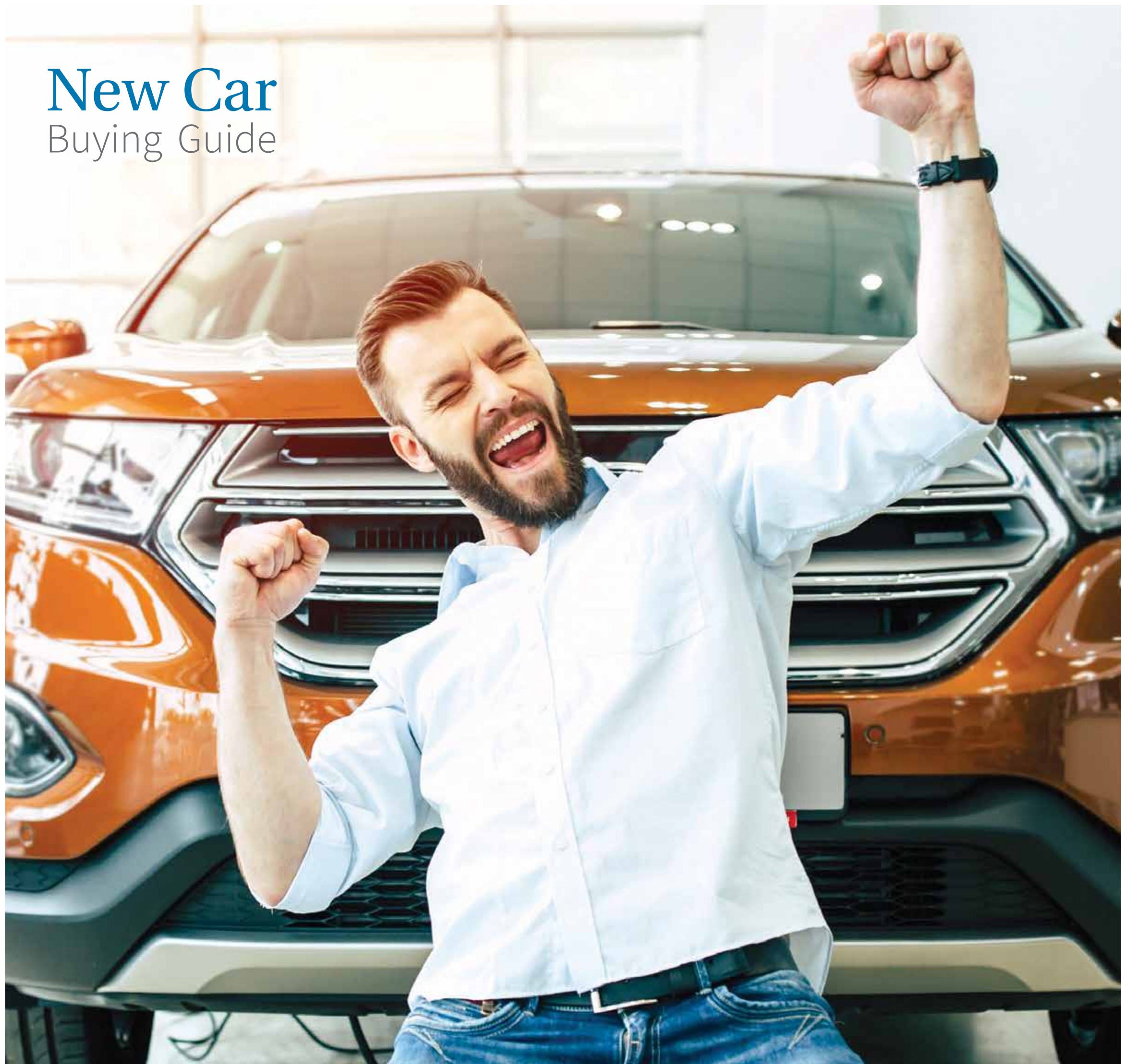


New Car

Buying Guide





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Get the Most for Your Trade-In

One of your biggest forms of leverage when buying a brand new vehicle is the amount you receive on your trade.

