

PURCHASING VEHICLES

One way of trying to buy vehicles wisely



matt violassi

SOME VEHICLE BUYING TIPS

My first car was a small, used-but-shiny, new-looking, orange Datsun 510 Wagon (Nissan) - the seller having had it recently repainted. I saved and saved, working hard as a line cook and mowing lawns and such, to have enough money to buy a car with cash. The miniature wagon was so appealing and yet so practical. It could haul a drum set, camping gear, multiple passengers comfortably, a bicycle, or a washing machine.



My first car purchase turned out to be a nightmare and a money-sink. It immediately started rusting-out with giant rust lesions breaking-out everywhere through the paint. At the time, before galvanized under-coatings and metals were common on cars, Northern cars rusted-out quickly and easily - especially foreign cars with their thin, cheap metal skins. You can think of it as rust acne. Additionally, the car would seldom run correctly. Even the local Nissan dealership could not fix it. All my hard-earned cash went into trying to keep that disaster running. I was poor then (and for a number of years thereafter) having to buy used cars that all seemed to need a lot of costly repairs. It was pure pain and anxiety.

My purpose in writing this article is to try to save young people from similar painful experiences, and from making bad financial car-buying decisions. *Bad vehicle purchases can really harm a person financially, mentally, and emotionally - especially if you are young and just starting out.*

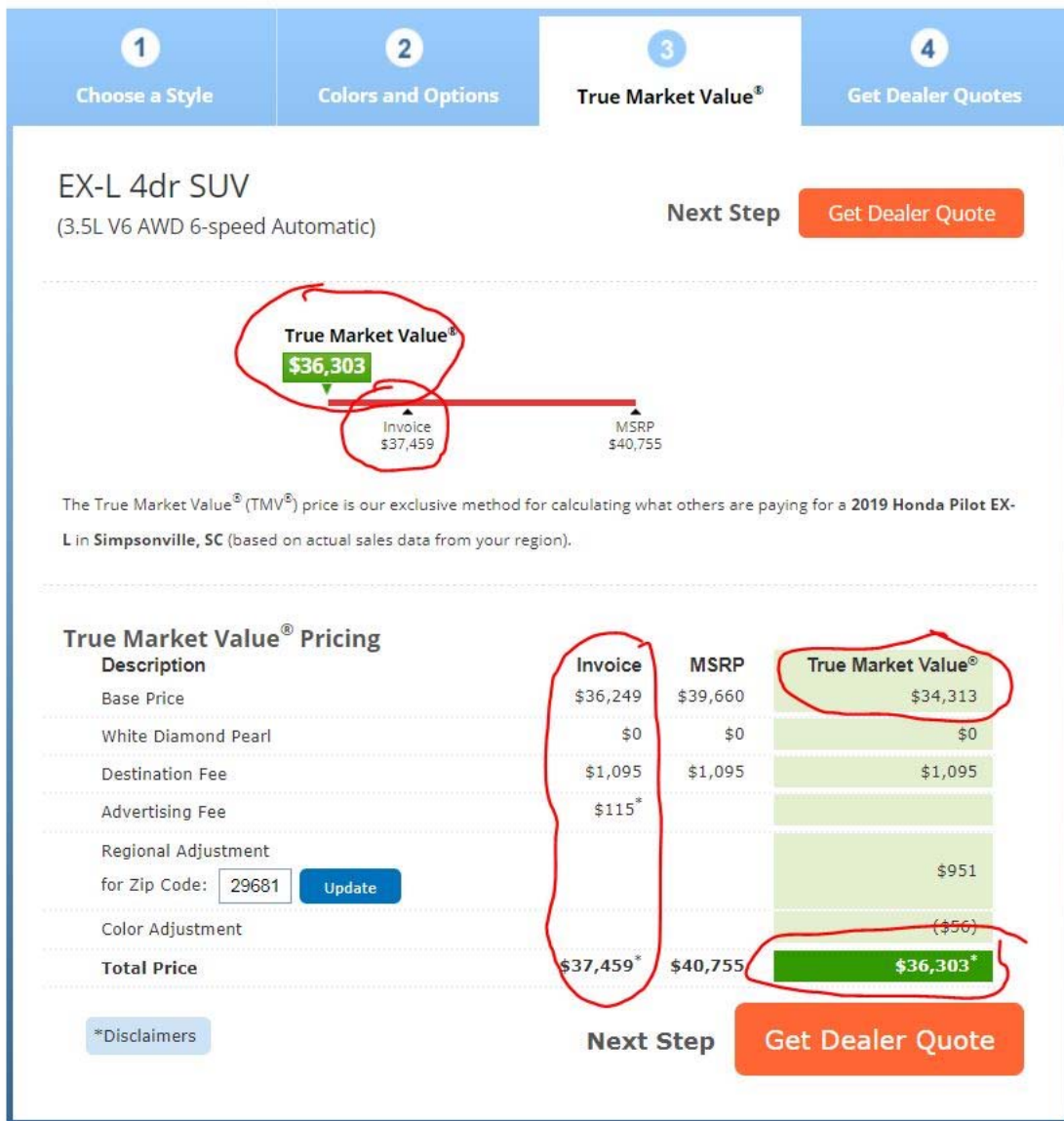
- For many years, I have been able to buy **a new car** for around same price - or less - than a comparable **1-2 year old used car** (sometimes 3), by using [TrueCar.com](https://www.truecar.com)'s price service, [Edmunds.com](https://www.edmunds.com)'s "True Market Value" service, or a similar service through [Consumer Reports](https://www.consumerreports.com). (My business required purchasing a number of delivery vehicles and I helped each of my 5 sons buy their first cars.) **Purchasing a vehicle older than this is also discussed below.**

