# REASONS TO BUY A **NEW CAR**



## Affordable Credit Terms

#### **HUGE REBATES, LOW-INTEREST FINANCING CAN MAKE YOUR** DREAM CAR ATTAINABLE

here was a time when hew cars were hard to afford. Just a couple of years ago, during the There was a time when new so-called credit crisis, banks tightened their lending standards and made it more difficult for anyone to get financing for a vehicle.

Well, the credit faucets are flowing once again, and lenders are lining up to offer buyers the chance to purchase a new car — often on very favorable terms.

Many people without perfect credit are able to get financing for their new vehicles once again, which helps turn the dream of driving a new car into reality. And, thanks to low interest rates and rebates offered on many models, it means buying a new car can be surprisingly affordable.

Consider the zero-percent financing offered by some car companies. While they're usually available for a limited time, and you'll need good credit to qualify for them, they do give you the opportunity to drive a brand-new vehicle without paying a penny in interest charges. That's a huge advantage.

And if zero-percent financing isn't available for the car you want, today's interest rates are still below the historical averages. If you can lock in rates while they're low, you'll be saving yourself a lot of money over time if interest rates rise in the future like many financial experts are expecting. That makes now a smart time to buy.

Rebates are another way car companies are "sweetening the deal" for buyers looking at new cars now. While some manufacturers reduced the rebates they offered buyers a few years ago, they're starting to creep back up at many brands, which is a great thing for smart shoppers.

Finally, there are more financing options available today, including the ability to spread your car payments over as many as six years, which means lower monthly payments. These longer-term loans don't make sense for everyone, but for people looking to save on their monthly payments, they can be helpful to make that new car fit your budget.

With everything combined — affordable interest rates, more available financing, and big rebates being offered — it makes now a great time to buy your dream car.



## Better Technology

#### NEW FEATURES WILL BLOW YOU AWAY, AND THEY'RE SURPRISINGLY AFFORDABLE

omputers, cell phones and the Internet have made our lives more connected than ever before. Now the same technology that so many people love in their portable devices is migrating into new cars.

More and more new cars are not only making these high-tech features available, but they're often standard equipment that comes straight from the factory.

Take a look at the entertainment options available today. Even the small, efficient, affordable commuter cars typically come with a stereo system that can connect to your MP3 music player. Some come with Bluetooth technology that lets you talk on your cell phone through the car's speakers while the phone stays safely in your pocket. Still others let you control your iPod through buttons on the steering wheel or through voice controls.

It's remarkable how quickly car companies have been able to implement this technology and make it simple to use.

Today's luxury cars offer even more options for entertainment and comfort. Most minivans and large SUVs are available with built-in movie players, sometimes with multiple screens or extra-large displays to make the movies easy to watch.

Hard-drives for storing your music, heated and cooled seats, navigation systems that get traffic and weather information, and satellite radio are just a few of the high-tech choices for drivers who want to stay comfortable and connected.

Not sure if you need all this tech overload? Don't worry. Car dealers are specially trained to help buyers figure out how to use all the systems in their new car. They can also give you a demonstration while you're in the process of shopping for a new car so you can compare how all the different systems work before you decide on your new vehicle.

If you take a look at today's new cars, you may be shocked not only about how impressive the technology is, but also how affordable it can be. It's not just for those expensive luxury cars.





## Generous Warranties

#### **NEW VEHICLES GIVE YOU PEACE OF MIND ABOUT DEPENDABILITY**

ne of the best things about buying a new car is not having to worry so much about reliability. If you've been driving an old clunker, you can rest assured a new car won't be as likely to let you down.

In fact, today's new cars have made huge strides in reliability ratings. While Japanese brands have long had a reputation for dependability, many people may not know that American and Korean brands have raised the bar dramatically. No matter what kind of car you prefer — American, Asian or European — you can be sure modern cars have improved reliability ratings thanks to better technology and more intense competition.

