



New Car BUYING GUIDE

Buying a Car for Your Business

Buying a car for your business can be a smart move but it's also one that requires careful planning.

Whether you're a sole proprietor, freelancer or small business owner, a commercial vehicle can improve efficiency and project a professional image. It can also open the door to valuable tax deductions.

Before signing on the dotted line, it's important to understand how business use affects your purchase and what benefits the IRS allows.

BUSINESS OR PERSONAL USE?

The first step is deciding whether the vehicle will be used strictly for business or shared between work and personal life. This distinction determines what kind of deductions you can claim and how you must track your usage.

For vehicles used exclusively for business, the entire cost of ownership including fuel, insurance, maintenance, depreciation, and lease or loan interest may be deductible. If the car is used for both personal and business purposes, only the portion used for work can be written off.

To stay compliant, you'll need to maintain accurate mileage logs showing business versus personal use. Apps and tracking tools can



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make this easier.

TAX DEDUCTIONS AND SECTION 179

One of the biggest tax bene-

fits available to business owners is the Section 179 deduction, which allows you to write off the full or partial cost of qualifying business

equipment including vehicles in the year you purchase it.

Certain vehicles, such as trucks, vans and SUVs over 6,000 pounds gross vehicle

weight, may qualify for larger deductions. However, passenger cars have more strict limits. Be sure to consult a tax professional to understand the latest thresholds and eligibility requirements.

Leased vehicles may also offer deduction opportunities, but the process differs from buying. Business owners can typically deduct lease payments proportionate to business use, along with operating costs.

WHAT TO CONSIDER BEFORE YOU BUY

When shopping for a business vehicle, think beyond aesthetics. Consider factors like fuel economy, cargo capacity, ease of maintenance and branding potential. For example, a delivery service may benefit from a van with shelving, while a real estate agent might prioritize comfort and fuel efficiency.

Some automakers offer commercial vehicle programs with incentives like fleet pricing, service plans or upfitting options tailored to business needs. Ask about tax-friendly financing terms and whether the vehicle qualifies for bonus depreciation.

Buying a car for your business is a big decision but when done right, it can deliver long-term benefits. Talk to your accountant, compare models based on your actual work needs and track your usage carefully. With smart planning, your new business vehicle can work as hard as you do.

Best Cars for Families

As families grow, so do their transportation needs. Whether it's juggling school drop-offs, sports practices or weekend road trips, the right vehicle can make a world of difference.

Parents shopping for a new car in 2025 are looking for more than just seating — they need safety, space, convenience and reliability.

Fortunately, automakers are responding with family-friendly models packed with thoughtful features designed to make life on the go a little easier.

SPACE TO STRETCH OUT

When choosing a family vehicle, space is everything. Look for second and third-row legroom, wide door openings and flat-folding seats that make it easier to install car seats or access the back. Vehicles like the Honda Odyssey, Toyota Sienna and Chrysler Pacifica remain top choices for large families, offering roomy interiors, configurable seating and easy access to the third row.

Three-row SUVs such as the Kia Telluride, Hyundai Palisade and Subaru Ascent combine family-friendly space with a stylish look and all-wheel drive capability. For smaller families or city



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drivers, compact SUVs like the Honda CR-V and Toyota RAV4 offer a solid mix of comfort, cargo space and fuel efficiency.

SAFETY FIRST

Nothing matters more to parents than safety. Most 2025 models come equipped with advanced driver assistance features such as automatic emergency braking, lane-keeping assist and blind-spot monitoring. Look for high crash-test ratings from the Insurance Institute for Highway Safety (IIHS) and

National Highway Traffic Safety Administration (NHTSA).

Built-in rear seat reminders, rearview cameras and sensors help prevent accidents involving children or objects behind the vehicle. Some models feature child-lock systems that can be controlled electronically from the driver's seat.

KID-FRIENDLY CONVENIENCE

The best family vehicles are designed with daily chaos in mind. Sliding doors, hands-free liftgates and

stain-resistant seats are practical upgrades that quickly prove their value. Rear-seat entertainment systems, multiple USB ports and built-in sunshades can turn long drives into quiet journeys.

