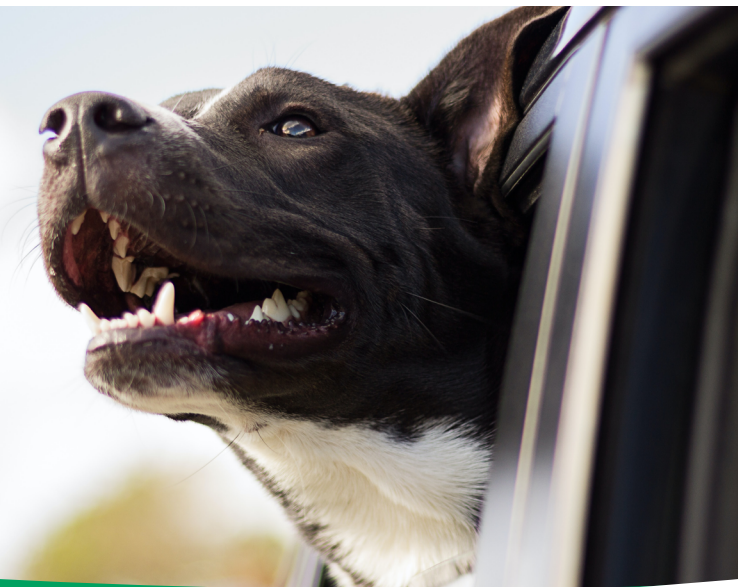


CAR BUYING GUIDE



Whether you're a first-time car buyer or an experienced car owner, we've packaged some of the best advice to avoid the potholes of car buying.

DO YOU KNOW HOW MUCH YOU CAN BORROW?

The general rule is you shouldn't spend more than 20% of your monthly net income. Keep in mind that this take-home pay ratio should be applied to all vehicles in your household. With a better understanding of your car expenses, you'll be better equipped to find the car that fits your budget.

DO YOUR HOMEWORK.

Before you step foot inside a dealership, know what you are looking for:

- How big is your household?
- Do you want to save with a fuel efficiency vehicle?
- Are power and performance crucial to your purchase?
- Do you need the ability to haul or move things?
- Do you need a car that's more spacious?
- Do you want a trendy car that reflects your lifestyle?
- Is safety a chief concern?

NEW, USED OR CERTIFIED-PREOWNED?

While you'll get the most bang for your buck buying used, certified-preowned vehicles usually offer some warranty, making it a nice compromise between used and new. When you buy new, however, you get the latest safety and performance features, longer basic and limited powertrain warranties, and other benefits.

READY TO BUY? HERE'S THE RIGHT WAY TO MAKE AN OFFER.

While you should know your ideal monthly payment, never tell your salesperson. Keep the value of your trade-in separate. When negotiated together, you'll get a break on the new car or the value of the trade-in, but rarely ever both.

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