

How to Shop For a New Car

By Daniel Jones

To many people, a car is a form of personal expression, like the clothes they wear. But a car isn't just a fashion statement. You also have certain practical needs to consider. Ultimately, the answer to which car is right for you is a blend of these factors and price.

First, decide what kind of car you want from the list below.

Compact car

Family sedan

Luxury car

Station wagon

Minivan or full-size van

SUV (sport-utility vehicle)

Sports car

Convertible

Pickup truck

Each type of vehicle listed above will have a built-in price range. So your budget might dictate the class of car. For example, lots of people would like a luxury car or even a sports car. But their budgets are telling them to get a compact.

To narrow the choices, consider these questions about your driving habits:

What type of driving do you do?

This is the most important question to answer in order to narrow down the car-buying field. If you often drive into the mountains, you'll need plenty of power for climbing. If you like to feel the G-forces, you need to look for a muscular V6 or V8. But if you want great gas mileage, you'll need a compact with a small engine.

How many passengers do you often carry?

Big families like minivans or SUVs. Young singles like two-door coupes or sports cars. But remember to think ahead. Are you expecting a family in a few years? Then maybe you should split the difference and get a four-door. If your family is no more than four people, do you really need a van or SUV? A car will likely get a little better gas mileage and cost less.

Do you want a manual or automatic transmission?

Some vehicles come with only one type of transmission. Generally speaking, vehicles with automatics are easier to find and hold their value better. Vehicles with stick shifts are generally about \$700 cheaper. Decide ahead of time which type of transmission you want. Will your spouse or children be comfortable driving a stick? It is difficult to talk on your cell phone, drink a cup of coffee AND shift gears.

Do you want a four-wheel-drive or an all-wheel-drive vehicle?

4X4s are popular now, even with people who don't drive in snow or mud. Keep in mind that you will pay extra for four-wheel drive, and there is usually a reduction in gas mileage.

How long is your daily commute?

If you pile on the miles, think about getting a car with good gas mileage. Thirsty cars can be expensive to drive as fuel prices rise. Will a vehicle with a four-cylinder engine get you there as quickly and comfortably as one with a six cylinder?

Are there features you must have?

For example, if you have a bad back, lumbar support may be required. Or perhaps you are short and need a driver-seat height adjuster. If there are features you must have, make a list as a reminder.

Researching Your Top Choices

Once you've decided on a class of car, look at individual models. Most models will come in different "trim levels." For example, a base Nissan Maxima is a GXE, the SE is sport-oriented and the GLE is the most luxurious. Each trim level is priced differently.

The most important advice may be to be patient. Manufacturer incentives are best at certain times of the year. Finding the vehicle you like best may take some time. Don't rush your decision. Shop many of your local car dealers and test drive various brands of vehicles.