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The car buying journey explained, deciding to buy a car is a big deal. Let's walk through major milestones buyers can expect and prepare for. You'll likely set a budget decide on in your used, secure financing. Pick a vehicle, shop around, test and inspect, negotiate and enjoy before deciding on a vehicle. It's good to review your finances to determine a reasonable budget for the purchase and related expenses.

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One aspect that will factor into your budget is the decision to buy either a new or a pre owned vehicle. Weigh each option to determine what's right for you.

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It's recommended you get pre approved for an auto loan to compare alternative financing options. Negotiate and narrow your Search Keep in mind, shopping for rates within a 14 day period ensures inquiries on your credit report essentially count as one. Minimizing the impact to your credit score. With the loan amount and budget in mind, you'll begin the search for a vehicle in your price range. Aim to narrow your search by identifying must have.

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If you find a vehicle you like, contact the seller to ensure the listing is accurate and the vehicle is still available. Sometimes prices include discounts you're not eligible for. If you're seriously considering a vehicle, you'll want to inspect the vehicle and take it for a test drive before finalizing the sale.

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Instead of negotiating the monthly payment, focus on the out the door price the total cost of the vehicle with fees included. Ask for a breakdown to ensure there aren't hidden fees such as dealership or advertising fees. Plan next steps accordingly. If you aren't able to come to an agreement with the seller, be prepared to walk away and begin the search for another vehicle.

[00:02:15.370] - Speaker 1

We hope this provides clarity and that the road to owning a new vehicle is a smooth one for you.