



Motorcycles

Before You Buy

Approach buying a motorcycle the same way you would a truck or car.

Make sure you're able to keep up payments if you can't buy the bike outright. Get pre-approval so you know what you can afford. And do plenty of research into makes and models before arriving on the lot and falling in love with the first thing you see.

Pinpoint must-have features beforehand. Just be careful. Not adhering to your budget — whether because you bought something that was too expensive or added too many extravagant features — can result in buyer's remorse and a burdensome financial situation.

Review your credit report as the initial step. Sign up for applications that assist in monitoring your financial history, or request a complimentary copy of your report from a credit bureau. Make sure it's accurate and challenge any incorrect elements. The Federal Trade Consumer advises consumers to reach out directly to credit reporting companies in writing to discuss corrections.

These companies are obligated to examine your report, typically within a 30-day period upon receiving the dispute. In the meantime, improve your score by settling outstanding bills or reducing debts with high-interest rates, such as credit cards.

Here are some other key tips.



© ADOBE STOCK

GET PRE-APPROVED

Obtaining pre-approval for a motorcycle loan helps you better understand your borrowing capacity, while gaining leverage during negotiations. Consult multiple lenders to secure the best interest rates and favorable loan terms. With approval in hand, you can approach the purchase

process with the confidence of a cash buyer.

DO YOUR HOMEWORK

Whether you're choosing a sports model or a touring motorcycle, thoroughly investigate various options offered by different manufacturers. Determine which bike will provide the ideal riding experience

for you, and then identify essential features that you'd like. Be wary of unnecessary expenses. As with cars and trucks, bikes are now equipped with cutting-edge technology that can significantly affect the overall cost.

BE READY TO NEGOTIATE

Prepare by conducting thorough

research on actual costs and the worth of your trade-in. Carefully assess their offer before deciding.

Be willing to walk away from a deal, if necessary. Your readiness to decline an agreement could prompt the seller to reconsider your terms or propose a more favorable price.

Getting Started

Motorcycles are now more commonplace than ever, while other drivers are increasingly preoccupied.

This combination can be extremely dangerous when you're on the road. That's why it's so important to take necessary safety measures. Wear a helmet, consider enrolling in an instructional course and honestly assess your expertise. Thoroughly inspect your motorcycle before each ride — and drive defensively. Never rely on others to notice your presence on the road.

THE FIRST BIKE

The most valuable advice for novice riders is to avoid motorcycles that exceed your skill level. Begin with smaller, more manageable bikes and gradually progress. Seek advice from others to get more insight. Test out different bikes to determine the best fit. Expand your knowledge base by reading customer testimonials and reviews on manufacturer websites and online forums.

Now you're ready to make a more informed decision. Once you've brought the motorcycle home, resist the urge to rush onto the road. Familiarize yourself with the route, prepare for potential roadblocks or traffic and try to anticipate weather changes. And don't forget the proper safety equipment.



© ADOBE STOCK

PROTECT YOURSELF

Government studies consistently confirm that you're safer when wearing a helmet. Tragically, many choose not to wear helmets and lose their lives unnecessarily each year. Even those who survive are three times more likely to sustain a brain injury. States that repealed helmet laws experi-

enced a sudden increase in motorcycle fatalities, according to Consumer Reports. The increases ranged from 20 to 30 percent.

Explore the styles and technology available in the latest helmet models, while ensuring that it fits properly. Opting for a light-colored helmet can help grab the attention of

potentially distracted drivers. For maximum protection, remember to wear your helmet every time you ride.

OUT ON THE ROAD

Make sure your headlight is functioning and leave it on whether it's day or night to enhance visibility for other motorists. Add reflective

decals to your motorcycle and wear brightly colored clothing. Flash your brake light when decelerating to remind others of your presence on the road. Use your horn, if required.

Wear long pants, long sleeves, gloves and boots that extend over your ankles for increased safety.

Motorcycle Maintenance

Like all machines, motorcycles run better when well cared for.

New motorcycles come with a recommended maintenance schedule that the manufacturer provides, often in printed form. If you buy a used bike, look for online resources to find out more. Staying on schedule is critical if you want to get the most out of your motorcycle.

UNIQUE CHALLENGES

Every motorcyclist knows that motorcycles don't have the luxury of a passenger cabin that shields you from the elements such as wind, sun and rain. This lack of interior space limits your ability to respond on the roadside to unforeseen issues. There is limited space to accommodate essential maintenance tools and supplies like motor oil. That's why it's so important to inspect your bike, its tires and fluid levels before embarking on any journey — especially if it's a lengthy one. At the same time, strictly follow the maintenance schedule professionals recommend, as it may affect the warranty on newer motorcycles.

