

What Savvy Shoppers Consider When Buying a Used Car?





BMW, Mercedes, Lexus, Jaguar,
Land Rover, Infinity, Lincoln...

At some point in time we all wanted to have at least one of the cars above. Maybe we can afford new ones and maybe a used one, but we rarely consider after sale factors that might affect the joy of our car purchase. The following pages give few facts to consider before you make that long term commitment.

Tip: 1 INSURANCE

State Farm

Allstate.

**AMERICAN FAMILY
INSURANCE**

TRAVELERS



Nationwide

FARMERS

There is an overwhelming number of insurance companies and agents out there and they all have different coverage's and policies. Unfortunately, insurance shopping is part of homework when you do car shopping. Take the time and make some comparisons and you will see that between car brands you would be able to save \$200-\$500 a year.

Here is one of the sites that makes that comparison easier

www.insurancequotes.com.

Tip: 2 Gas Mileage



Gas Mileage is a very popular topic in California. People commute a lot and the rising gas prices have affected our spending budget. On Fueelly.com you can find out what gas mileage people have tracked lately on their own cars and compare it to the car you own or the car you want to buy. Please take in consideration what kind of driving you will be doing: City or highway driving makes a big difference.

Tip:3 Maintenance



Car maintenance is a whole new topic, but here we can give you just few suggestions to consider when making a decision to buy a used car.

Always check the car ratings with [JD Power](#) and [AAA](#).

Their ratings will be your first indicator what you will need to spend on your car in the future 3-5 years.

If you decide to maintain your vehicle with a new car dealer be ready to spend \$100-\$175/hr on labor only. Also, new car dealers use only their franchise parts, that usually runs 30% more than non-franchise parts.

If you have a reputable mechanic you will be able to save on labor almost 50% and depending how old your car is you might consider getting non-franchise parts. Non-franchise parts are just as good, but you might not want to use them if you still have factory warranty. The factory might not honor the factory warranty in that case.

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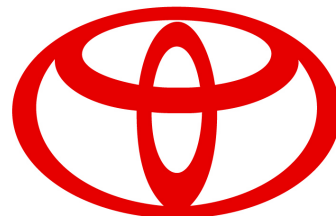
BMW, MERCEDES, LEXUS
and many other high line
cars will cost you more in
parts than a Toyota or a
Ford.

I know we all get excited
when we find that perfect
car and sometimes get
carried away in our
shopping, but savvy
shopper always look at the
pros & cons. Be wise, do
not let your emotions take
over and get you in a
position where you might
effect your credit score
because you are unable to
make your car payment
because of an image you
want to carry and the gas
you have to pay or that
service bill that needs to be
paid.

GMC



LEXUS



TOYOTA