

New Car Buying Guide



New and Notable Models

New year, new cars on the market, including exciting electric models as many carmakers push to meet zero-emissions and other sustainability goals.

Here are some models you can see on lots this year.

KIA EV9

The EV9 is a three-row electric crossover SUV that has more room than even the Telluride, previously Kia's largest model. It can go around 300 miles on a full charge, Edmunds says, and it rides smoothly and quietly. The EV9 has a rated towing capacity of 5,000 pounds and Kia says it can go from 10% to 80% in 24 minutes on public fast-charging stations. It's available in Light, Light Long Range, Wind, Land and GT trim levels. Price: \$54,900-\$73,900.

CHEVROLET CORVETTE E-RAY

The V8 in a standard Vette can develop 600 horsepower, but the electric motor in the E-Ray adds another 100 ponies to the herd. The E-Ray's electric motor is powered by a battery pack recharged by deceleration and regenerative braking. Chevy says that with the electric motor on board, the E-Ray will go 0-60 in 2.5 seconds. It



Kia EV9

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comes standard with Brembo carbon-ceramic brakes. It's available as a coupe with a removable roof panel or as a convertible with a power-retractable hardtop. It comes in the 1LZ, 2LZ and 3LZ trims. Price: \$66,300-\$121,650.

FORD F-150

This year's F-150 gets a refreshed design, including an updated grille and headlights. All models also get a full digital

gauge cluster and a 12-inch touchscreen central display. BlueCruise, Ford's hands-free driving assistance system, also gets an update and the 2.7-liter V6 is the truck's new base engine. The Raptor R gets a power boost in its 5.2-liter V8. This iteration of the F-150 comes in the XL, STX, XLT, Lariat, Platinum and King Ranch trim levels. The Tremor, Raptor and Raptor R are all off-road themed versions. All trims

get three cab styles: regular, extended and crew cab; and three bed lengths depending on cab style. All six available powertrains are paired with a 10-speed automatic transmission. Price: \$43,515-\$77,980.

JEEP WRANGLER

Jeep's popular Wrangler is getting an update, including power-adjustable front seats, first- and second-row side curtain airbags standard, a 12.3-

inch center touchscreen, a factory-installed front winch on the Rubicon trim level, and a stronger Dana 44 rear axle. The Wrangler is now rated to tow 5,000 pounds when properly equipped, Jeep says. Trim levels range from the Sport to the Rubicon 392: Sport, Sport S, Rubicon, Sahara, High Altitude and Rubicon 392. There are subtrim options such as the Willys and the 4xe hybrid. Price: \$31,895-\$87,595.

Buying an Electric Car

More and more automakers are pushing out electric models; in fact, there are more than 40 unique electric models on sale now with more on the way.

While EVs are hip and some even come with incentives, there are some things to consider before purchasing.

RANGE

Think of this as the new MPG. Except instead of stopping by the local gas station or the next exit for a quick refuel, your home becomes your de facto gas station as you plug in and recharge when you get home for the day. Data suggests, Cars.com says, that most drivers go fewer than 40 miles per day, so if that's your routine, you should be in good shape.

However, automakers recommend you charge the battery to 80% or 90% on a regular basis and not go below 10% if you can help it. The practice may extend the life of the battery, but it immediately lops off your maximum range.

Battery range can also drop off a cliff when the temperature plummets from 75 to 20 degrees, even if the drop is only temporary. As the battery ages, it loses even more range.

If you feel like these limita-



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tions may be detrimental, EVs may not be totally off the table, but you may want to consider a higher-priced or premium model with more range.

CHARGING TIME

We all know about how long it takes for gas to get to our tank at the pump. But EVs have to charge a battery, and that depends not only on the battery but also the type of charger you have access to.

The three charging levels on the market include Level 1, Level 2 and DC fast charging. Level 1 charging can take between eight and 13 hours to recharge a 40-mile trip. Level 2 chargers are 240-volt chargers and they're what Cars.com recommends for most home chargers. DC fast chargers aren't feasible for homes, Cars.com says, and are generally available at public or commercial charging stations.

Make sure you understand

your options when it comes to charging the EV you're considering, from how long it will take to how many charging stations are available in the places where you drive.

PRICING

EV starting prices in 2023 averaged around \$65,000, data from J.D. Power shows. Prices ranged from a low of \$27,495 for the 2023 Chevy Bolt EV 1LT to \$145,395 for the 2023 Audi RS E-Tron GT. As far as getting

some help with the purchase, consult the IRS list of eligible vehicles for the federal EV tax credit. There are other factors for eligibility as well, including household income and where the EV and its batteries are assembled.

Depending on the model you're considering, you may have to order your EV and wait for it to be built. Or you may walk onto the lot and purchase it just like you would a traditional, gas-powered vehicle.

Cars for New Drivers

Getting a first set of wheels is an important decision for a new driver.