CHECK FLUID LEVELS

Oil changes generally are recommended for motorcycles every 3,000 miles, while the filter should be changed every 6,000 miles. (That's every other time.) Consult your own-



© ADOBE STOCK

er's manual for specific guidelines, as they may suggest a different frequency or brand. Make sure to use motorcycle-specific formulas for oil, as those designed for passenger vehicles are not suitable. Motorcycle oil is specially formulated to protect internal parts associated with bikes, such as its unique clutch.

Monitor coolant levels closely because a motorcycle tends toward high engine temperatures. Ensure brake fluid is not running low to avoid a potential crash.

CHECK THE TIRES

The owner's manual will include the recommended pounds-per-square inch for

your bike's tires, as well as pressure details for specific conditions like heavy loads. Motorcycle tires tend to wear faster than tires on other vehicles due to their smaller size. That's why the National Highway Traffic Safety Administration advises checking tire pressure before every ride. Avoid riding with

improperly inflated tires as it can result in highly hazardous situations that could be fatal, given the lack of passenger cabin protection. Fortunately, motorcycle tires usually come equipped with convenient built-in indicators that clearly show when the tread wear reaches the point where they need replacing.

Don't Forget to Lock Up

Motorcycle owners lose their prized possession at alarming rates.

Unfortunately, motorcycle thefts are often crimes of opportunity. Bikes are not usually chained up, don't weigh much, and are often parked in an inconspicuous place. As a result, nearly 50,000 bikes are stolen annually, according to the National Insurance Crime Bureau.

Lock them up properly and you can avoid becoming part of these troubling statistics. It's the simplest option, but not the only one. Consider purchasing an alarm system and perhaps rethink where you park. Here's a deeper look into securing your motorcycle.

WHAT TO USE

Try a U-bolt specifically designed for motorcycles and secure it to a sturdy structure. Opting for a thicker chain will provide more resistance against determined thieves equipped with bolt-cutters. There are other advantages to these purchases: You can pass the lock through your helmet or other gear, so you don't have to carry it all around while taking a break from riding.

ALARMS

Ensure the security of your bike with an alarm that will startle would-be thieves. Combine this with a lock and chain, and you have doubled



© ADOBE STOCK

your protection. Conceal the alarm while providing optimal security by attaching it under your bike cover. When someone attempts to tamper with the cover, the alarm will immediately sound.

These days, you don't have to be nearby to know. Advancements in technology

connect modern alarm systems to your smartphone. Even if you are far from your bike, you will be notified if the alarm is triggered, allowing you to promptly inform the authorities.

AT HOME

Safeguard your bike by

employing your lock and alarm system at home in the same manner as you would in public. It's also a great idea to invest in a security system for your garage, especially if thefts are common in your neighborhood. Use mobile applications that enable you to monitor your home and garage remotely.

That can provide more peace of mind when you are away.

Consider where you park, as well. Strategically position your motorcycle in the garage, using other vehicles as obstacles to make it challenging for thieves to easily remove it. If you park outside, position the bike under a streetlight for added security.



© ADOBE STOCK

Making the Right Choice

What you do plays a big role in what you should ride.

There are several things to consider when purchasing a motorcycle. Chief among them is the intended purpose, as well as how many items you plan to carry, the number of riders, and the desired power output. Finally, price is a significant factor. Let's explore the various options that are currently available.

STANDARD

Standard motorcycles are the most cost-effective choice when accounting for speed, price and positioning. These motorcycles come in simple designs and are equipped with medium-sized engines, user-friendly frames, upright

seats, easily accessible handlebars and foot pegs. They are perfect for beginners, and for those who do not plan on riding frequently or for long distances.

CRUISER

Cruisers are known for their abundant low-end power, courtesy of a V-twin engine, along with high handlebars and forward-positioned foot pegs. They pose a greater challenge for inexperienced riders due to the reclined seating position and can be difficult to manage in adverse weather conditions.

TOURING

For those who prefer long-distance rides, a touring bike could be the ideal option. These bikes feature the traditional upright seating position, along with bigger engines for increased fuel

capacity and extra storage choices. Larger protective fairings at the front of the motorcycle are designed to shield against wind and rain. It all adds up to a larger bike size — and a higher price tag, as well.

SPORT

If you're seeking a little extra speed, consider sport models. These bikes are equipped with high-performance engines and lighter frames, allowing for rapid acceleration.

Additionally, you're positioned more parallel to the motorcycle, minimizing wind drag. As a result, the handlebars may be slightly further away.