Many models now offer integrated booster seats, multiple LATCH anchors for car seats and tri-zone climate control to keep everyone comfortable. Some vehicles include interior cameras or intercom systems that let parents keep an eye — or ear — on what's happening in the back seat.

Cargo space is another key factor. Strollers, groceries, backpacks and sports gear all need a home, and the more flexible the storage options, the better.

PLANNING FOR THE LONG HAUL

A great family vehicle grows with you. As your needs shift from car seats to carpooling teenagers, choose a model that can adapt over time. Test-drive multiple options, and don't be afraid to bring the whole family along to see how everything fits.

Buying vs. Subscription Services

For decades, car buyers had two main options: buy or lease. But in recent years, a third choice has entered the market, car subscription services.

These programs allow you to subscribe to a vehicle for a monthly fee that typically includes insurance, maintenance and roadside assistance.

While still a small slice of the auto market, car subscriptions are gaining attention, especially among drivers looking for flexibility. But do they really make sense for most people?

WHAT IS A CAR SUBSCRIPTION?

Car subscription services work a lot like streaming platforms. You pay a monthly fee and in return get access to a vehicle, often with minimal long-term commitment. Programs vary by provider, but most include the car, insurance, maintenance, registration and the ability to swap vehicles during your subscription period.

Some are run by automakers themselves, such as Hyundai's Evolve+ or Volvo's Care by Volvo. Others are third-party platforms like Finn or Autonomy that partner with dealerships and manufacturers.

Unlike leases, which often require long-term contracts and large upfront payments, subscriptions can be month-to-month or short-term. That flexibility appeals to city

dwellers, frequent movers or those who simply want to avoid the hassles of car ownership.

WHAT'S THE CATCH?

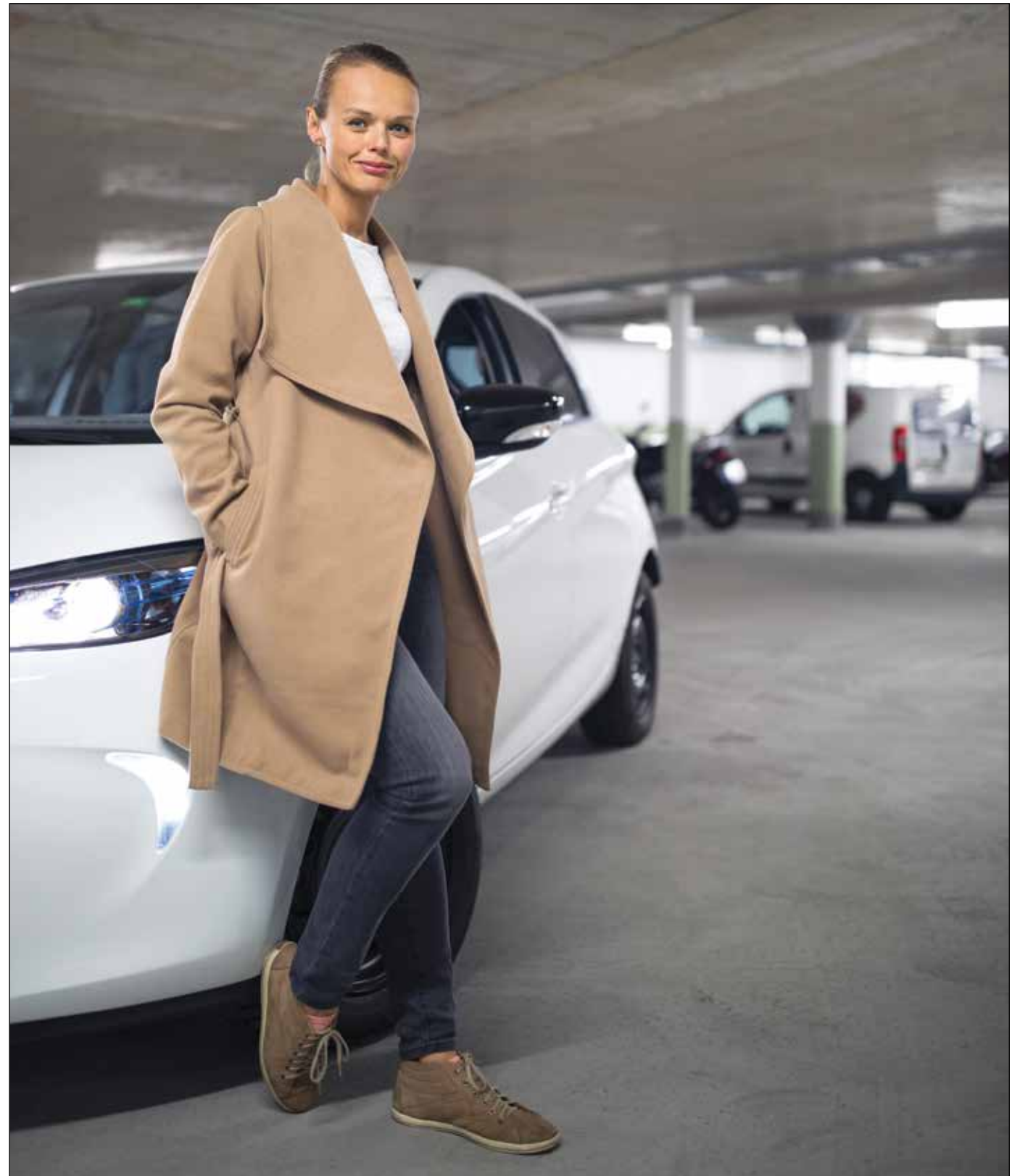
Convenience comes at a cost. Car subscription fees tend to be significantly higher than monthly payments on a lease or loan for the same vehicle. While you're getting extras like insurance and maintenance, you're also paying for the service's convenience and risk coverage.

