TAKE THE WHEEL

Get the Best Car Deal
Seminar Objectives

- Determine what you can afford
- Dealing with dealerships
- Buying used
- Warranty options
- Financial and insurance options
Ask yourself:

- Am I paying all my debts on time?
- Is my credit report “clean”?
- What price is realistic?
- Am I living paycheck to paycheck?

- Check budget
- Don’t forget about other expenses
- Factor in all costs

Determine what you can Afford
Get Preapproved First

- Get approved for credit union loan before visiting any dealership
- Keep amount to yourself until negotiations are complete
- Compare dealer offer with credit union rate
- Make informed choices
- Control financial future
Getting Started

Educate yourself

Find a conveniently located dealership

Shop around

Check out Service department
Shopping Tips

1. Decide make, model, options, and color
2. Visit at least 3 dealerships
3. Don’t go alone
4. Shop car features, affordability
5. Consider gas mileage
6. Keep good records as you shop