Depending on its value, it can make a significant difference on your financing terms and even interest rates. Do the research on your vehicle's worth and use it to your advantage during negotiations.

Before heading to the dealership, make sure your potential trade is in

pristine condition. While a professional detail may be an unwelcome expense, it may be the difference between an acceptable offer or one that makes you look elsewhere. A key factor dealers and appraisers look for is the condition of a vehicle and how much it will cost them to recondition it before it's ready for their used car lot.

DETERMINE THE VALUE

It's important to have a general idea of your trade-in's value before accepting an offer from a dealer. Use online resources like Kelley Blue Book to determine its worth based on its condition, features and mileage. This general

guideline will reveal what you should expect at a dealership versus its value in a private sale.

TRADE-IN OR PRIVATE SALE

When you're deciding which avenue to take to unload a vehicle, it's a question regarding value versus convenience. Selling to a dealer to put the cost toward a down payment makes the process simple. They will value the vehicle, consider how much attention it needs to be sale ready, and restore it for their used lot. However, the downside is you will walk away with much less profit than when selling to a private party.

If you have the time and budget to purchase a new vehicle without a trade in, there is great value in a private sale. Many choose to forgo this route because of the time investment it requires. You must be prepared to advertise, negotiate with buyers and ensure taxes and paperwork is transferred legally.

NEGOTIATIONS

If you decide to take a traditional trade-in route, make sure to shop around with different dealerships. If one is offering a better deal, you can use it in your favor to negotiate more attractive terms between the facilities.

Don't Call it a Comeback

Both domestic and import automakers are taking chances by reinvigorating classic vehicles that were once shelved.

Check out some of the most nostalgic cars and trucks making their comeback while featuring today's modern technology.

FORD BRONCO

Back by popular demand, the Bronco will make its iconic return in 2020 after ending production in 1996. Ford first teased enthusiasts back in 2017 at the North American International Auto Show in Detroit.

While the automaker has been tight-lipped on the details of the popular SUV, they have mentioned it will be packed with smart technology and feature the rugged performance that made it famous.

JEEP GLADIATOR PICKUP

The engineers behind the Jeep Gladiator are entering this creative twist on the popular Wrangler into the off-road truck market. During its initial release, the pickup will be stocked with the familiar Pentastar 3.6L engine before the 3.0L EcoDiesel becomes available as an option. With the diesel, the rugged pickup pulls enough torque to offer a 7,650-pound towing capacity.



© FCA



© TOYOTA

The latest pickup truck features impressive axle ratios to make off-road navigation and

rock climbing simple and is reported to withstand water levels of up to 30 inches.

If you've been holding off on investing in a brand-new car, 2020 and beyond may be the moment you have been waiting for.

TOYOTA SUPRA

The new Supra promises to excite those with a need for speed while featuring an attractive aesthetic with more curves and angles than its celebrity predecessor. Weighing in at an impressive 3,400 pounds, the machine's mass makes navigating curvy roadways seamless.

Toyota didn't disappoint when building a car with customization enthusiasts in

mind.

You'll notice air hoods throughout the body that for some, will be merely for looks. However, the manufacturer claims these were strategically placed in case tuners want to tweak the downforce and engine capabilities from the vehicle.

The Supra is expected to compete with heavy hitters like the Chevrolet Camaro and Porsche Cayman/Boxster.

Should you Rent Before Buying?

Everyone knows an important part of the car-buying experience is the test drive. While you can learn a lot about how a vehicle performs after taking a short cruise around the dealership, a way to get a more intimate experience is by renting the same model you are considering buying.

Not only will it take the pressure of a salesman off your shoulders, you can get a great idea about how it will fit into your daily life.

If your local dealership doesn't have a rental program, consider visiting an independent facility who offers a wide variety of vehicles. Unless a vehicle is undergoing a major upgrade from an automaker, it's common that previous models will be extremely similar to their brand new counterparts.

Before walking on to a dealership's lot to make an offer, consider making a long-term test drive to become familiar with the perfect vehicle.

