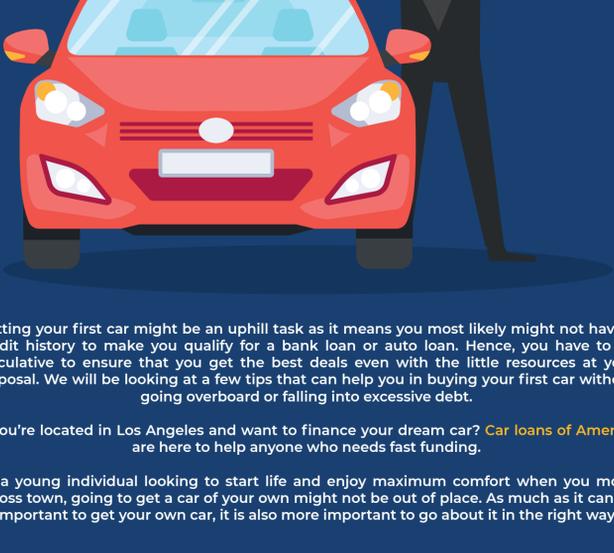


# 21 TIPS ON BUYING YOUR First Car



Getting your first car might be an uphill task as it means you most likely might not have a credit history to make you qualify for a bank loan or auto loan. Hence, you have to be calculative to ensure that you get the best deals even with the little resources at your disposal. We will be looking at a few tips that can help you in buying your first car without going overboard or falling into excessive debt.

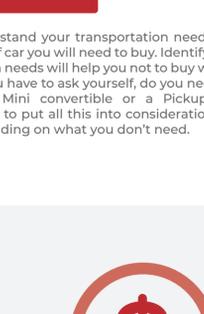
If you're located in Los Angeles and want to finance your dream car? [Car loans of America](#) are here to help anyone who needs fast funding.

As a young individual looking to start life and enjoy maximum comfort when you move across town, going to get a car of your own might not be out of place. As much as it can be important to get your own car, it is also more important to go about it in the right way.

## DECIDE ON WHAT YOU CAN AFFORD

You have to have a budget of how much you can afford at the moment for the purchase of your car. Also, you have to decide car loans of America thinking whether you are paying with cash or you are going for an auto loan to finance the purchase of the car.

You need to put all associated ownership costs such as unexpected maintenance and insurance costs into consideration according to your budget so that you do not go above how much you have planned to incur.



## IDENTIFY YOUR TRANSPORTATION NEEDS

You need to understand your transportation needs to know which type of car you will need to buy. Identifying your transportation needs will help you not to buy what you don't need. You have to ask yourself, do you need a Fiat Cabriolet or Mini convertible or a Pickup or minivan? You have to put all this into consideration in order to avoid spending on what you don't need.



## BROWSE AND SEARCH FOR CARS THAT MEET YOUR BUDGET

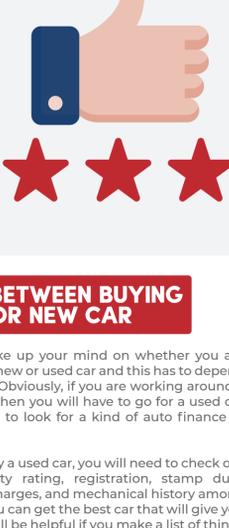
After deciding how much you are willing to spend on buying your car, the next thing to do is to start browsing and searching for cars that fit your needs and are within your budget. You will find a wide range of cars that have your desired features and meet your specific requirements and are within your budget to choose from.



## READ CAR BUYER REVIEWS

Usually, most vehicle models should have buyer's reviews you can always read online so that you have an idea of their performance, reliability, and quality of the kind of cars they have in stock.

Reading reviews about buyers who have used the services of a dealer in the past will enable you to have a dependable and honest of how good the services of a particular dealer is. Also from reviews, you will be able to have an idea of what the downsides and highlights of a specific car model are; this will help you in narrowing down available options at your disposal.



## NARROW YOUR OPTIONS

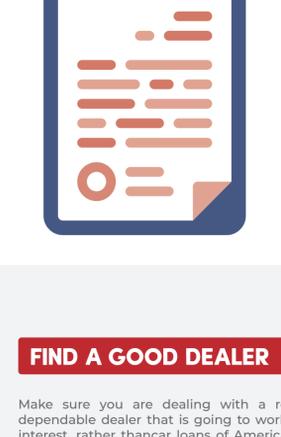
The next thing to do after you have a list of the cars that fit into your budget and requirements is to narrow down the available options in terms of their models and ease of maintenance.