DUAL-SPORT

Enthusiasts looking for off-road choices should consider trying out

dual-sport motorcycles, also referred to as adventure-sport or dual-purpose bikes. These road-legal dirt bikes are designed to tackle rougher terrain. Their lightweight frame and smaller engines are perfect for beginners.

MOPEDS AND SCOOTERS

It may be beneficial to consider lightweight models if you typically ride in more urban or downtown areas. Although they are limited to sizes ranging from 50cc to 500cc, mopeds and scooters provide sufficient power to navigate through the average metropolitan roadways, though not at highway speeds. Mopeds, with their bicycle-type frame, fall on the 50cc end of the spectrum. Some models offer electric motors.

The Best-Selling Bikes

Curious if your new bike is popular among other buyers in America, the world and throughout history?

Let's take a closer look at the top brands across the world.

IN AMERICA

Harley-Davidson, headquartered in Milwaukee, maintained its position as the leading motorcycle manufacturer into the 2020s, holding a market share of approximately 30 percent in the United States. The company was one of just two major American manufacturers to have emerged from the Great Depression. Honda, the largest motorcycle producer globally, has been in second place in the U.S. with around 20 percent of market share.

Yamaha and Kawasaki, both Japanese manufacturers, have each captured about 12 percent in America. Suzuki followed in fifth place with a little more than 5 percent. Yamaha ranks as the second-largest motorcycle manufacturer worldwide, while Suzuki stands as Japan's third-largest in terms of sales. Among companies exclusive to the U.S., Polaris has slightly surpassed Harley-Davidson in recent years while building annual revenue with their well-known Indian motorcycles.

AROUND THE WORLD

Honda has experienced a more recent decline in market share, primarily due to the increased sales of scooters in China. However, despite this setback, Honda still maintained its position as the global sales leader by a significant margin. Yadea, the pioneering Chinese e-scooter manufacturer, secured the second spot, while Indian Hero Motor and Yamaha claimed the



© ADOBE STOCK

third and fourth positions respectively. Following closely behind was India's Bajaj Auto, completing the top five. The remaining positions in the top 10 have been occupied by India's TVS Motor, China's Haojue, Suzuki, Mexico's Italika, and Niu, a rapidly growing manufacturer based in China.

ALL-TIME SALES

Honda's Super Cub, introduced in 1958, has become the most popular motorcycle of all time with over 100 million units sold worldwide. Known

for its innovative clutchless transmission and affordability, the Super Cub left a lasting impact on motorcycle culture. Honda's iconic advertising campaign in the '60s, featuring the slogan "You meet the nicest people on a Honda," further solidified the bike's reputation. Honda's EV-Cub model was subsequently introduced as a modern update to this legendary motorcycle. With production in the United States and sales in over 160 countries, the Super Cub continues to be a global phenomenon.



© ADOBE STOCK

Deciding on a Helmet

There's a lot to consider when buying this lifesaving equipment.

Helmets save thousands of lives every year according to National Highway Traffic Safety Administration reports. Hundreds of others could be saved if more bike riders took advantage of this easily accessible and highly adaptable form of protection. Not all helmets are the same, however, and the choices you make when purchasing them can greatly affect their fit and effectiveness. There are some exciting new technologies to consider.

TROUBLING STATISTICS

Riding a bike can be dangerous, for many reasons. In fact, the National Highway Traffic Safety Administration reports that motorcyclists are 28 times more likely to be killed per mile traveled compared to those in passenger cars. Wearing a helmet can reduce the risk of head injuries by a remarkable 69 percent, and the risk of death by more than 40 percent.

Helmets are recommended because injuries and deaths are much more common with those who don't wear one: States without universal helmet laws tend to have higher fatality rates. Economists have calculated that the annual health-care savings associated with helmets amount to billions of dollars.



© ADOBE STOCK

SIZE MATTERS

Available helmet sizes are similar to those of baseball caps, with small, medium, large and extra-large options. However, unlike caps, there are additional factors to consider regarding how the helmet fits over your cheeks and neck. Try them on before purchasing. The cheek pads should make contact with your

face without causing discomfort. The Motorcycle Industry Council advises against any gaps around the brow or temple area. The neck roll should not push the helmet away, and those with a full-face design should not touch your nose when pressure is applied. Ensure the strap is securely fastened and move the helmet from side to side and up and

down. Your skin should move with the helmet and there shouldn't be any restrictions.

LATEST FEATURES

Motorcycle helmets have come a long way. Modern models are equipped with advanced features designed to enhance safety and provide a better riding experience. These helmets can now sync with

your phone for hands-free calls and connect via Bluetooth to play music. They can even prevent the motorcycle from starting if the helmet is not within range, functioning as both a key and theft-prevention device. They have wireless charging capabilities and emergency functions that automatically notify authorities in case of an accident.