Here I ran a search through Edmunds.com car buying service on the best possible price I could get for a 2019 Honda Pilot AWD with trim level EX-L (a trim level offers different features at different prices):



Let's Build and Price Your 2019 Honda Pilot

In 4 simple steps, you can build your car, see the Edmunds True Market Value (TMV®) - the average price paid for this car in your area - and get dealer price quotes and **Price Promise™** special offers on inventory near you.



1 Choose a Style **2 Colors and Options** **3 True Market Value®** **4 Get Dealer Quotes**

EX-L 4dr SUV
(3.5L V6 AWD 6-speed Automatic)

Next Step [Get Dealer Quote](#)

True Market Value®
\$36,303

Invoice \$37,459 MSRP \$40,755

The True Market Value® (TMV®) price is our exclusive method for calculating what others are paying for a 2019 Honda Pilot EX-L in Simpsonville, SC (based on actual sales data from your region).

True Market Value® Pricing

Description	Invoice	MSRP	True Market Value®
Base Price	\$36,249	\$39,660	\$34,313
White Diamond Pearl	\$0	\$0	\$0
Destination Fee	\$1,095	\$1,095	\$1,095
Advertising Fee	\$115*		
Regional Adjustment for Zip Code: 29681 Update			\$951
Color Adjustment			(\$56)
Total Price	\$37,459*	\$40,755	\$36,303*

*Disclaimers Next Step [Get Dealer Quote](#)

So, according to this, I should expect to pay around \$36,000 - or less - for a new AWD Honda Pilot with trim level EX-L. (It is important you always search for and compare with the exact trim levels you are interested in. What a trim level includes is found on the manufacturers website.)

These car-buying services help you find the **MSRP** (list price), the "**Dealer Invoice**" price (a close approximate to what the dealers pay for the vehicle), and then a **target below-invoice price** you can expect to pay receiving dealer bids through the car-buying service. Participating dealers will give you a no-nonsense, bottom-line price that they will sell you the vehicle for. Dealers will get kicked out of the service if they are fraudulent and this would damage their reputations immensely. The only other "trap" that can add to the purchase price would be additional things they might try to have you additionally purchase, like *accessories, extended warranties, or services*.

If you can buy a vehicle at invoice, you're doing well. Many times however, as the dealers bid for your sale, you can get the vehicle substantially below invoice. **This price can many times be the same or below a similar used vehicle that is 1-2 years old** (sometimes 3).

