



New Car BUYING GUIDE

What's Right for You?

The automotive marketplace has never offered more choices.

It's not just between buying cars, trucks or crossovers. Trucks may have extended cabs, cars might come with a hatchback, crossovers range in size from small to massive. And that's all before you begin to consider whether you'd like it all to be powered by gas, electricity or a hybrid of the two.

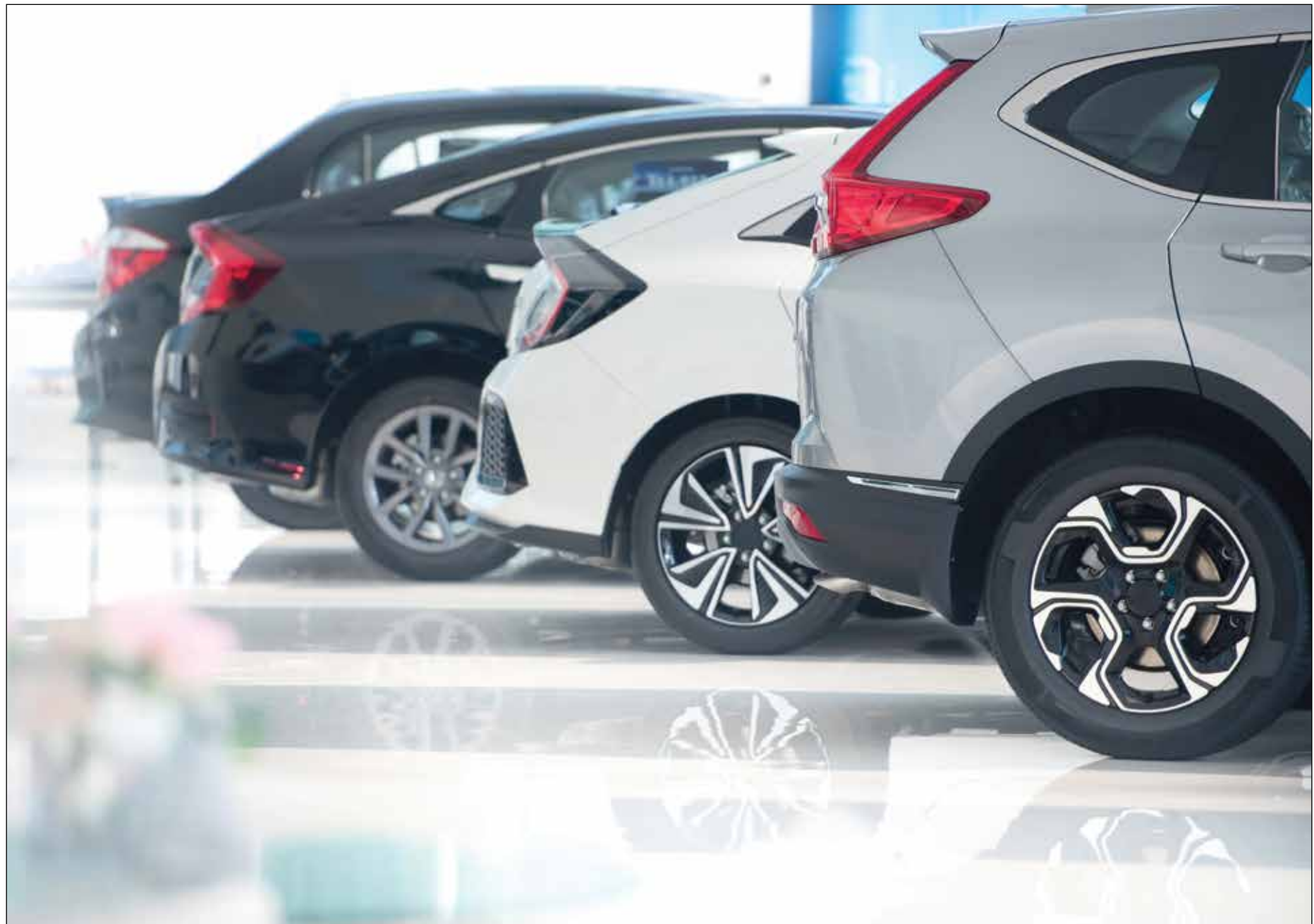
There is a style, size and package for everyone. That's why it's so important to narrow your interests before you begin your search in earnest. Five options on the market today have proven to be the most popular.

