No Hassle Car Buying

Buying a car, whether it's new or used, is one of the most important purchases you'll make, so it's important to enter the showroom or a meeting with a private owner with the right information and attitude. The result can be walking away with no regrets, a good deal and the car you want.

There are many factors to consider before you'll drive away with your new car:

- **Choosing the car that's right for you:**
  Ask yourself these and other questions: How much do you plan on driving every year? How important is it for your automobile to get good gas mileage? Should the car have manual or automatic transmission? What type of "extras" do you need?
- **Determining your budget and financing options:**
  A good rule of thumb is that your total monthly car payments should not exceed 20 percent of your monthly take-home pay.
- **The dealership:**
  Visit at least three to five dealerships. Compare prices and experiences, and build your bargaining confidence and tactics.
- **Negotiating:**
  You should arm yourself with as much information as possible, including the dealer's invoice costs and price quotes on similarly equipped, same model-year vehicles. If you're buying from a dealership or private owner, know exactly how much you can afford and don't feel pressured to spend one penny more.
- **Signing the contract:**
  Make sure you fully understand the conditions of sale, the trade-in price on your existing car, and any financing agreement.
- **Taking delivery:**
  Make sure your car contains all the items you purchased and that the car is in pristine condition (if new) or the same condition it was when you signed the contract.

Additional Information

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