

# BUYING A NEW VEHICLE – PART II



Ralph Seekins

**Continuing the discussion I had with a couple of High School kids who asked me: “So Mr. Seekins, what’s the best way to buy a new car?” Part I can be found on the [seekins.com](http://seekins.com) website in the article archive section.**

What to buy and how much to pay is next. After more than 40 years in the automobile business, I know what I’d buy for myself. Of course, having been a Ford-Lincoln dealer for the last 35+ years, I’d be looking at Ford products. That’s the manufacturer I personally feel most comfortable with. I know and trust their high quality product. Then, I know what purposes I would use the vehicle, how much I can afford to pay, and what insurance, maintenance and operation costs I can handle. I have balanced my wants with my needs. All that’s really left is to pick out the colors of my 2012 Ford Crew Cab pickup truck. So, feeling that my decision-making process is solid, I’d advise my High School friends (or any buyer) to follow the same process.

First, decide what you need your vehicle for. Is it just you or

do you have a family to think of? It can make a big difference. For instance, one of my daughters has three small children and needs a vehicle wide enough to accommodate three side-by-side child seats. A small car won’t hold her, her husband, three child seats and any substantial amount of cargo (i.e., strollers, diaper bags, groceries, etc.). She and her family need a full sized vehicle of some kind – at least if it’s their only family vehicle. They settled on an Expedition EL.

Next, everyone has different financial capability. It’s not unusual for a first time buyer to be restrained by a tight budget. And, it’s also more likely that older folks have more disposable income. Most dealerships have vehicles in a wide range of price points. We, for instance offer a variety of vehicles from entry-level sedans to high-end luxury vehicles with all the bells and whistles. So look at a car or truck that fits your budget. I’ve seen lots of folks learn to hate their car or truck when high monthly payments cut into the family budget.

And, while we are talking about affordability, make sure you find out how much your mandatory insurance (Alaska law requires coverage) is going to set you back. One of my young nephews found out that the monthly insurance bill for the high horsepower sports car he wanted was more than the monthly payments for the car itself. He couldn’t afford both payments and

wisely called off the purchase.

Then, when you add in scheduled maintenance and fuel costs, you get a good picture of what that shiny new car or truck is going to cost you. Can you afford it?

And here is where a truly professional salesperson working at a reliable dealership that encourages professional behavior really earns his or her keep. He or she wants you to be happy with the vehicle you purchase – for a long time to come. Remember, if you are happy, you are more likely to come back to him or her the next time you look for a vehicle and you are more likely to recommend him or her to your friends and family when they are car shopping. Your truly professional salesperson will help you find the car or truck that balances your needs with your wants, will help you get into the most car or truck you can afford, and will do everything possible to add you to his list of truly satisfied owners. And, one more thing, your truly professional salesperson can and will help you get acquainted with the service side of your dealership. There is great value in getting the right assistance. You’ll be glad you did.

***Ralph Seekins has more than 42 years' experience in the automotive industry. He started as a mechanic, worked in sales, and for the past 35 years, has been the owner of Seekins Ford Lincoln.***