TRUCKS

These popular cargo vehicles finish first in U.S. sales, year after year. Despite differences in size and power, they all share the capability to transport a wide range of materials. This versatility is great for work tasks and can help with leisure activities like skiing or antiques. When choosing, consider whether extended beds or cabins are needed. Some also feature four doors, providing easier access for back-seat passengers.

CROSSOVERS

Sports utility vehicles aren't the market drivers they used to be, but crossovers are still



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very popular. While crossovers are constructed similarly to SUVs, they offer a driving experience more akin to that of a car. Crossovers are slightly elevated compared to cars and often feature a hatchback, reminiscent of an SUV. But they retain design elements from passenger vehicles like lighter construction, independent rear suspension and improved fuel efficiency.

PASSENGER CARS

These sedans and four-door vehicles provide a spacious interior compared to sports cars, yet they maintain better maneuverability than trucks and crossovers. Prior to making a purchase, it's smart to have someone else drive while you sit in the backseat. The design of these areas varies across models and can significantly affect the com-

fort of your passengers.

SUVS AND MINIVANS

SUVs and minivans are known for their capacity to accommodate both passengers and cargo.

This makes them an extremely popular option among young and expanding families. They can come equipped with the option of third-row seating, offering

more space for additional passengers or cargo, as needed.

SPORTS CARS

These are typically the smallest and fastest vehicles you'll come across, and that can greatly improve maneuverability in congested areas or urban settings. However, one drawback is the limited space available.

Before You Trade In

A great trade-in can lower your debt on a new vehicle or perhaps even allow you to move up to a more expensive option.

Unfortunately, used cars don't always present as well as they should after years of everyday use. Here's how to get the most out of your trade-in:

WHY IT'S IMPORTANT

Dealers are always looking to purchase well-maintained pre-owned trucks and cars for resale. That's been particularly true in recent years as supply-chain disruptions affected new vehicle availability across the country. Even during periods of normal operation, dealers can make substantial profits totaling thousands of dollars per used vehicle.

So, you might have lots of hidden value right out in your driveway. Just remember that the purchase price for your car or truck is influenced by its condition, age and the demand in the local market. Maximizing the sale price of your older vehicle will ultimately affect how much you spend on your next one.

DO YOUR HOMEWORK

Prior to visiting the dealership, determine the price being paid elsewhere for a vehicle like yours. Knowing the current value will help



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with the inevitable negotiation to follow. The Kelley Blue Book is a trustworthy resource. You should also check online sales to get a better sense of your local market. Next, begin visiting car dealers to discuss a trade-in. You should stop by more than one to best gauge interest in your specific make and model.

IF YOU AREN'T SATISFIED

Still unsatisfied with the estimates you received? Think about making minor cosmetic adjustments that could have a positive effect. Bring in a local detailing expert to give the exterior and interior a quick transformation. Some detailers specialize in prepping pre-owned vehicles for dealership

sales, and they can provide valuable tips on necessary improvements.

BIGGER CONCERNS

In some cases, this process reveals bigger concerns. Have the vehicle looked over by a good mechanic. Minor mechanical problems can create unwanted emissions or

noises, giving a poor impression. Dealers – and their buyers – might automatically assume the worst if a warning light is on, and that affects the price. If you don't want to make the necessary repairs, ask for a quote. You'll arrive at the dealership armed with knowing exactly how much the repairs should factor into their trade-in offer.

Should You Get a Warranty?

A lot of factors go into the decision-making process with vehicle warranties.

Conduct thorough research and ask questions before committing, because warranties can vary widely in terms of coverage and terms. To make comparisons, you'll first need to understand the terminology warranty contracts use. Here's a look:

BUMPER-TO-BUMPER

One commonly mentioned (and often misunderstood) level of coverage is known as "bumper-to-bumper," which provides comprehensive protection for the vehicle – but there are still specific exclusions. These terms typically start at three years or 36,000 miles and can be extended at an additional cost.

POWERTRAIN

Powertrain warranties focus on safeguarding components such as the engine and transmission. Although they cover fewer parts, these warranties often have longer durations and sometimes last up to 10 years or 100,000 miles.

