

WHAT EVERY WOMAN SHOULD KNOW ABOUT BUYING A CAR

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By **Trudy Palmer**

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What if there was a way to buy a car and increase your standard of living at the same time? There is...

My partner and I bought a brand new car because we wanted to increase our monthly income. Huh? That doesn't make sense! Buy a brand new car to increase your income? Usually buying a brand new car means that your disposal income goes down not up. Hmmm, financial literacy is a dangerous thing.

It all began with a shift in thinking. The key is to understand the difference between assets and liabilities and to have your assets PAY for your liabilities, so you don't have to.

Have you ever noticed that when you apply for a loan, the bank tells you that your car is an asset? Under the true definition of assets and liabilities, anything that takes money out of your pocket is a liability.

So, not only were our cars liabilities, but they were taking more money out-of-our-pockets every month just to keep them running. Both my partner and I owned older vehicles, which were starting to break down more often.

Then a light bulb went on. What if we could unlock the money we had tied up in our cars and buy a brand new car without lowering our lifestyle but actually increasing it? That's exactly what we did.

We sold our cars and used the money to buy income-producing assets, which more than covered the payment on our brand new car. It is a sweet little car that comes loaded including leather interior.

Not only is the payment covered, but we also managed to take advantage of the 0% financing for five years deal, so every dollar goes towards paying the car off.

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At the end of five years: The car will still be paid off. We will still have the money from the sale of our older cars, which may even have INCREASED in value. We will have an income stream in addition to our existing income. We did not have to lower our standard of living or work harder or longer to come up with the car payment month after month.

What else could you apply this strategy to – anything that you would spend a chunk of money for. So, the next time you're thinking about buying a car or some other "liability", consider if there might be a better way.

Trudy Palmer has a solid background in financial services and is the author of numerous books and articles. Trudy is also the co-founder of betterways.net which is the only company to carry the extremely popular book called "How to Become Financially Free In One Year Or Less" located at

How To Know When Not To Buy A Used Car!

By "Dr. Drew Henry"

If you are looking to save money by buying a used car, it can be a very viable tactic. However, even though you are on a tight budget, buying a used car should not be immediately decided upon and should take a lot of consideration. Why? This is to avoid throwing your hard earned money away.

Below are some pointers that may help you decide when to buy or not to buy a used car:

1. You should consider your budget.

If the reason why you choose to purchase a used car is because of your budget, then it should be the same reason why you should be careful and meticulous in choosing a used car. Thus, if the car needs a lot of maintenance, repairs, and other modifications, it is best not to buy that used car (or else you lose the benefits of buying a used car).

2. You should be wary of buying used cars from owners that do not have complete and pertinent documents.

This could mean a lot of negative things and you are the only one who will be at the losing end. Documents are crucial especially if the car is second hand. It is the only solid guarantee that you can get hold of when buying used cars. If this is the case, then, you might as well not pursue the deal.

3. If the you are not comfortable after test-driving the car, then it is best not to buy it.

There are instances wherein some people tend to opt for used cars because of the model of the car being sold. It is their dream car and there is no other way they can purchase them but to buy them second hand. However, if you are not comfortable with the car after test-driving it, then it would be better not to pursue the deal, even if it means the world to you to have that car.

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The bottom line is that buying used cars should never be your sole alternative if you cannot afford to buy new ones. This means that you should value the process of choosing a used car like what you would do when buying a new car. In the end, it is your money that will be put to risk. Thus, it is extremely important to consider all the factors in order to have the best buy ever. Happy hunting!

Dr. Drew Henry maintains a network of auto-related sites, including

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and

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articles and resources, visit his sites.

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