

Auto Consumer Guide



6 Steps to Buying a New Honda

**Braman
Honda**

OF PALM BEACH

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Introduction

In today's economy, everyone is looking to save a few bucks wherever they can, especially when it comes to major expenses. If you want to buy a car, it pays to know how to get the right car and still save. With new and improved car models on the market, buyers have an unlimited variety of options to choose from.

However, choosing the right car can be quite a challenge. As more vehicles come with high-performance engines, powerful transmissions, and a range of entertainment options, buyers have to be thorough and do their research to determine the best vehicle for them. Being prepared takes a little bit of time, but in the end, you will have a vehicle that's not only affordable, you'll have one that also caters to your specific needs.

In this guide, you will learn the steps and some helpful tips you need to know before buying your next car. More importantly, you will learn how to get the right car at the best price.

Let's get started with what you need to do when beginning a new car search.

Step 1: Consider Your Needs

Before you even start your search, you should first ask the question "Why do I need a new car?" You may need a car for:

- Commuting to work
- Going on long trips with your family
- Transporting business supplies

It seems like an obvious step, but by sufficiently answering this question, you will not only significantly narrow your search, you will also ensure that the car you find fulfills your most critical requirements.

For example, if you want to use the vehicle for transporting business supplies, a spacious van can be a good option. If you need the vehicle for family commuting, the number of people that you will be carrying should guide you to the type of vehicle to buy. If you live alone, a smaller compact vehicle would most likely be ideal.

TIP: If you will want to own the vehicle for a long time, keep your future family size in mind when deciding on the type and size of the automobile.

Step 2: Do Your Research

After determining the type of car you want, you now have to research the available options. Remember, there is the car that you want and the car that's ideal for your needs. What you want may not be ideal for you, so be sure to carefully weigh your requirements and preferences.

When researching potential vehicles to buy, the first thing to consider is your budget. It may be necessary to strike a number of options from your list because the prices are simply too high.

What's Important in a Vehicle?

- **Engine size** – Typically, the larger the engine size, the greater the horsepower. Vehicles with larger engines are more powerful than those with more compact engines.
- **Miles per gallon** – You may also want to consider the miles that the vehicle can cover on a single tank of gas. If you will be going on long trips, fuel economy may be an essential feature on your checklist.
- **Entertainment** – This feature may or may not be important to you. At minimum, get a car that has a basic radio or entertainment unit. Optional items such as satellite radio may be important for some buyers.
- **Size** – If you typically carry six or more passengers, you will need a large vehicle. Many times, even if a car says it can hold a certain number of passengers, it's always helpful to read reviews from other drivers about the interior space and its level of comfort.
- **Trunk space** – Depending on what you want to use the vehicle for, ample trunk or cargo space may be important.

TIP: Keep in mind when conducting a car search that you may have to compromise on some features to find your ideal vehicle.



Step 3: Take a Test Drive

Now that you have an idea about the car you want and can afford, it's time to test drive the cars on your list. Test driving is the ultimate way of knowing whether a car is right for you. Remember, just because a car is rated higher than another model does not mean it is right for you.

Test driving is a very personal experience. You are the one who will be behind the wheel of the vehicle, so you should be sure the car you buy offers a nice driving experience. If you have identified a dealer with the car you want, call and schedule a test drive appointment.

On the day of the test drive, arrive early at the dealership before they remove the vehicles from the showrooms. This way, you can be sure the vehicle you will be test driving is the exact one you want to buy.

Test Driving the Vehicle

Before starting the car, get into the driver's seat and gauge your comfort level behind the steering wheel. Is the seat too low, far from, or close to the steering wheel? Do you feel comfortable in the seat or does the driver's compartment seem crowded?