Subscribers don't own or build equity in the vehicle, and mileage limits are often stricter than traditional leases. Also, not all areas have access to subscription services, and the selection of vehicles can be limited.

Still, for some drivers, particularly those who only need a car for part of the year or like to switch vehicles regularly, subscriptions can be a smart short-term solution.

IS BUYING STILL THE BEST VALUE?

Buying remains the most cost-effective option over the long term, especially for drivers who keep their vehicles for five or more years. You'll face upfront costs like down payments and taxes, but once the loan is paid off, you own



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an asset.

With buying, you have unlimited mileage, customization options and the ability to sell or trade in the car down

the line. For most drivers, especially families or commuters, buying still offers the best long-term value and control.

Car subscription services

may not replace ownership anytime soon, but for a growing number of consumers, they offer a glimpse into the future of flexible driving.

Must-Have Tech for 2025

Shopping for a new car in 2025 means more than just choosing a make and model.

Today's buyers compare touchscreen sizes, driver assist systems and how easily their smartphones sync with the dashboard. Automotive technology has advanced quickly, and many features that were once considered luxuries are now standard or expected.

Here's a closer look at the must-have tech features for new car buyers in 2025.

SMARTER INFOTAINMENT SYSTEMS

Infotainment systems have become central to the driving experience. This year's models showcase larger, more intuitive touchscreens, some spanning across the entire dashboard. Voice assistants powered by artificial intelligence can now understand natural language, making it easier to change the music, find directions or adjust climate controls without taking your hands off the wheel.

Many systems support wireless Apple CarPlay and Android Auto, eliminating the need for cords. Built-in navigation is improving, but many drivers still prefer the seamless integration of their phone's maps and messaging apps.

Subscription-based services



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are on the rise. Some automakers now offer in-dash access to streaming apps like Spotify, Alexa or even Zoom, though these features often come with monthly fees.

NEXT-LEVEL DRIVER ASSIST

Advanced driver assistance systems (ADAS) are more common than ever, with some becoming standard even in base models. These include adaptive cruise control, lane-keeping assist and automatic emergency braking,

features designed to reduce accidents and fatigue during long drives.

In 2025, more vehicles include semi-autonomous features such as hands-free highway driving in specific conditions. While these tools are not substitutes for driver attention, they can make stop-and-go traffic and long-distance cruising more comfortable.

Surround-view cameras and smart parking aids help drivers squeeze into tight spaces, and pedestrian or cyclist

alerts can enhance safety in busy urban areas.

CONNECTIVITY AND CONVENIENCE

Smartphone integration continues to evolve beyond infotainment. Many new cars now offer digital key technology, allowing drivers to unlock, start and share access to their vehicles through mobile apps. These apps can also provide real-time updates on tire pressure, fuel levels or battery range for electric vehicles.