DETERMINE THE RIGHT SIZE

You may think that a heavy-duty pickup truck



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would make a great addition to your garage. However, it's common for unfamiliar drivers to be overwhelmed with the amount of power new models have and realize a smaller, more affordable option would have met their needs.

Whether you're looking for a small coupe or sedan or a spacious SUV or truck to travel

the country with your family, renting different sizes of vehicles can be a beneficial tactic when choosing which model fits.

INCORPORATE IT IN YOUR DAILY LIFE

An advantage you gain by renting a vehicle is the amount of time you get to discover how it will perform

during your daily routine. Spend a few days driving to the places you frequent like work, dropping the kids off at school and chores around town.

Since new vehicles can be such a significant investment, it's in your best interest to become familiar with its features and driveability. It can help you avoid buyer's regret

by understanding exactly what you're buying.

TRY A FEW MODELS

Without digging too deep into your pockets, try and rent a few different vehicles before visiting a dealer's lot. Once you have the exact model in mind, the new car buying journey is streamlined as you already know what you're looking for.

Consider the Options

Manufacturers typically create trim packages which bundle enhanced options to boost their base models. This makes building vehicles much faster and affordable so savings can be passed down to consumers.

Make sure to research the different packages before visiting the lot. Most manufacturers display what they have to offer on their webpage. You can typically choose from different engine and transmission options, interior features and aesthetically pleasing color schemes both inside and out. While advanced technology and luxury items can be enticing, premium models can also significantly raise the price tag. It's important to be honest with your budget and expectations of the new vehicle you plan to bring home.

TEST DIFFERENT DRIVETRAINS

A common option that automakers offer consumers is the setup that powers a new car. Consider these different drivetrains and make sure to test drive these options to get an idea of how each performs. Front-wheel drive and rear-



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wheel drive: When a car is advertised as FWD or RWD, it simply designates which set of wheels oversee propelling a vehicle.

Four-wheel drive: This setup is common in larger vehicles used for towing or heavy-duty purposes. Typically, the vehicle remains in RWD until a driver engages the front wheels, manually.

All-wheel drive: AWD is

more common in small cars and SUVs and means that all wheels are constantly engaged. It is always beneficial when maintaining traction.

COMMON PACKAGES

When viewing new cars for sale, you should familiarize yourself with certain terms relating to available bundles. Here are two common pack-

ages you can expect, as suggested by Edmunds.

Cold-weather package: Usually includes heated seats, headlight washers and all-weather floor mats.

Technology package: Options include Bluetooth, navigation systems and adaptive cruise control.

ADD ON LATER

Additional accessories are

also commonly sold and installed by dealerships to personalize a vehicle. Some items can include custom wheels, cosmetic parts or technological upgrades.

Rather than wrapping the costs of these options into your loan terms, you can save money by paying cash for these upgrades separately and avoid extra interest charges to your financing terms.

Get to Know your Salesperson

Your salesperson wants to help you find a vehicle that meets your daily needs. Rather than going into a new car buying experience with the intention of writing off your salesperson, be open-minded about how they can help.

If you feel uncomfortable with a sales representative, don't be afraid to speak up and ask for a different associate or visit another lot. The perfect salesperson is out there to meet your expectations and make the stressful buying process more manageable.

Don't be surprised if you build a lasting relationship with an expert who can ensure your automotive needs are always tended to.



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DO YOUR RESEARCH

Just like you research different automotive options to purchase, you should get an idea of the customer service that a dealership offers. Take advantage of online rating sites to analyze previous customer's experiences and discover how involved a facility is in resolving negative reviews or addressing positive feedback.

You will likely find the names of several salespeople who went above and beyond for their customers. Try to establish communication through email or a phone call to set up an in-person appointment with your chosen representative.

BE HONEST ABOUT YOUR EXPECTATIONS

Give your salesperson a

clear idea of the exact type of vehicle you are looking for. From your budget, features and preferred style, they can handpick great options you hadn't considered or even special order an automobile that checks every box on your shopping list.

The more information you provide them will give them a better idea of how to make the buying experience more

personal.

