



Money. Matters.

On-demand financial guidance by Dupaco

In the market for a new ride?

Buying a car can be a stressful experience if you're not prepared. When you do your homework before you look for your new ride, you'll know how much you can afford and know how to spot a fair price. Here are some tips to help you get started.



DRIVE WITHIN YOUR BUDGET

Before you start shopping, it's a good idea to get pre-approved for your auto loan. Doing so can bring you peace of mind—and save you green.

When you're pre-approved, you know exactly how much you can spend on your vehicle. Then you can find a car that fits both your needs and your budget.

Take our auto loan payment calculators for a spin, and complete your pre-approval application with some basic information. And we'll help get you on the road to finding your next vehicle!



Check out Dupaco's auto finance calculators and get pre-approved at dupaco.com/vehicles

LOAN SAVINGS AT ABSOLUTELY NO COST

Want an easy way to save money? Pay down your loans on an automatic biweekly or weekly schedule. Frequent, automatic payments shorten the life of the loan by allowing you to hit the principal more often.



With biweekly payments, you end up making one extra payment each year, compared to monthly installments. You'll also reduce the amount of interest that you pay your lender, effectively lowering your loan's interest rate.

Choose your lender carefully and read the fine print. Some lenders will charge you a fee to set up an automatic payment plan or charge early payoff penalties. Other lenders might wait until you have a full payment before applying it to the loan.

Dupaco members have access to no-cost automatic payment plans and don't face any penalties for paying off loans early.

FOR MORE TIPS WATCH:

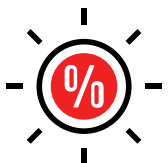
The Basics of Car Buying
dupaco.com/MoneyClips

NAVIGATING INCENTIVES WHEN BUYING A CAR

Give yourself the upper hand on negotiation day by researching available incentives ahead of time. You can compare the latest deals and rebates at Edmunds.com. Here's how the most popular incentives work:



Customer cash: It's a rebate that goes straight to you and is taken off the financed amount.



Loyalty bonus: If you already have the same make of the auto you're buying, you might be eligible for a loyalty bonus from the manufacturer.

Low APR financing: The low annual percentage rate might range from 0 to 5%. But sometimes, a down payment and rebates might save you more in the long run. Not sure what's the better deal? You can use Dupaco's calculator at dupaco.com/vehicles to help you determine which offer will save you more.



Lease: Special lease programs can be a good option too. Consider these variables when contemplating a lease: the length of the lease (36 months is recommended); the down payment (\$0 down is an option); the number of miles allowed per year (it's usually around 12,000 miles); and the monthly payment, including taxes and fees.

When it comes to extended warranties and protection packages, compare offerings at both the dealership and your financial institution. Dealer packages might cover more. But do you need the extra products being offered?

BUYING A USED CAR WITH CONFIDENCE

If you take your time to carry out an inspection plus research a vehicle's history, buying a used car can be rewarding and cost-effective. Here are some quick tips to follow.

-  **Inspect the exterior**
Look for rust, offset doors and fenders, cracks and differences in paint color
-  **Check the interior**
Inspect the interior for wear and tear and water damage and check the odometer—if it shows low mileage but the inside of the car is disheveled, the car may not be what it appears to be
-  **Check the tires and wheels**
Look for even tire wear—uneven wear could mean that the wheels or suspension are out of alignment
-  **Look at the engine**
Make sure the coolant is clear and the oil, transmission fluid and brake fluid are all the correct colors
-  **Vehicle history**
Request a Vehicle History Report, repair invoices and receipts, and registration information and be aware of all new parts

-  **Don't rush the purchase**
Take your time inspecting the vehicle and getting the necessary information—you don't want to regret a quick decision
-  **Don't accept issues**
If you see problems, mention them and request that the seller fix them—if the seller won't fix them and you're still interested in buying the car, negotiate a discount
-  **Don't buy unseen**
Always physically see the car before purchasing—pictures can be misleading
-  **Don't listen to music**
When test driving the car, make sure you don't have the stereo on—music can mask suspicious noises and rattles in the car
-  **Don't ignore your instincts**
If it feels wrong, don't be afraid to walk away—trust yourself, as there will always be another car out there for you



A GOOD TIME FOR A MAKEOVER



If you've ever been distracted by your finances, stressed by your debt or worried about retirement, you've experienced the emotional impact that money can have on your life. But even if you feel financially OK, there might be even more ways to make your money work for you.

And that's exactly what a Money Makeover is all about.

Whether your finances need total reconstruction or simple touch-ups, a Dupaco staff person will review your entire financial picture with you at no cost. Dupaco has helped hundreds of members cut costs, build savings, establish short- and long-term goals and improve their financial well-being.

Money Makeover

Request your free Money Makeover at dupaco.com/makeover