Over-the-air (OTA) updates are another growing feature, letting automakers push software upgrades to your car without a service visit. This means your car's tech can continue to improve after purchase.

For buyers in 2025, tech isn't just a bonus, it's part of the package. As you compare models, test how these features function in real life. A user-friendly interface and responsive safety tech can make every drive smoother, safer and more enjoyable.

Tips for the Test Drive

Taking a test drive is your chance to see whether the car that looks good on the lot is really a good match for you and your driving style.

While reviews, photos and online comparisons can tell you a lot, there's no substitute for getting behind the wheel and experiencing the car for yourself.

Whether you're a first-time buyer or a seasoned shopper, here are some tips to help you get the most from your test drive.

COME PREPARED

Before heading to the dealership, do some homework. Narrow your options and schedule appointments in advance so you can test drive several models in one day. Bring your driver's license and a notepad or smartphone to jot down impressions.

If you regularly drive with passengers, bring someone along. Their feedback and how they fit in the car can be just as important as your own.

Plan to spend at least 30 minutes with each vehicle. A quick spin around the block won't tell you much, especially if you're trying to compare comfort, noise levels and performance.

PAY ATTENTION TO COMFORT AND VISIBILITY

Start by adjusting the seat, mirrors and steering wheel. Is it easy to get in and out? Can you find a comfortable position with good visibility?

Make note of blind spots, how easy it is to reach controls, and whether the infotainment system is user-friendly. Don't be afraid to test voice commands,

pair your phone via Bluetooth or try out the navigation system.

If you're considering a larger vehicle or SUV, practice parking or making tight turns. It's important to know how the vehicle handles in everyday situations, not just on the open road.

LISTEN CLOSELY AND DRIVE SMART

During the drive, turn off the radio so you can listen to the engine, brakes and road noise. Are there any unusual sounds or vibrations? Does the car accelerate smoothly and stop confidently?

Try driving in different conditions such as city streets, highways and hills if possible. Pay attention to how the vehicle handles turns, bumps and stop-and-go traffic. Does it feel stable and responsive?

Ask questions as you go. The salesperson can point out features or help you test specific driving modes, such as sport or eco settings.

TRUST YOUR GUT

Even if the car checks all the boxes, your instincts matter. If something feels off or the ride isn't what you expected, it's OK to walk away and keep looking.

A test drive is your chance to imagine life with the vehicle on errands, road trips or just your daily commute. Take your time, stay focused and choose the car that feels right behind the wheel.



Total Cost of Ownership

When shopping for a new car, it's easy to focus on the sticker price or monthly payment. But the true cost of a vehicle goes far beyond what you pay at the dealership.

Over time, expenses like fuel, maintenance, insurance and depreciation can make a big difference in what you spend.

Understanding the total cost of ownership helps buyers make smarter, more realistic decisions and avoid surprises down the road.

FUEL AND MAINTENANCE CAN ADD UP

Fuel costs vary widely depending on your driving habits and the vehicle's efficiency. A compact hybrid or electric car will cost far less to fuel than a large SUV or high-performance model. Even small differences in miles per gallon can add up to hundreds of dollars each year, especially for daily commuters.

Maintenance and repairs are another key part of ownership. New cars often come with warranty coverage for the first few years, but once that expires, routine services like oil changes, brake pads and tires become your responsibility. Luxury vehicles may have higher repair costs due to specialized parts and ser-



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vice needs.

Before buying, research the expected maintenance schedule and reliability ratings. Some models are known for low upkeep, while others may require more frequent or costly service.

INSURANCE AND REGISTRATION

Insurance premiums vary based on your location, driving history, coverage level and the vehicle itself. Sports cars, luxury models and vehicles with high repair costs usually come with higher premiums. Safety ratings and theft risk can influence the rate.

Don't forget registration

fees, which can be based on the car's age, weight or value depending on your state. These are recurring annual costs that should be factored into your budget.

THE HIDDEN COST: DEPRECIATION

Depreciation, the drop in a vehicle's value over time, is often the largest ownership cost. New cars typically lose 20-30% of their value in the first year and continue to decline steadily for several years.