TRANSFERABLE

Transferable warranties, as the name suggests, allow the policy to be passed along to a new owner when a car or truck is sold. Some longer-term warranties may not permit this kind of transfer.

OTHER WARRANTIES

Wear-and-tear warranties are shorter-term programs that specifically target parts that might fail prematurely. Corrosion coverage, on the other hand, focuses on areas prone to rust, such as the underbody of the vehicle and the chassis. These types of warranties are often recommended in regions where wintry conditions necessitate

the use of road salt.

DO YOUR HOMEWORK

Research warranties and warranty companies just as thoroughly as you would when considering a dealer or manufacturer. Look for online reviews that describe the company's service track record, with an eye on customer care and how well they follow through on their

agreements. Ask about the experiences of friends and family with the company. When exploring warranty options, consider programs that offer extra benefits like roadside assistance, travel-interruption coverage, regular maintenance and rental car reimbursements.

ARE THEY WORTH IT?

Extended warranties are

commonly available for new purchases, but whether they're worth the additional cost depends on how long you intend to keep the vehicle. If the plan is to own it for only five or six years, it may be wise to forgo this extra expense. Be wary of third-party warranties, especially those with exorbitant price tags because they may not provide sufficient value.



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Know Your Rights

Having chronic trouble with your vehicle even though it's brand new? There's a law in place to safeguard your investment in case of manufacturer defects.

These faulty new vehicles are commonly referred to as "lemons." The terms required to meet that standard vary depending on the state where you live.

There are also federal protections in place. So, if you purchased a new car with reliability issues, it's worth exploring how lemon laws can help.

DEFINING THE TERM

Lemons are officially classified by the National Lemon Law Center as new vehicles that cannot be repaired after a reasonable number of attempts. The timeframe for these designations begins from the date of purchase or delivery and can extend up to a year or to a specific mileage limit. The manufacturer, an authorized dealer or their representative mechanic must have made multiple unsuccessful attempts to resolve the same issue. The car also typically needs to have been inoperable for a designated period, often 30 days or more. Consult local laws to determine specific time frames and coverage in your area.



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WHAT TO WATCH FOR

If you experience early operational issues, it's important to promptly return your new car or truck to the dealership. Time limits for coverage are usually short, so it's important not to delay. The same thing applies once you learn about a recall. Get to the dealership as soon as possible to remain in compli-

ance with lemon laws.

YOUR COMPENSATION

If you bought a lemon, you have the right to certain compensation. This may include a full refund of the amount paid, including taxes, tags, title and related fees. Repairs, towing and insurance costs may be covered. Finance charges,

rental car fees, interest payments, loss-of-use or inconvenience damages, and other expenses related to securing alternate transportation are sometimes included in these settlements.

SEEK COUNSEL

If the manufacturer fails to address your repeated com-

plaints, seek legal assistance from an attorney familiar with local lemon laws. Just keep in mind that local dealerships are not necessarily to blame, as they simply sell cars made by others. In most cases, their staff members will provide as much support as they can to resolve the issue. After all, they want to keep your business.

First-Time Buyers

Buying your first car can be an understandably daunting task.

It's likely the biggest purchase you've ever made.

Still, if you follow a few time-honored guidelines, you can end up with a new car or truck that's both dependable and (just as crucially) within your budget.

DETERMINE YOUR NEEDS

There are plenty of trendy cars and very powerful trucks. Many come tricked out with tons of eye-catching additional features. But make sure this new purchase fits your daily transportation needs as well as your budget for both the monthly note and everyday fuel economy. Of course, making a practical choice doesn't have to mean ignoring your personal preferences. Just don't go overboard and regret the decision later. If you fall behind on the payments, you risk losing your main form of transportation.

CONDUCT RESEARCH

In the internet age, information on new cars and pre-owned options is easy to find. You can also seek advice from someone who has experience with the model you're interested in. Review online services that provide

information on what people in your area have paid for the vehicle you're interested in. A local banker or credit union representative may offer valuable perspectives. When considering your options, remember to likewise compare the location and showroom environment at different dealers. Find one where the selection, price and

atmosphere fit best.