When buying a 1-2 year old vehicle this way, I don't have to worry about if the used car was hit hard in a bad accident. If it's in an accident, it may have upcoming expensive issues to fix or it never quite runs right or even drives in a straight line. Other concerns are whether it's been in a flood, has water damage, or is **someone else's Lemon**, etc. (*You really don't ever know what you are getting with a used car*). A new car also comes with a full warranty. It is also nicer to drive a new car.

Also, if you buy through the manufacturers finance department (say Honda Finance, GM Financial, Ford Motor Credit, etc.), the loan rates have traditionally been less for a new car than a used car, and financing *specials* are usually a lot cheaper - saving additional money. **This savings should be put into your comparison research!**

Dealers can sell you on using an off-brand **lending bank / agency** (the dealership gets monetary kick-backs), but I shy away from these because these lenders have been known to pull funny stuff. I have financed through a number of the major manufacturer financial departments over the years, and they all have been professional, fair, and upright. You will have to specifically request that you only want to finance through GM, Ford, Toyota, etc.

If I have to finance a vehicle, I always try to pay it off early. This is a great way to save money, if the contract was a simple interest loan (the interest is spread-out evenly over each payment). Sometimes paying off a vehicle early is not possible if the contract is written where the interest is paid in the initial months of the repayment schedule. Every major manufacturer lending arm I have used has always used simple interest loans as standard in their contracts. Still, you need to check to make sure the loan is a simple-interest loan so you can pay the loan off early if you want to. Interest on a car loan can easily reach \$1000-\$2000 or more. The earlier you pay the loan off, the more of this interest you do not have to pay.

To start our comparison, current used car prices of actual local vehicles for sale can be found online at Cars.com, Autotrader.com, at individual used car dealers, and such. (Be sure to include the exact trim level and features you want in all comparisons!):

The screenshot shows the Autotrader website interface. At the top, the Autotrader logo is circled in red. The navigation bar includes links for Used Cars, New Cars, Sell My Car, Value My Car, Car Research & Tools, and Find Local Dealers. The search results are for "Honda Pilot AWD / 4WD Vehicles for Sale in Simpsonville, SC" with 29681 results. The left sidebar contains filters for Condition (New, Used, Certified), Year, Mileage, Make (Honda), Honda Model (Pilot), Pilot Trim (EX-L), Body Style (SUV / Crossover), Drive Type (AWD/4WD), Fuel Type, Fuel Economy, and Transmission. The main content area displays four search results, each with a vehicle image, a price circled in red, and a "GREAT PRICE" badge. The first result is a "Certified 2019 Honda Pilot 4WD EX-L w/ Navigation & RES" for \$36,999. The second is a "Certified 2019 Honda Pilot 4WD EX-L" for \$36,499. The third is a "Certified 2017 Honda Pilot 4WD EX-L w/ Navigation" for \$32,991. The fourth is a "Used 2018 Honda Pilot 4WD EX-L" for \$33,729. Each result also includes details like mileage, drive type, and dealer information.

Vehicle Description	Price
Reduced Price Certified 2019 Honda Pilot 4WD EX-L w/ Navigation & RES	\$36,999
Certified 2019 Honda Pilot 4WD EX-L	\$36,499
Reduced Price Certified 2017 Honda Pilot 4WD EX-L w/ Navigation	\$32,991
Reduced Price Used 2018 Honda Pilot 4WD EX-L	\$33,729

These prices are usually negotiable. In recent years, however, because of the shortage of good, quality used vehicles, dealers are having to pay crazy whole sale prices for stock to put on their lots. Their profit margins have been becoming smaller and smaller over the years. Negotiating lower used car prices can be harder and harder to do.

I then also look at Used Car Pricing Services like at Edmund's.com or Kelly Blue Book, and Consumer Reports online to find general average prices people paid for that specific vehicle:

You enter a car's year, mileage, trim level, condition, etc., and they generally give you three used car prices: **Private Sale** (buying it directly from someone), **Dealer Trade-In** (what most dealers will buy your car for), and **Retail Price**. These can vary widely geographically and many times these prices do not accurately reflect the true local market value prices. Dealers are quick to bring up this fact and diminish the value of these pricing services. But, these prices are still a good general average of what people are paying across the USA.