## DECIDE BETWEEN BUYING A USED OR NEW CAR

You have to make up your mind on whether you are looking to buy a new or used car and this has to depend on your budget. Obviously, if you are working around a limited budget, then you will have to go for a used car except you want to look for a kind of auto finance to buy a new car.

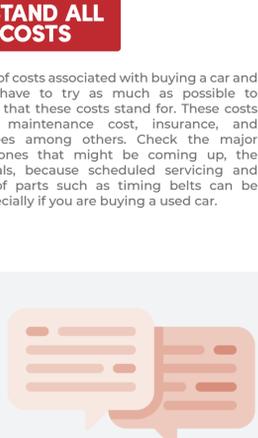
If you want to buy a used car, you will need to check out things like safety rating, registration, stamp duty, dealer delivery charges, and mechanical history among others so that you can get the best car that will give you rest of mind. It will be helpful if you make a list of things that you want your car to have and realistic about it, that way, you will have a sense of direction when you go shopping for a car.



## SAFETY FEATURES

You should make sure the car you are buying, whether it is a new or used car should have safety features such as Electronic Stability Control (ESC), Antilock Brake System (ABS), Forward-collision warning, Head-protecting side airbags, and backup cameras among others.

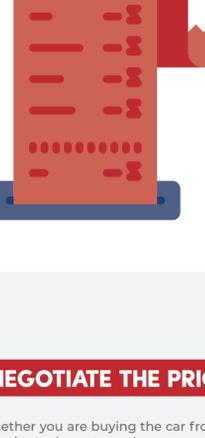
These features will go a long way in making you feel safe, comfortable, and secured when you drive the car. These safety features are designed to work in your best interest as you drive the car so that you can have the best of time behind the wheels.



## UNDERSTAND THE CONTRACT

You need to read through the terms of the contract carefully when you want to buy a car from the dealer. Whether you are buying the car from a dealer or on Craigslist, whatever terms are stated in the agreement are binding once you have signed the dotted lines and the cars have been handed to you.

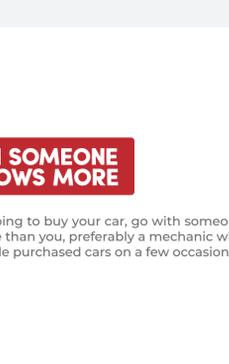
Hence, it is imperative that you read the terms properly and understand what it states before you sign. If it is possible, you can go with a lawyer who understands the intricacies involved in signing contracts help you go through the terms and agreement before you sign.



## FIND A GOOD DEALER

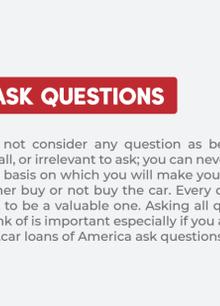
Make sure you are dealing with a reputable and dependable dealer that is going to work in your best interest, rather than car loans of America good dealer dealing with one that will look to exploit you.

There are a lot of dealers out there that will hide certain things from you to put you under serious pressure that may frustrate your plans. Try as much as possible to avoid such dealers by doing your due diligence.



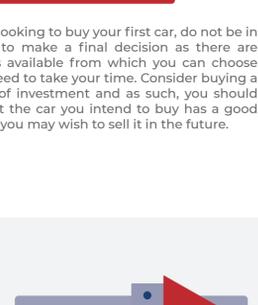
## UNDERSTAND ALL ADDED COSTS

There are a lot of costs associated with buying a car and as such you have to try as much as possible to understand all that these costs stand for. These costs may include maintenance cost, insurance, and registration fees among others. Check the major service milestones that might be coming up, the service intervals, because scheduled servicing and replacement of parts such as timing belts can be expensive especially if you are buying a used car.



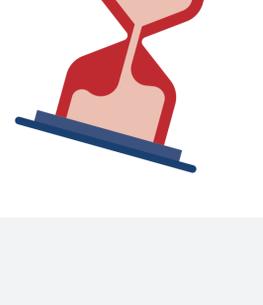
## NEGOTIATE THE PRICE

Whether you are buying the car from a dealership or a friend, you have to make sure you negotiate well so that you can get a favorable offer. Make sure you, first of all, look up the value of the car on [edmunds.com](#) and [Kelley Blue Book](#) by inputting its current condition, mileage, and other features of the car. By negotiating properly, you will be able to save thousands of dollars.



