

Seven Shopping Strategies for New Car Buyers

New car shopping can be a lot of fun, especially if you're a car enthusiast. But others can find the experience stressful and tedious. Either way, there's a lot to think about.

According to a survey of car shoppers, overall purchase price is the most important factor when shopping for a new car (46 percent), followed by make and model (31 percent).

Safety and performance come in a distant third, tied at seven percent. But whether you're turned on or turned off by the dizzying array of car choices, trim options, "expert" reviews, incentives and other deals, it definitely pays to approach car buying strategically.

So if you're in the market for a new vehicle and you find yourself having trouble keeping a clear head, just keep these strategies, courtesy of Comprehensive Insurance Agency in mind:

1. Decide how much money you can spend and what type of vehicle best suits your needs. Just looking for the basic transport capability of a small or medium sedan? Or do you need the hauling capacity of a van or SUV? Something practical? Something sporty? Something in between?

2. Research crash tests and accident data available from the Insurance Institute for Highway Safety.

3. Shop around for financing. If you can, apply for and get approval for a loan from a bank, credit union or other financier before you even visit the dealership. Being a "cash buyer" gives you an advantage when you do finally meet with the dealership's financing person.

4. Test drive the car. Try to drive in conditions that will be similar to those under which you'll drive every day.

5. Check pricing for your desired make and model at two or three dealerships and use that information to help you negotiate the best deal.

6. Get a firm quote, in writing. This should include not only the cost of the car, but any fees and the sales tax.

7. Inspect your new car carefully before driving off the lot. Make sure all the options you've ordered are included and that the body and paint are free of scratches or dents.

Finally, it's important to consider the cost of auto insurance, although it seems that few people realize that what they pay for insurance can add significantly to the vehicle's total cost.