The screenshot shows the Edmunds.com website interface. At the top, there is a blue navigation bar with the Edmunds logo, a search bar containing "Try 'Highlander'", and links for "New Car Pricing", "Used Cars for Sale", "Car Reviews", and "Lease Deals". Below the navigation bar, the page title is "Used Cars for Sale" with the subtitle "Choose your car, find a great deal". A search filter section includes "Search by:" with options for "Make/Model", "Type", and "Price". Under "Make/Model", there are dropdown menus for "Any Make" and "Any Model", a location input field with "29681", and a green "Go" button. Below the search section, a horizontal menu of "Car buying tools" is displayed, with "Car Appraiser" highlighted by a red box and a red arrow pointing to it from the "Car buying tools" header. Other tools listed include "Certified Pre-owned Cars", "Affordability Calculator", "Loan Calculator", and "Edmunds Forums".

I entered a believable 1-year old Honda Pilot with All Wheel Drive and trim level EX-L with 12,000 miles, in great condition:

2018 Honda Pilot - What's it worth?

- Location and Style
- Colors and Options
- Condition and Mileage
- 4 Appraisal Report

2018 Honda Pilot SUV Pilot SUV
EX-L 4dr SUV AWD (3.5L 6cyl 6A)

Mileage: 12,000
Condition: Outstanding
Exterior: White Diamond Pearl

Your appraisal As of 08/06/2019

Email report

	Trade-In	Private Party	Dealer Retail
National Base Price	\$29,937	\$31,812	\$33,226
Color Adjustment	\$39	\$41	\$43
Regional Adjustment	(\$36)	(\$38)	(\$40)
Mileage Adjustment	\$760	\$760	\$760
Condition Adjustment	\$1,239	\$1,257	\$1,345
Value	\$31,939	\$33,832	\$35,334

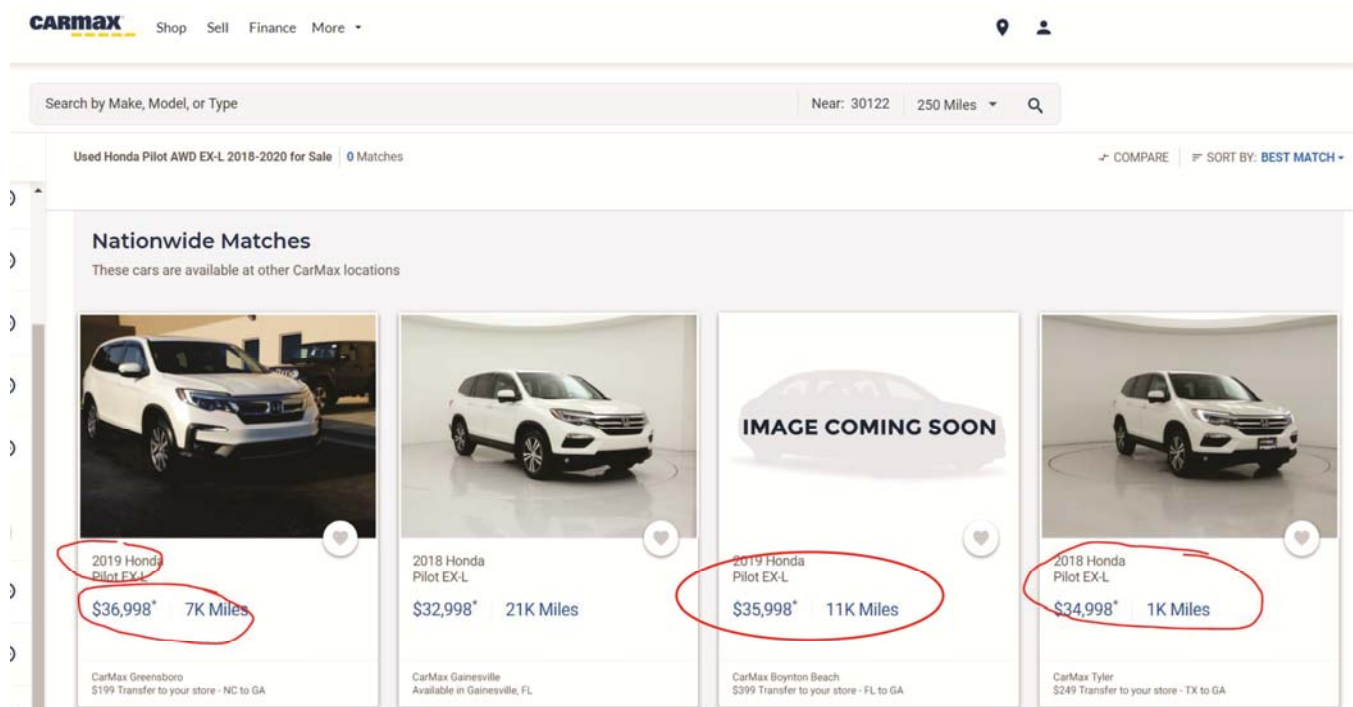
So, if using Edmund's appraisal data, I can expect to pay around \$35,300 for a 1 year old used Honda Pilot with All Wheel Drive and EX-L trim level - that has 12,000 miles on it - from a dealer. (typical mileage for a 1-year old vehicle) A good vehicle you want or need can be hard to find and verify through a Private-Party sale.

