

Save Thousands on Any New Car by Using the Internet

This Free E-Book is brought to you by Natural-Aging.com.

100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Save Thousands on Any New Car by Using the Internet

By Jeremy Brubaker

Save Thousands on Any New Car by Using the Internet by Jeremy Brubaker

Failure to do your homework will prove costly when you purchase your next new vehicle. The internet makes all of the essential information accessible for free, so fire up your computer and get ready to save money.

If you are unlucky enough to be trading in your old vehicle, brace yourself because it is going to be ugly. The price dealers offer to pay is always painfully low. Don't be fooled by minimum trade promotions, they will just charge you more for the new car to cover their losses. The only way to get a fair price for your trade is to sell it yourself. Here are a few good web sites to sell your automobile for a small fee.

traderonline.com
dealsonwheels.com
autotrader.com
ebay.com

If you must trade in your old car, you can always find an independent appraisal online for free. I recommend looking up a few so that you can estimate a price range before you head out to make the trade. In addition to appraising your trade in, these sites provide estimates of how much you could expect to receive if you were to end up selling it yourself.

nadaguides.com
kbb.com
edmunds.com

A fairly new subject to address when preparing to purchase your next new automobile is the rebate, incentive, bonus cash, special offer or whatever they are calling the sale this week. The rebates are a popular tool used most frequently by American auto makers. For the consumer, an advantage of the incentives can be that banks are willing to loan retail price and even a little more. The sale price often

Save Thousands on Any New Car by Using the Internet

ends up thousands of dollars less than the retail price. So if you owe slightly more than your car is worth, you may be able to roll that negative equity over into a shiny new car. I have seen rebates as high as \$7000 on GM trucks and \$5500 on GM cars. Whether you are upside down in your current vehicle or not, the rebate can save you money. Don't wait until you get to your local car dealer to ask about it. I found dealers reluctant to admit how big the rebate should have been on my last truck. The most accurate and up to date rebate information can be found on the manufacturer web sites.

GM.com
Chevy.com
Pontiac.com
Buick.com
Oldsmobile.com

Saturn.com
Cadillac.com
Hummer.com
Ford.com
Lincoln.com
Mercuryvehicles.com
automobiles.honda.com
Acura.com
international.chryslercorp.com
Mercedes-benz.com
Jeep.com
Jaguar.com
Volkswagen.com
Porsche.com
Audi.com
Toyota.com
Lexus.com
Nissanusa.com
Infinity.com
Volvocars.com
LandRover.com
Bmw.com
Ferrari.com
Lamborghini.com
Lotuscars.com
Suzuki.com
Kia.com
Hyundai.com

After researching available rebates, find the difference between the retail and invoice price. Unless you are trying to buy a limited production vehicle, you can usually negotiate a price of a few thousand dollars below the window sticker. The invoice price will give you an idea of how much the dealer paid

Save Thousands on Any New Car by Using the Internet

for the car. I usually push for a price that is a couple hundred dollars over invoice, because I know the dealer will have expenses to cover. The difference between retail and invoice prices can be near \$5000. You may have to visit a few different dealerships, but it is worth it. Information on invoice prices can be found at the following web sites.

nadaguides.com
kbb.com
consumerguide.com
edmunds.com

Now that you know how much to pay for your new vehicle, it is time to address financing. Most buyers need to obtain a loan and if you are not careful, the dealer will squeeze a few thousand dollars out of you here as well. With good credit, the best deal can probably be found at your local bank. Stop in and talk to a loan officer before you go to the car dealer. If you leave it up to the dealership, they will try to push you into the loan that works out best for them. That usually means a higher interest rate and payment for the consumer. If you have less than perfect credit and a current auto loan in good standing call them first and ask to get pre-approved for a new car. By using the internet, you can find banks that

are a little more forgiving than your average local bank. Here are a few that I found during a recent search.

Americredit.com
wfsfinancial.com
householdauto.com

It's easy to fight the price and win when you know where to look. Good luck and enjoy your new car!

Jeremy Brubaker is a writer for <http://FightThePrice.com>, a website dedicated to helping consumers save money. Feel free to reprint and distribute this article as you like. Please include the resource box with all it's active links. <http://fighttheprice.com>

How To Get An Auto Loan With Bad Credit?

By Dean Shainin

How To Get An Auto Loan With Bad Credit?

Copyright 2005 Dean Shainin

You have found the car of your dreams, but you know your credit is not the greatest. You ask yourself, "How can I get an auto loan with bad credit?"

You are not alone. Thousands of people ask the same question everyday. Just because you have bad credit, does not mean you can not buy that car of your dreams. When considering bad credit auto

Save Thousands on Any New Car by Using the Internet

loans, you can save yourself thousands of dollars when you know about the options available to you.

You can get all the resources you need to compare auto loans with competitors trying to earn your business online. Now you can shop online from the comfort of your home. An auto loan online can save you the hassle of many long hours waiting at a car dealership for an approval.

5 Ideas To Help Get A Bad Credit Auto Loan

1. The first step is to find out what your credit situation really looks like. With a credit score, also known as a (FICO score) with a 500 rating it may not be wise to get an auto loan. It may be wise to simply save money to pay cash or at least 33% of the cost of a new car. With some bad credit auto loans you may have up to 29% interest rates. You can end up paying two times the cost of a new car after interest and fees.
2. You can get a better deal if you take advantage of buying a new car at the end of the month. Sometimes the dealerships sales managers give big incentives to car dealership salesman. This gives them a big incentive to get you an auto loan even if you have bad credit.
3. Sometimes if you can find a good co-signer to help with a bad credit auto loan, this might be your ticket into that new car. The co-signer has to have great credit because they are responsible for making the loan payments if you don't.
4. Make sure you have at least \$1,200 per month income from your job. No more than 20% of your income can be used for a monthly auto loan payment. This can be combined income if you are married.
5. Take a look at first time car buyer programs available online. There are some great programs on the Internet that can help you get into that car of your dreams.

With today's Internet and online access you can do a simple search on bad credit loans. You can get many resources and tools that can help you get an auto loan. You can buy a car with bad credit. You just need to do a little research first. If you do research and use the tools available online, you can save valuable time and money when you buy that new car of your dreams.

Dean Shainin is a consultant specializing in auto loans, consolidation loans, and home loans. Get free

valuable resources, tools, quotes, information and more articles on loans, visit this site:



This Free E-Book has been brought to you by Natural-Aging.com.

[100% Effective Natural Hormone Treatment](#)
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!