Easy Tips for Buying a New Car in California by Williams Orchard

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When you live here, you get a little bit of everything. Beautiful weather, sandy beaches, almost 52 weeks of golden sunny days- the State of California is truly the Golden State. It is a beautiful place to live. Californians believe in living life to the fullest and this belief holds true even while buying a car. In 2010 alone, there were a staggering 1.17 million new vehicle registrations.

Buying a car is an investment and a very strenuous process. It can be exhilarating and worthwhile only when you find a perfect car at affordable rates.

When you are buying a car, you can either go for an old classic or a contemporary model. But buying "fresh off the lot" is a personal aspiration for many. It is like a status symbol. If someone buys a new car, he is considered to have "made it" in the big land of Uncle Sam.

Latest engineering, chic style, fuel efficiency, and innovation will be offered by a new car. It will also have superior safety devices. And to top it all, who doesn't enjoy the new car smell? Isn't it thrilling to own a car that is truly yours, one that's never been driven by anyone else?

The best thing about a new car is that it gives you peace of mind. You need not worry about the car's history and doubt whether the car was salvaged or not.

Most dealers will offer you attractive incentives for buying a new car. It can be anything from a cash rebate to 0% financing. Manufacturers are also offering strong incentives on new car sales.

It is easier to buy a new car than ever. So when you can afford the Real Mc Coy, why go for a pre-owned washout?

An overwhelming number of cars are launched in California every year. 2012 Toyota Camry was launched on August 23, 2011. Even Ford is set to launch its all electric car -Focus in California next year. You will soon be seeing the Italian beauty back on roads as Fiat is re-entering the U.S. market after a 27 year hiatus.

All this is quite intimidating. You have quite a lot of cars to choose from. So, it becomes essential to research.

There are several options to search for a car. Most dealers give their ads in local dailies and TV channels. Ask for opinions from your friends and family. Californians are passionate about their cars so taking opinions from them will definitely refine your perspective.

Also make use of the internet. There are multiple sites that offer new cars for sale and others who provide a detailed review. You can also get an idea about the safety of a car by comprehending several articles and safety reports about the particular model. Insurance Institute for Highway Safety (IIHS) is popular for providing this sort of information.

Understanding the importance of internet, car dealers have started their own "Internet Division". This means you can communicate with the dealer's Internet Administrator via e-mail, fax or phone.

"Tomorrow belongs to people who prepare for it today."

It is essential that you consider the re-sale value of the car. Every car loses its value the second you drive off the lot. There are only few cars that have a high re-selling value. Make sure that the car you choose also has the same virtue. Refer Kelley Blue Book website for a reliable re-sale value.

"Seeing is believing."

So, go to the near-by dealers and explore various car options. Don't buy the first car you like at the very first dealer. Comprehend everything and then go for the kill.

It's great to have that Eureka moment while buying a car. When you know that you have found your perfect car, negotiate the price. The "sticker price" is always higher than the actual worth because every dealer knows that the buyer will negotiate.

The other aspect of buying a car is FINANCE. With interest rates lowering to almost 3% for new auto loans, new cars are a reality.

Before you go for an auto loan, you will have to decide on few other things.

Buying a car is not a one-time expense. You should think of its cost as the total cash outflow over its useful life. You will have to pay for Title registration, insurance, taxes, maintenance, etc. So, do not spend all on the price of the car and do save for the future.

Figure out how much down payment you can afford. Make use of the online loan calculators to calculate your monthly payment.

You obviously need a robust credit score for availing loans at lower interest rates. But, you can improve your chances by going for a trade-in.

Owing to the 2009 "cash for clunkers" program, more than 600,000 used cars were taken off the market. And with the economic downturn, the sale of new cars has also reduced. This means that the demand for used cars is increasing and on the other hand its supply is constantly declining. The result is a steady decline in the price difference between the new and used cars. You can take advantage of this situation and trade-in your used car for a higher price.

A higher price means you need new auto loan for a lower amount. This will automatically translate into lower interest rates.

When you avail an auto loan, you can go for traditional options like the car dealers or banks and other financial institutions.

But the best way is to use the internet. Your work will be done PDQ. When you have the entire world at the click of mouse, why choose other options? You can visit websites of several companies and get quotes from them. Don't worry if you have a less than perfect credit score. There are companies which specifically deal with bad credit score.

A tremendous effort was put in by you to reach the position where you are now. You are not only capable of buying a new car, but you also deserve one. So, buy a brand new car and paint the town red.

When you have struck gold in California, why not enjoy it?

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Williams Orchard - About Author:
We, at Rapid Car Loans offer you hassle free a car loans California. We have a nationwide network of lenders who will provide you a car financing at the most affordable rates. All you need to do is fill in the simple application form.

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