ASK QUESTIONS

When discussing terms and negotiations, it's common to have questions about the transaction. Make sure you understand what you're getting into before signing the purchase papers. For instance, if you will finance a vehicle through the dealership but the monthly pay-

ment doesn't make sense to your budget, ask what you can do to get the price within reach.

Sometimes, this may mean coming back at a later date after you have saved more money for a larger down payment or cutting back on extras and options. An expert should gladly share their knowledge through each step of the buying process.

Advantages of a New Car

Investing in a brand-new car can be a hefty investment but luckily it comes with a set of unique benefits over buying used. When you're visiting the dealer's lot this year, take advantage of the most attractive perks from dealerships and automakers.

A factor that often persuades consumers into making a new purchase is the fact that the vehicle was never previously owned by another driver. This provides a sense of comfort that the cabin was never filled with toxins from smoke, maintenance wasn't avoided and it was never abused by rough driving conditions. Even if a brand-new vehicle has a few miles on it from test drives or navigating through the lot, you can rest assured that it is in the same condition as when it rolled off the manufacturers lot.

Here are some other reasons you should consider buying new.

MANUFACTURER WARRANTY

Purchasing extended warranties is a common practice when buying used. These limited plans cover certain repairs which can include



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parts and labor. However, this insurance is sometimes limited by the policyholder's regulations and can end up costing you a significant amount of money.

To remain competitive, manufacturers offer their own warranties on new models. Research the make you are interested in to discover their exact terms. Some offer a three-year bumper-to-bumper coverage while others guarantee expensive

drivetrain components for life. Warranty should be considered when determining which manufacturer to support.

Make sure to read the fine print as regular maintenance and certain repairs may not be covered fully.

RELIABILITY

Everyone can appreciate a well-running vehicle. We expect them to perform whenever we need them and

the best way to ensure all components are working properly is buying a brand-new model off the lot. While it's possible that a new vehicle is equipped with a defective part, the warranty provides peace of mind that the repair will be made efficiently and of no charge.

ATTRACTIVE FINANCING

To entice buyers, many dealerships or manufacturers offer low or no interest during

a specific time frame of a loan. If you plan to finance your new-car purchase, these deals can save you loads of money in the long run.

It's important to understand the terms as most deals require a specified down payment and may not include the no interest deal for the duration of the loan. To take advantage of these money-saving specials, ensure you can pay off the principal before the promotion expires.

Life-Saving Automotive Tech

The National Highway Traffic Safety Administration reports that more than 31,000 people were killed in automotive accidents in 2017, with a large portion blamed on human error.

While we may not be able to set a destination and catch a quick nap while all our vehicles do all the work, technology has made staying safe on the road more feasible than ever. Here are some innovative features to look for in your brand-new vehicle, as suggested by the NHTSA.

AUTOMATIC EMERGENCY BRAKING SYSTEMS

Considered the next wave of potentially significant advances in accident avoidance, an AEB system detects an impending forward collision and uses tactics to avoid the impact. With the use of sensors and cameras, the system can automatically engage the brakes to lessen the risks of an accident or mitigate its severity.

BACKUP CAMERA

These unique camera systems give us an eagle-eye view of the surroundings behind us. They are beneficial in avoiding backing into other vehicles and more importantly small children



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who may not be visible in the rear window.

Most systems engage when the vehicle is put into reverse and display a clear image on an infotainment center or even the rearview mirror. As of May 2018, the NHTSA requires this life-saving tool to be standard on all new vehicles.

LANE ASSIST

Even drivers who are committed to safety can find themselves distracted. Sometimes, life happens when the kids are being rowdy in the backseat or our minds drift to stressful situations in our lives. Fortunately, lane assist features can alert us that we're drifting out of

our space or even overtake steering controls to maintain a vehicle's place in its lane.

This same type of system is also beneficial in alerting drivers of hazards in their blind spot before changing lanes. Detection sensors will provide an audio or visual warning when it is unsafe to make a move. It's beneficial to

avoid emergency braking for other drivers, rollovers and fatal collisions.

When researching different vehicles, make sure to check the available safety features. While some are available on a base package, more innovative technology is only included in more expensive sub-model options.