- Start the engine and check how long the vehicle takes to warm up. If a vehicle takes too long to warm up, it may have a problem.
- Drive the vehicle on different types of roads, preferably ones similar to where you'll be frequently driving. Test to see how the vehicle performs on residential streets and freeways.
- Test the brakes to see how well they perform. Drive the vehicle at high speed and then hold the brakes at sharp bends or when nearing bumps. Do the brakes respond quickly? How about the steering wheel – can it maneuver the vehicle around sharp turns?
- For the first few minutes of your test drive, make sure the radio and air conditioner are off. Listen closely for any unusual sounds and the general cabin noise on the type of roads you'll be driving on the most. Although this is a commonly overlooked element, especially during a test drive, it's important if you expect to have long commutes or have small children with you.
- Try the interior features such as the entertainment system, air conditioner, and automatic windows. Do they work as expected?

Test driving a car is the only way of knowing its performance on the road and how comfortable you will feel behind the wheel. If possible, make sure that you test drive three to four cars on your list in succession. You will make a better comparison when the memories of the test drives are still fresh in your mind.



TIP: Sometimes you may find it difficult to choose between two vehicles after taking them for a test drive. Do not be afraid to ask the dealer for a second or third round of test drives if necessary.

Step 4: Start Shopping

When you know the type of vehicle that you want, it's time to locate it at the best dealership.

Find the Right Dealership

Finding the right dealership is just as important as finding the right car. It's important to go with a dealership you feel most comfortable with and trust that they are helping you find the best vehicle for you at the best price.

There are a number of things you can do to ensure that you're working with a high-quality dealership and getting a fair price. These include:

- **Researching the dealer** – Reviews are one of the most useful resources available to find the best dealership. If you have a dealership in mind and you do not know someone personally who

has purchased from that dealership, check out websites such as DealerRater.com to read reviews and get an idea of the experience you can expect at that specific dealer.

- **Special manufacturer offers** – Some manufacturers offer dealers special pricing to move various vehicle units. Take advantage of such offers if the vehicle that comes with an incentive is right for you.
- **New car incentives** – Check for manufacturers' incentives for new car owners or rebates for particular models. Find out from the dealer which vehicles come with rebates.
- **Total cost of vehicle** – If the dealer has quoted the total cost you will pay for the car, you should expect him or her to walk you through all of the fees associated with the final price.



Step 5: Establish Trust Before You Buy

At this stage, trust is one of the most important factors. While negotiation is typical at this stage, it will be useless if you don't trust the representative you're working with. Even if the price doesn't come down, if the dealer is completely closed off or pushy, you're better off checking out another dealership.

Remember, you're the customer who's about to make a big purchase on a new car. And while the dealer's job is to sell cars, this doesn't diminish the fact that they should provide you with all of the information you need to make the best, most informed decision that meets your needs and your budget.

TIP: While the prospect of owning a car can make you feel excited, do not let that excitement cloud your judgment. If a dealer is making you uneasy or is pressuring you too hard to accept a deal, all you have to do is walk away.

Step 6: Know Your Financing Options

After agreeing on a price with the salesperson, you are now at the financing stage.

How to Finance Your Car Purchase

There are several routes you can take to own a new vehicle, and it's important to understand your options and what you're most comfortable with based on your budget and lifestyle.

A common option for buying is to use a car loan. You can apply for a secured or unsecured car loan. With a secured car loan, the credit lender will give you the money to buy the vehicle, but they hold on to its title until you've finished paying off the loan. With an

unsecured car loan, the lender will finance your car purchase without you having to provide any form of security for the loan. Unsecured car loans are usually given to borrowers who have high credit ratings and have an established relationship with the lending institution.

You can also get financing from private lenders. The good thing about private loans is the lenders can be more lenient with their terms, unlike banks and traditional credit institutions. Private lenders can include close friends, family, and other private investors.

Finally, you can also get a vehicle through leasing. When you lease a vehicle, you have the right to use and maintain it as your own, but the title will remain with the leasing company. Vehicles are usually offered on lease from three months to several years.

With this option, you will pay the leasing company a fixed amount every month for using the vehicle. At the end of the lease period, the leasing company will take

back its vehicle. If you're interested in leasing, ask the salesman or financing expert at the dealership to walk you through various down payment scenarios that will bring you to a monthly payment you're comfortable with.

Buying a car does not have to be a complicated process. The most important thing is finding a dealership you trust and are most comfortable with. Following these six steps will help you find the perfect dealership who will get the right car at the right price. Good luck!



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