In the unlikely event that something does go wrong, you'll be comforted knowing today's cars offer strong warranties that back them up.

Not only will these warranties cover major mechanical problems, like an engine or transmission failing, but some even pay for the basic maintenance on your car. Things like oil changes and windshield wipers are covered by some brands — granted, they're usually the more expensive luxury cars — but that just goes to show how thorough car companies can be when covering their vehicles.

One of the great things about modern cars is that manufacturers are using warranties as a sales tactic. Many are offering longer terms and



PHOTO: MONKEYBUSINESS / YAYMICRO.COM

more comprehensive coverage to help them compete against one another, which is a huge win for people looking to buy new vehicles.

Warranty coverage can vary dramatically from brand to brand, and even vehicle to vehicle, so be sure to ask

your dealer about the specifics. They can tell you what the warranty covers and what it doesn't so you can make an informed buying decision.

No matter what, buying a new car offers you peace of mind knowing you'll be driving a vehicle that's not

likely to break down. And, if there is a problem, a good new-car warranty means you can limit your out-ofpocket expenses for major repairs.

It gives your finances more predictability, which is the best peace of



## Modern Safety Features

#### TODAY'S CARS HAVE BUILT-IN ENGINEERING THAT COULD SAVE YOUR LIFE

If you have a family, you know how important it is to keep them safe and secure. And if you're a driver, you know how crazy other people can be when they get behind the wheel.

That's why it's important to have a vehicle that's as safe as it can be. No matter how cautious you drive and how many precautions you take, no one can ensure they won't get in a terrible automobile accident at some point.

Thankfully, today's new cars are packed with more safety features than ever before. Some of these are mandated by the government — air bags and anti-lock brakes have been required for years, for example while others are included to make cars more attractive in a highly competitive marketplace. Every manufacturer wants to make their cars as safe as possible.

One of the best safety features on new vehicles is traction and stability control. This is an electronic system that controls the brakes and throttle in emergencies, helping keep the car under control during skids. While no safety system can beat the laws of physics, they do make it much easier to keep the car pointed in the right direction during skids or when driving on slippery roads.

Air bags have also made great advances in recent years. While olderstyle air bags can be dangerous and sometimes lethal — for children,



PHOTO: REANA / YAYMICRO.COM

new cars are required to have a sensor that can tell whether a child is riding in the front seat. This is much safer than on older cars where the air bag will deploy at full force in acci-

The number and location of air bags are also making cars safer. Not only are they available in the front seat, but many cars offer air bags on the sides and in the rear seats to protect the head and body in crashes.

Some of the most advanced cars are even taking things a step further by using technology to avoid an accident or prepare for one before it happens. They use sensors to predict if a wreck will occur, and they'll take steps — such as applying more brake pressure or moving the head restraints — to make the wreck more survivable. This is cutting-edge technology that not all cars have available, but it's becoming more common have: your life.

with each passing year.

Finally, some new cars have safety systems that help the driver make better decisions. Rear back-up cameras, blind-spot sensors and parking assistance systems help drivers spot potential problems and take steps to avoid them.

All the technology and engineering that goes into new cars helps protect the most valuable possession you



# More Fuel Efficiency

#### SAVE MONEY AND THE PLANET BY CHOOSING A FUEL-SIPPING NEW CAR

eeping an old gas guzzler on the road can be expensive. Not only do you have the repair costs associated with an aging car and the big payments at the fuel pump, but you're making the Earth pay a high price by burning all those hydrocarbons.

They're also better for the environment. Stricter emissions standards and consumer demand for hybrid and electric cars mean today's vehicles pollute far less than older models, which keeps our air clean. Even diesel cars, which were once thought to be dirty and noisy, have been improved with new, high-tech emissions systems that keep them clean and quiet.

Depending on how much gas your current vehicle uses, buying a new, efficient car could save you a lot of money on fuel. New cars not only have impressive engines, but they often come with fuel-saving features

such as continu-

ously variable

transmissions and carefully sculpted aerodynamics that reduce drag.