While safety should be a key consideration, especially for the parents of teenage drivers, there are other things to consider. U.S. News suggests looking at maneuverability, which can make a vehicle easier to drive, and price tag. Here are some models the magazine says tick the boxes for new drivers.

2024 HYUNDAI ELANTRA

Hyundai's compact model gets a fresh update for 2024 with new exterior styling. It also comes with an 8-inch touchscreen, wireless CarPlay and Android Auto, remote keyless entry, blind-spot monitoring, rear cross-traffic alert, lane keep assist, automatic high-beam highlights and a forward collision warning system with pedestrian detection.

2024 FORD BRONCO SPORT

If your new driver is looking for something a little more rugged, the Ford Bronco Sport is a great place to start. This year, the Bronco gets a Free Wheeling special edition trim in addition to the Outer Banks and Badlands models. It comes with standard four-wheel drive for improved traction and five drive modes, normal, eco, sport, slippery and sand. Standard safety features include blind spot monitoring,



Honda Civic

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lane keep assist, automatic forward emergency braking and rear cross-traffic alert.

2024 KIA SELTOS

Kia's subcompact SUV features an upgraded infotainment system this model year, featuring Apple CarPlay, Android Auto, an eight-inch touchscreen, driver drowsiness monitoring and forward automatic emergency braking.

It can seat five and the rear seats can recline for longer trips.

2024 MAZDA3

Mazda's hatchback compact car comes with a base 191 horsepower that can go up to 250 horses with upgrades. The interior features an 8.8-inch display, Apple CarPlay, Android Auto, adaptive cruise control and rain-sensing wipers.

2024 HONDA CIVIC

The classic teenage sedan comes standard this year with tech features such as Apple CarPlay, Android Auto, a seven-inch touch screen and automatic climate control. This year's Civic also comes with a laundry list of safety features, such as forward collision warning, lane keep assist and forward automatic emergency braking.

2024 ACURA INTEGRA

The compact Integra sedan returned to Acura's lineup in 2023 and for 2024, it offers features such as traffic jam assist, adaptive cruise control, blind spot monitoring, rear cross-traffic alert and lane keep assist.

Adults are comfortable in the front and back, U.S. News says, and the interior is comfortable.

New Features to Look For

Cars get smarter and more high tech every year. For 2024, some of the more exciting features revolve around passenger safety.

More airbags are becoming standard, as are driver assist features such as automatic braking, blind spot monitoring and more. Keep reading to see some of the more exciting car features for 2024.

AIRBAGS AND CRASH PROTECTION

Vehicle safety minimums are set by the federal government, but some carmakers are going above and beyond with airbags, restraints and structural features. Some new cars offer as many as 10 airbags, including specific airbags that protect the head and torso.

AUTOMATIC EMERGENCY BRAKING

Some new models use radar sensors on the front of the vehicle that can detect a potential collision and alert the driver to avoid it. Remember that some vehicles' AEB systems don't work above 55 mph and some don't work well at night. Either way, the Insurance Institute for Highway Safety says the feature can reduce rear-end collisions by 50%.

BLIND SPOT MONITORING

Blind spot detection, which detects and warns of approaching traffic in rear blind spots, aims to avoid collisions. Some vehicles warn drivers via lights on the mirrors or front pillars. Others have an auditory warning or a buzz or vibration through a haptic steering wheel. This feature is often connected to a

rear cross-traffic alert, which warns a driver when the system detects traffic crossing behind the vehicle while it's in reverse, including pedestrians.

FORWARD COLLISION WARNING

Forward collision warning systems use a combination of cameras, radars and lasers to detect objects in front of the vehicle. The system, once it

detects an obstacle, gives a visual, audible or tactile warning in hopes of avoiding a collision. Some newer forward collision warning systems are connected to the automatic emergency braking system, which pre-charges the brakes to maximize their stopping power.

LANE KEEP TECHNOLOGY

Lane departure warning sys-

tems monitor the vehicle's relation to lane markers such as roadway stripes. It gives a warning if it senses the car is veering into another lane or even nudges the vehicle automatically back into its lane. Lane-centering assist takes an even more active role by keeping your car centered in its lane. Sometimes, this feature can only be used with active cruise control.



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Shopping for Insurance

Part of buying a car that often gets overlooked is insuring it.

New car shoppers should consider the cost of insurance along with monthly payments. Here are some tips for insuring your new ride.

WHAT YOU'LL NEED

Insurance companies usually ask for some personal information and some information about the vehicle. It may include personal information, such as your name, birthday, address and how long you've lived there, your drivers license; your driving history; any insurance policies you're carrying at the moment; the VIN of the car you're considering and other details, such as the make, model year, mileage and safety features.