I also go to Carmax.com to find a fair, local market used-car price for the vehicle I am interested in, to compare it to the best new car price I could find. Carmax is a quality national used car chain - they also have a good reputation. I really like Carmax. They sell every vehicle for the advertised price. There is no negotiation! This is super important!



CarMax has to really be accurate in their pricing. They can't price a car too high (lose sales from not being competitive and fair) - nor too low (not make profit, and go out of business). They have to price each car at "the right price." I believe CarMax can give a buyer a good car for a fair market price. They will also let you return the car within 5 days for a full refund!

Thus, one can somewhat trust CarMax's prices for comparing a good used car cost to new car price.



The non-negotiable price of these used 1-2 year old AWD Honda EX-L Pilots is close to the price that you could pay for a new Honda Pilot with same equipment. (One 2018 Pilot shown is cheaper, but has 21,000 miles on it - high mileage for a one year old vehicle).

Negotiating on a used car is not only nerve-wracking (because no one wants to have that terrible feeling of having paid too much), but can be hard because every vehicle is different and hard to compare. It is hard to determine the true value of a used car and compare it to another you are considering. Even a used car with low miles and appearing "clean" or "like new" could easily be a nightmare in disguise (I have been working on used and new car lots with my business for 37+ years). Many times the mileages are different or the trim levels are a little different (different features), or one vehicle has been in an accident, or one is touted as being a "One-Owner car, one car is from a Northern climate and tends to have had a life of winter road salt, etc.).

By the way... I *a/ways* take copies of the used car price services and Carmax to the New Car Dealer if negotiating my used car trade-in. Carmax will many times buy your trade outright, even if you are not buying something from them and they seem to always give good and fair price for trades. So, I can use this price also at the new car dealer when putting a purchase / deal together. If the dealer won't give me what Carmax will (or another independent dealer), I will just march to Carmax (or other dealer) and sell the car.

IF YOU ARE HAVING TO BUY AN OLDER USED CAR

Traditionally, Honda, Toyota, and Nissan have been overall BY BRAND the most reliable (non-luxury) vehicles. Everyone knew this in the past. This is now changing. Just like in choosing what general products to buy (see my other article on Buying Products), you have to watch it and be careful with these manufacturers. You should ***research models by individual years.***

Most successful used car dealers know these specific bad models and years from experience, and some won't even buy them or sell them because they know they are costly, problematic, and ruin their reputation.