When you buy a new vehicle, you can still have a fast, powerful, capable car, but also one that saves you money every time you fill it up.

That's a smart move for pennypinchers and environmentalists

If you're looking to save both money and the planet, you should consider getting a new car. They're more reliable, more fuel-efficient and better for Mother Nature.

Manufacturers are focusing on building new cars that use less fuel for two reasons: the government is requiring it, and buyers want it. Gas prices have been extremely unpredictable in the last few years, which makes many people want to save as much money as they can at the fuel pump, and car makers are responding by designing cars that are cleaner and more efficient.

These aren't wimpy, slow cars, either. Thanks to improvements in computer and mechanical technology, today's new engine designs can actually make more horsepower from less gasoline than ever before. They're getting more powerful and fuel-efficient at the same time, which is a remarkable feat.





## **Luxurious Cabins**

#### BETTER MATERIALS AND CONSTRUCTION, NICER STYLING IN NEW CARS

Tot too long ago, buying an affordable car meant you'd have to live without a comfortable, quiet interior. But not anymore.

Today's new cars — even the most affordable variety — come with high-quality, classy interiors that rival what luxury cars had just a few years ago.

Granted, not all cars are built the same. Some have snazzier and more well-built cabins than others, but overall, the vehicles you'll find on a new-car lot will leave you impressed at just how upscale today's mainstream cars have become.

Gone are the hard, brittle, cheapfeeling plastics that once plagued economy cars. Most new vehicles get their classy feel from soft-touch materials and tight construction tolerances that make them feel solid and look warm and inviting.

Stylists have done a great job in the past few years making car interiors feel like the kind of space you actually want to spend lots of time in. Close attention is paid to the overall design — both inside and out — to give you a feeling that ranges from the cool sophistication of a nightclub to the homey comfort of a living room.

Car companies are also taking steps to make their new cars more comfortable for drivers and passen-



gers. Features such as adjustable pedals, automatic climate control, tilt and telescoping steering wheels and seats that adjust in many different ways are becoming more common, even on affordable family cars.

It wasn't long ago that all those features were only available in more expensive cars from luxury brands.

There can be big differences from car to car — and even among different trim levels on the same vehicle

— so be sure to take a look at all the different options available to get the look you want. With all the personalization options available at many brands, you're sure to get a vehicle that's as individual as you are.



## It's a Great Feeling

#### THERE'S NOTHING IN THE WORLD LIKE DRIVING A BRAND-NEW CAR

People buy new cars for a lot of different reasons, but ultimately it boils down to one thing: it feels great to drive them.

There's no other feeling in the world like driving a brand-new car. There's the sense of pride in driving a shiny new vehicle — the comfort in knowing it will be more dependable than an old car, the looks you get from other drivers, the comments from friends and family – and, of course, that famous new-car

New cars are not only stylish, with a body design and modern cabin that you can be proud to call your own, but they also make you feel pampered. You can customize the car to meet your exact needs, finding a model, trim level, options and colors that match your personality perfectly. No other car can give you that flexibility, that ideal pairing of person and machine.

Best of all, that feeling can last a long time. Instead of buying a car that you hoped was loved and maintained properly by its previous owner, you have a chance to love this vehicle from the beginning. You can make sure all the maintenance is performed on schedule by qualified people, ensuring a long life of dependable, stylish, comfortable driving.

Buying a new car is as much an emotional decision as it is logical.



PHOTO: MONKEYBUSINESS / YAYMICRO.COM

You should take your time picking not only the right vehicle, but also the right dealer who can make you comfortable and take care of your automotive needs for a long time to come.

In the end, you'll know your new car when you see it. It will just feel right. You'll make memories of finding and driving that perfect vehicle that can last for a lifetime, driving off the dealer lot with a smile on

your face and butterflies in your stomach.

You'll know you bought a vehicle that not only met all your needs but also fit your budget.

And that's a happy feeling, indeed.