CHOOSING COVERAGE

Next, you'll need to decide what kind of coverage to get on your new car. There's the basic level of bodily injury coverage required by each state, then there's the minimum levels that may be required by the financial institution, if you're financing your purchase. Here are some other coverages you may want to consider:

- **Liability.** This insurance covers medical bills and repair costs for other drivers when you are at fault in an accident.
- **Collision.** Covers damage to your car in an accident, no matter who was at fault.

- **Comprehensive.** This coverage includes environmental damage, vandalism and theft.

- **Underinsured or uninsured motorist.** Covers your injuries and property damage when another driver, who is not insured or does not have enough insurance, causes the accident.

- **Medical payments.** Covers your medical bills after an accident.

- **Personal injury protec-**

- tion.** This covers your medical bills, lost wages and death benefits. This may be required in no-fault states.

Full-coverage policies generally include liability coverage plus comprehensive and collision coverage. It's often required by lenders if you're financing your vehicle.

OTHER INSURANCE

Your lender or automobile dealership may also offer

other insurance policies to consider. This includes gap insurance, which pays the difference between the value of your car and what you owe on the loan in the event of a total loss.

Roadside assistance policies can cover towing, winching, fuel deliveries, spare tire changes, jump starts and lock-out services. Be careful; some factory warranties come with this coverage included.

DISCOUNTS

Depending on your carrier, the vehicle and more, there may be an array of discounts for you to take advantage of. Ask about multi-car or multi-policy discounts, driver education discounts, discounts for taking and passing a defensive driving course, good student discounts, military discounts, discounts for certain safety features and teen driver discounts.



Using Car Shopping Services

Car shopping can be confounding. Not only do you have to find the right model and the right price, then there's navigating financing, warranties, insurance and more.

Sound like a headache? Enter the car concierge.

WHAT ARE CAR BUYING SERVICES?

There are two kinds of car-buying services. Those run by websites, such as Carvana and CarMax, which provide listings and allow shoppers to browse and choose cars from their couches. They may or may not take a trade, even if you owe money on the car. Be wary of delivery fees and other add-on fees that may not be immediately disclosed. Also note that while most of these sites advertise no-haggle pricing, it may not be the best price. Check auto pricing guides and compare prices yourself before agreeing to anything.

Concierge services will find out the shopper's preferences and search dealership inventories, do all the negotiating including for warranties and other contracts, and sometimes even arrange for delivery. These services charge an upfront flat fee or a percentage of the amount they save you on



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the vehicle purchase. They do not typically collect a fee from the dealership.

The car broker is usually a former car salesperson, NerdWallet says, and like the concierge service, will find and negotiate for the right car for you. However, the difference is

that these brokers often have relationships with dealers and get a commission for bringing in the customer. Their fees often depend on the broker and car price. Be aware that these brokers may be incentivized to use certain dealers or move certain models.

CAR BUYING PROGRAMS

If you have AAA or are a member of some credit unions or discount clubs, you may have access to a car buying program. Their services allow buyers to input their ideal car model and features, then the program's represen-

tatives look for it within their dealership network. The dealers offer lowered prices in exchange for the leads from the program. Once the car is located, the program will arrange for you to visit the dealership to take a test drive and sign the paperwork.

Negotiating for the Best Price

Taking the reins of a car deal yourself means investing considerable time and resources into finding the right car and the right price.

Here are some tips for negotiating for the perfect car from NerdWallet.

BUDGET

Before you even walk onto a car lot, determine how much you can afford. Look at how much you can pay in monthly payments, how much you can put down, how much you can spend on car expenses overall (total cost of ownership) and how much you can spend on insurance. NerdWallet says your monthly payments should be less than 10% of your take-home pay, and total cost of ownership should be less than 15-20%. For a down payment, the site recommends plunking down 10% of the purchase price for a used car and 20% for a new car.

KNOW YOUR STUFF

Now that you know your budget, start researching cars. Find the current market value of the new or used car you want to buy. Use car pricing guides such as Edmunds or Kelley Blue Book. You can also comparison shop at other dealers. Factor in any incentives you may qualify for, such as cashback or low-interest



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financing. Don't forget to add in fees and any sales tax that may apply.

Not only should you know the value of the car you're looking at, but also of the car you may be trading in. That means being honest about its condition and running it through the same car pricing guides.

NEGOTIATE REMOTELY — OR NOT AT ALL

The proliferation of dealer websites and buying services means that negotiations can start, and sometimes even be completed, without setting foot on a car lot. Start off by emailing or using a chat feature on the website. Shop

around at different dealerships, all from the comfort of your couch. If you don't like the deal or how you're being treated, just say goodbye or ghost them all together.

Some dealerships are even offering no-haggle pricing. But be aware that no-haggle may not mean "best price

available." Do your own research and, as always with any negotiation, don't be afraid to walk away. Before you agree to any deal, ask the dealer for the "out the door" price, with a complete breakdown of fees. Look for bogus charges or inflated fees to try to rake back profit.