SECURING FINANCING

Resources for financing include in-house arrangements from the dealership or a loan from your personal banking institution. Consider getting preapproval through a lender before you begin in-person visits. This information can also help inform the

choices you make, ensuring that your financial concerns are met. Of course, getting preapproval may be challenging if you have marginal or limited credit, as many first-time buyers do. In-house financing may be easier to secure in that situation.

WHEN YOU GO

Your experience behind the

wheel plays a significant role in your purchasing decision, so always take at least one test drive as part of the decision-making process. Various factors come into play, such as seat height, steering feel, wheel adjustment, control layout and outward visibility. Try to spend at least 30 minutes in the vehicle, driving both on the highway and in stop-and-go traffic.



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Latest Safety Features

Every year brings exciting new improvements in vehicle technology, with many of them designed to keep drivers and their passengers safe.

Driver-assist features are at the forefront of these advances as the calendar flips over to 2025. Automatic braking, improved and increased airbags and blind-spot monitoring are just some of the features providing a higher level of protection these days.

PASSENGER COMPARTMENT

When it comes to safety, car manufacturers are not only meeting the minimum requirements set by the federal government but going above and beyond. That means incorporating additional restraints, airbags and structural features to enhance crash protection. Some new vehicles offer up to 10 airbags, including specialized airbags that are meant to shield the head and torso from injury.

BRAKING ADVANCEMENTS

Another significant safety feature is automatic emergency braking. Radar sensors located around the vehicle help detect potential collisions and alert the driver that evasive action is required. The effectiveness of AEB systems may vary,



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however, as some don't function as well at high speeds, at night or during challenging weather conditions.

COLLISION WARNING

Forward collision warning systems use a combination of cameras, lasers or radar to detect objects in front of the vehicle. Once something is detected, the system provides a visual, tactile or audible

warning to help prevent a collision. Some newer forward collision warning systems are integrated with automatic emergency braking. Some systems even pre-charge the brakes to enhance their stopping power.

BLIND-SPOT MONITORING

Blind spot detection is a safety feature that aims to prevent collisions by warning

drivers of traffic that's approaching from behind but can't necessarily be seen because of the vehicle's construction. This feature is often paired with rear cross-traffic alerts. This system notifies the driver when traffic is moving behind the vehicle while in reverse.

LANE DEPARTURE

Lane departure warning

systems monitor the vehicle's position in relation to lane markers like roadway stripes. If the system detects a drift into another lane, a warning sounds for the driver. In some cases, the system can even automatically guide the vehicle back into the right spot. Lane-centering assist takes an even more proactive approach by actively keeping the car in the middle of the lane.

Leasing Pros and Cons

If you're likely to opt for a new model every few years, leasing might make more sense than purchasing a truck or car. There are notable advantages and disadvantages to both options.

INSIDE THE TRENDS

The prices of new vehicles are steadily increasing, making leasing an attractive option for some. There may also be significant tax advantages for business owners who opt for leasing. Of course, it's important to remember that a leased vehicle is not truly yours, so it must be maintained and returned in excellent condition to avoid incurring penalties.

READ THE FINE PRINT

Before deciding to lease, calculate your anticipated weekly mileage. Exceeding the lease's pre-set limit will result in penalties – and unused miles do not carry over as credit. Of course, in the era when more people are working from home, these restrictions may not be as concerning – but they can present a challenge for some drivers.

Buyers have the option to sell their asset, but lessees face a substantial penalty if they terminate the agreement. These fees can amount to



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thousands of dollars, all payable at once. Some lease promotions may require a cash down payment, meaning you can't trade in your old vehicle. Individuals with lower credit scores may have difficulty leasing.

IF YOU LEASE

Think of leasing a vehicle as

you would renting a home. You have access to the vehicle at a fixed rate for a predetermined period. Many lessees simply transition to another lease at the end of their term. In some cases, they may pay less than they would if they were buying, allowing them to drive a more expensive vehicle than they could otherwise

afford. There are also cost benefits when it comes to repairs, as these rotating vehicles are always covered by warranty.

IF YOU BUY

On the other hand, buyers have the advantage of owning a valuable asset. Once they complete their loan payments,

they get to keep the vehicle. Lessees remain in a continuous cycle of making car payments. Lessees are driving the vehicle when it is brand new and experiencing the highest rate of depreciation. In contrast, buyers can maximize the value of their purchase by keeping it after the loan is paid in full.