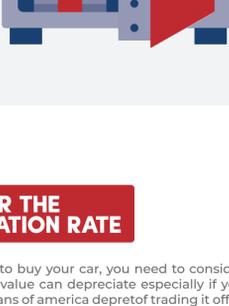
## GO WITH SOMEONE WHO KNOWS MORE

When you are going to buy your car, go with someone who knows more than you, preferably a mechanic who has helped people purchased cars on a few occasions.



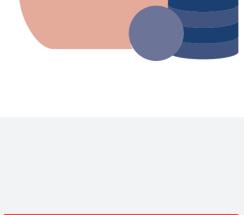
## ASK QUESTIONS

Do not consider any question as being too big, too small, or irrelevant to ask; you can never say, it might be the basis on which you will make your final decision to either buy or not buy the car. Every question can turn out to be a valuable one. Asking all questions you can think of is important especially if you are buying a used car. [Car loans of America](#) ask questions



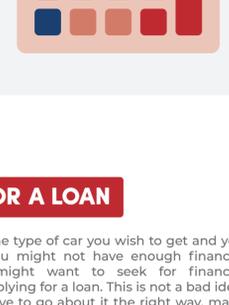
## AVOID BEING IN HASTE

When you are looking to buy your first car, do not be in haste or rush to make a final decision as there are always options available from which you can choose from, so you need to take your time. Consider buying a car as a form of investment and as such, you should make sure that the car you intend to buy has a good resale value as you may wish to sell it in the future.



## SECURE FINANCING

Be sure that you have a financing plan on the ground before talking to a dealer. Talk to your financial institution of car financing company to get pre-approved as this will work in your best interest



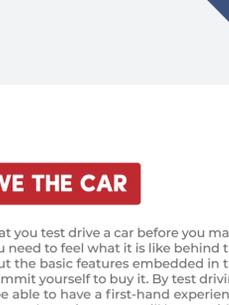
## CONSIDER THE DEPRECIATION RATE

When you want to buy your car, you need to consider how quickly the value can depreciate, especially if you have plans car loans of America deprecating trading it off in the nearest future. Buying a car should be a kind of investment and you should make sure you are investing your money on a model that will give you a good resale value in the future.



## UNDERSTAND YOUR CREDIT SCORE

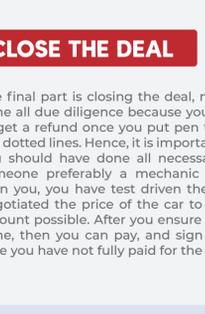
Your credit score will enable you to know how much you will pay on a car loan and it can also help you to get a better interest rate when you seek auto financing. You can contact your credit card provider to have a grasp of your credit card for free.



## LOAN

## APPLY FOR A LOAN

After deciding the type of car you wish to get and you discover that you might not have enough financial capacity, you might want to seek for financial assistance by applying for a loan. This is not a bad idea. However, you have to go about it the right way, make sure you get quotes from as many lenders as possible so that you can get the best deals and not fall into a financial burden.



## INSPECT THE CAR

Always inspect the car very well, especially if you are buying a used car. You can invite a trusted mechanic over when you are planning to buy a used car. If a dealer prevents you from inspecting a car, then that is surely a red flag and you should be wary of such actions. Do not judge from the outward appearance of the car, also make sure you get to know the state of the engine and the interior. [Car loans of America](#) inspect car



## TEST DRIVE THE CAR

It is important that you test drive a car before you make the purchase. You need to feel what it is like behind the wheels and try out the basic features embedded in the car before you commit yourself to buy it. By test driving the car you will be able to have a first-hand experience of both the interior and exterior as you will have an idea of how comfortable the car can be, explore its performance and control capabilities.



## CLOSE THE DEAL

The final part is closing the deal, make sure you have done all due diligence because you might not be able to get a refund once you put pen to paper by signing the dotted lines. Hence, it is important that at this stage you should have done all necessary inspection with someone preferably a mechanic who knows better than you, you have test driven the car, and you have negotiated the price of the car to the most favorable amount possible. After you ensure all these have been done, then you can pay, and sign the dotted lines in case you have not fully paid for the car.



Ask all questions that you can think of and make sure you carry along people who have the experience of buying cars and understand the terms and conditions that may be applicable especially if you are going for a car loan.