Some brands hold their value better than others. Trucks and SUVs tend to depreciate slower than sedans,

and cars with strong resale demand can help you recoup more if you decide to sell or trade in later.

Online calculators and auto research sites can estimate depreciation based on make, model and mileage, giving you a clearer picture of the long-term value.

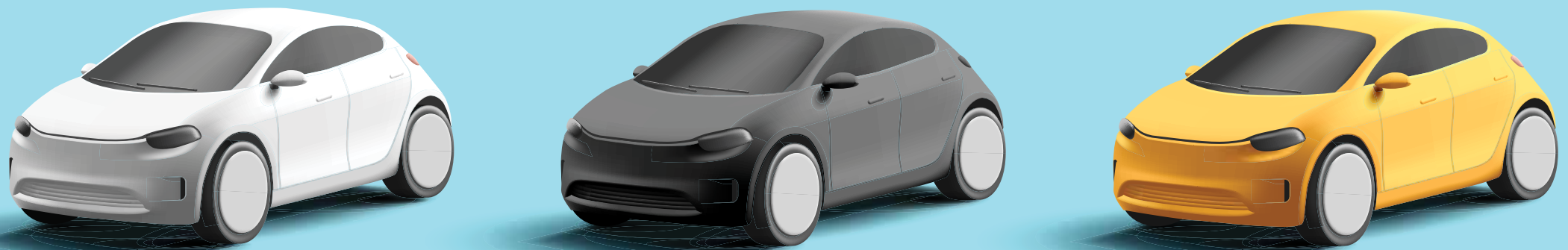
DON'T FORGET FINANCING COSTS

If you take out a loan to buy your vehicle, the interest you pay over time adds to your total cost. Even with a low interest rate, borrowing over four to six years can mean paying hundreds or thousands of dollars more than the

purchase price. Your credit score, loan term and down payment all affect how much interest you'll owe. A shorter loan term may have higher monthly payments but can significantly reduce the amount you pay in interest overall.

CHOOSE WITH THE LONG VIEW

The lowest upfront price isn't always the best deal. By considering the total cost of ownership including fuel, maintenance, insurance, interest and resale value, you can make a more informed decision and choose a car that fits your lifestyle and budget for the long haul.



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Trim Levels and Packages

Shopping for a new car can quickly get confusing once you start comparing trim levels and optional packages.

A base model might fit your budget, but a higher trim could offer comfort, tech or safety features you didn't realize you wanted. At the same time, who wants to pay for features they'll never use.

Understanding how trims and packages work can help you get the best value for your money and avoid overspending.

WHAT IS A TRIM LEVEL?

Trim levels are different versions of

the same car model, each offering a unique combination of features, materials and performance options.

Automakers usually give these trims names like LX, EX, Touring or Limited, though the labels vary by brand.

The base trim is the most affordable, often featuring essential equipment but fewer frills. Mid-level trims typically add upgrades like larger touchscreens, better audio systems or driver assist features. Top-tier trims may include leather seats, premium wheels, built-in navigation and more advanced tech.

Each step up in trim usually comes with a higher price tag, so it's important to determine which features matter to you. For instance, if heated seats and adaptive cruise control are high on your wish list, a mid-level trim might make more sense than trying to

add those features individually if that's even possible.

WHAT ARE OPTIONAL PACKAGES?

Optional packages are bundles of features that can be added to specific trims. These might include a cold weather package (heated seats, heated steering wheel), a tech package (larger screen, advanced audio) or a towing package (trailer hitch, upgraded cooling systems).

Packages allow you to customize your vehicle without jumping to a higher trim level. However, not all packages are available on all trims, and some may require you to add multiple upgrades just to get one feature you want.

Be careful with "forced bundles," packages that require additional

purchases or only come on higher trims. This can quickly drive up the final price of the car.

HOW TO SHOP SMART

Start by listing the features that matter most to you. Then research which trim levels and packages offer those features at the lowest price point. Use manufacturer websites and comparison tools to explore options before stepping into the dealership.

Ask the salesperson to walk you through the differences and don't be afraid to request side-by-side comparisons. In some cases, a lower trim with a package may be a better value than a fully loaded top-tier model.

When you know what you're getting and what you're paying for you can feel confident you've chosen a car that fits your needs and your budget.