

## How To Buy a Car That's a Bargain Not a Burden

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Beroff offers these tips for getting a great deal on a great car:

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Consult the clock. The best time to hit the dealership is at the end of the day. By the time the sales and finance office staff sell you on a vehicle, establish a price for your trade-in, and then complete all the paperwork, a car purchase can take hours to consummate. When you show up late and they're already in the mood to head for home, you put the pressure on them instead the other way around.

• Exchange rate. Know your current vehicle's trade-in value so you can be realistic with the dealer and know if he's being realistic with you. Go to Edmund's at [www.edmunds.com](http://www.edmunds.com) or Kelly Blue Book at [www.kbb.com](http://www.kbb.com), look up the trade-in value in the N.A.D.A. (for National Automobile Dealers Association) Used Car Guide, which is available at most bookstores and libraries or ask your banker to look it up for you. Also, make sure your car puts its best wheels forward with a clean and neat interior and exterior.

• Benefit package. Find out if the manufacturer is offering any special incentives to customers or dealers by checking with Edmund's at [www.edmunds.com](http://www.edmunds.com). Obviously, you'll benefit from a customer incentive, but if you know about a dealer cash incentive (also called marketing support), you may get him to take it off the price of the car.

• Only the loanly. Unless the dealer offers a special incentive like 0 percent financing, arrange for a loan at your bank or credit union before you hit the showroom; as a rule you'll pay about 2 percent more for dealer financing than you will for outside funds. If you go for dealer financing, check your credit ahead of time and fix any inaccuracies so you won't have any trouble qualifying for that special rate.

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For more information on The Bargain Hunter's & Smart Consumer's Field Guide: How To Buy Almost Anything For Next To Nothing! call TC Boodman at (850) 636-4006 or visit <http://www.aveburybooks.com>



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