GUIDELINES TO BUYING A CAR

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(Wisebuyer's Guides): "Buying a car requires commitment. The two of you are going to be seeing a lot of each other, so it's best if you're happy. There's a lot of money at stake, so you don't want to be disappointed."

So where do you start? How do you pick the vehicle that's perfect for you? Should it be something practical and sensible or something wild and wicked? And how do you know you haven't selected a complete lemon?

Follow this ten-point guide and chances are excellent that you will meet your dream date (in terms of wheels that is).

# 1. Decide what type of vehicle you want.

There are so many different kinds of vehicles on the market, and your choice (a sedan, hatchback, coupe, 4x4, pickup, "green" vehicle, sports car or SUV) will be defined by your motoring requirements. Ultimately, there is no right or wrong choice: the type of vehicle you select is dependent entirely on your individual needs and budget.

# 2. New or used?

We all dream of buying a brand new set of wheels, complete with that incredible new car smell but in reality used cars often offer a good value for money proposition. If you cannot afford a new car, invest in a low mileage used car instead. But make sure you buy a car with a full service history (a service history is a record of all the mechanical work that has been done to the car). And only buy from a reputable organisation. Resist that unbelievable bargain at all costs; remember… if the deal appears too good to be true, it probably is.

# 3. Evaluate the value adds

All cars come with extra bits and pieces. We're not talking about dangling dice and fluffy seats; we're referring to 'value-adds' such as service plans and warranties. These can vary significantly from car to car and, when things go wrong, they can make a huge difference. A warranty generally covers all the major mechanical items on the car – ideally, you want a warranty that is available for as many years and kilometres as possible. The same can be said of a service or maintenance plan – you want it to be valid for as long as possible, so that you have peace of mind and know that you won't have any unexpected motoring expenses that will blow your monthly budget out of the water.

# 4. Search the Net

The Internet is a wonderful source of information on your potential car. Google whatever cars interest you and see what pops up. If that car is unreliable, you will find loads of motorists complaining about it on consumer sites. You will be able to read reviews by independent motoring journalists too, which could steer you in the right direction.

# 5. Consider colour

Colour is important due to resale values. Cars in popular colours may be easier to sell and boast better resale value. When deciding on colour, also bear in mind that certain colours are more popular in certain markets than others.

# 6. Fuel consumption to the fore

Before you sign on the dotted line, you need to investigate the facts and the figures. It costs an arm and a leg to fill a fuel tank – so how economical is your potential car? A sports car may accelerate faster than a rocket, but remember that it may gulp down fuel just as fast. Similarly, a vehicle such as a large saloon or SUV will typically be thirstier than a small hatchback or sedan. That's because bigger cars are generally a bit heavier, so while they do offer sensational versatility and practicality, there is a price to pay at the fuel pump. There may also be a price to pay in terms of CO2 emissions.

7. Safety features are important

We have a whole chapter devoted to the vital issue of safety. Decide which safety features are the most important to you and ensure that your new car has these features before you make your purchase.

# 8. Pick a brand

Now that you have decided what type of vehicle you'd like, and whether you're going the new or used route, it's time to nail your colours to the brand mast of your choice. This can be a tough one: you may be tempted by the bargain basement pricing options of some lesser known brands or the glamour of an exotic one. It's very important to be sensible in this regard though. Deal with a company with a proud heritage, one that has been around for a while and has an excellent reputation for delivering quality products. You're making a substantial investment, so only deal with a company that is ethical.

# 9. The test drive

Once you've decided on a short list of vehicles, you need to take each one for a test drive. The single most important question you need to ask yourself is this: would I be comfortable and happy in this vehicle every day for the next few years? It's a good idea to test drive the car on roads that you will typically drive on once you have purchased a vehicle. If, for instance, you spend most of your time in the city, ensure that your test route includes driving on busy city roads.

# 10. Finally... pick a ride

So you have made your decision. You have decided which car to buy. The last factor you need to take into consideration is the specific model. Cars are generally available in a range – models within that range will differ in terms of engine capacity and specification level. Carefully compare the models within the range. Do you really need a bigger (and often thirstier) engine? Do you need the luxury specification level? Are electric windows really necessary at the back of the car (will you use the back seat)? What safety features are on offer with each specific model? Remember: the bigger the engine and the more luxurious the car, the higher its price tag.