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Car buying advice India by Mike Nielsen

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Buying a car, whether it is new or a used, is an exciting experience for many, especially for first time buyers. Choosing a right car that suits your purpose and budget could be a daunting task. Car buying is not only an emotional decision for many people; it also creates a financial stress. People opting for car loans enter into a long term financial commitment impacting their routine life. So it is important to understand the aspects before going for a new car purchase. As some people are allergenic towards the word â€˜adviceâ€™ the following points are given as tips or suggestions.

Be armed with adequate knowledge

Acquire adequate knowledge about various aspects of cars such as vehicle types, models, variants, features, options, pros and cons, and prices. This helps in choosing the right car and model that suits most of you and your budget. Websites of various car makers helps in acquiring this crucial knowledge. This will save you from over-ambitious salesperson tricking you to buy unsuitable vehicles.

Make a budget

It is important to decide in advance the amount you can afford to buy a new car. A car prices in India varies by model and by company. There are chances that you may overshoot your limits on seeing fancy features of a new car. It is also important that you do not disclose your budget to the salesperson before zeroing your desired model. In case you go for a car loan decide the EMI you can afford.

Talk the money matters only in the end

Keep the money matters to the tail end after clearing all technical aspects. In case you want to exchange your car never disclose it in the beginning of discussion. Otherwise the sales guy will try to push you to the corner as you do not have many options, but to succumb to his pressure. Never allow this to happen. Make a valuation of your old vehicle in advance and know its worth before choosing the new one.

Calculate total cost

A car buying decision has long term consequences. Buying a new car does not end with paying the cost of the vehicle. There are recurring expenses that are incurred in regular intervals such as fuel charges, maintenance, insurance, taxes, etc. When calculating the total costs, take all these costs into consideration. Petrol cars may cost less and require minimum maintenance, but their fuel bills can pinch your wallet. On the other hand, Diesel cars cost more, need frequent maintenance, but offer good savings in fuel cost in the long run.

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