I am going to, again, recommend using Consumer Reports online magazine if you are having to buy an older vehicle. You might be interested in a vehicle that overall has a great reputation, but looking closer, you can find it had some bad years, or that a certain model year was having transmission trouble, or major engine troubles (all very costly repairs). Also, Consumer Reports tries to alert you of all manufacturer recalls.

If you have to buy an older vehicle, this Consumer Reports Car Buying Guide is even more important because **Brand and Model Reliability** is more crucial - the individual parts throughout the whole vehicle are aging and coming to the end of their life-cycles. Vehicles whose manufacturers did not use long-lasting quality parts are going to be breaking-down a lot more often, and **costing you a lot more money, time, and grief.**

Check out this **2019 Consumer Reports Report Card** on Manufacturer Reliability. [How does your favorite brand rank?](#) Many are shocking!

Also notice the **colored numbers** on the far-left of the page. This shows if the brand has improved / gotten worse since the previous year. **Honda, for instance, is in 13th place and it has fallen 4 places since last year!** Another example is Jeep - despite having a cult following, they continue to be ranked near the bottom in these Reliability studies year after year! (By the way, I own mostly Hondas and Toyotas, plus I think Jeeps look cool). **In one year, Toyota has fallen from #1 to #9 !**

Rank	Brand	Overall Score	Predicted Reliability	Owner Satisfaction	Road-Test Score	Models Tested/Recommended
↑ 6 1	Subaru	81	↑	↑	85	8/7
↓ 1 2	Genesis	80		↑	84	3/2
↑ 2 3	Porsche	79		↑	90	4/3
↓ 2 4	Audi	77	↑	↑	84	6/5
↓ 1 5	Lexus	76	↑		74	8/5
↑ 7 6	Mazda	76	↑	↑	77	5/4
↓ 4 7	BMW	76		↑	87	8/4
↑ 9 8	Lincoln	73		↑	78	5/2
↑ 1 9	Toyota	73	↑	↑	68	17/13
↑ 2 10	Hyundai	73	↑		75	10/7
↑ 5 11	Volkswagen	71		↑	80	8/4
↓ 6 12	Kia	70		↑	75	10/6
↓ 4 13	Honda	70		↑	76	10/8
14	Infiniti	70		↓	78	6/2
↑ 10 15	Mini	69			76	3/2
↑ 6 16	Acura	68		↓	74	5/0
↓ 2 17	Mercedes-Benz	67			80	6/1
↑ 1 18	Buick	67			75	6/2
↓ 11 19	Tesla	66	↓	↑	85	3/0
20	Ford	65		↑	72	12/4
21	Nissan	64		↓	69	15/7
↓ 11 22	Chrysler	64	↓	↑	85	2/0
↓ 5 23	Volvo	63	↓	↑	77	4/0
↓ 1 24	Chevrolet	61	↓	↑	73	17/4
↑ 2 25	Dodge	58	↓		74	5/0
↓ 2 26	Cadillac	57	↓		79	5/0
↑ 1 27	GMC	56	↓	↑	67	7/0
↑ 3 28	Alfa Romeo	53	↓	↑	72	2/0
↑ 4 29	Jeep	50	↓		60	5/0
30	Mitsubishi	49		↓	48	3/0
↑ 1 31	Land Rover	48	↓	↓	71	5/0
↓ 3 32	Jaguar	44	↓		75	5/0
↑ 1 33	Fiat	44	↓	↓	61	4/0

Now, let's look at a couple of companies that are highly ranked in reliability or have been, and some models / years that we might be wise to avoid or be careful with.

Subaru is ranked #1 this year. Let's pretend we are interested in purchasing a used Outback - one of Subaru's most popular models:

OVERALL SCORE **81** RECOMMENDED 2019 Subaru Outback [Change Vehicle](#) [ADD TO COMPARE](#)

BASE MSRP RANGE **\$26,345 - \$38,995**
[View Pricing Information >](#)

CR MPG Overall 24 / City 16 / Hwy 34 mpg

ALERTS There is 1 recall on this vehicle. [Learn More.](#)

Overview Ratings & Safety Road Test Reliability Owner Satisfaction Photos & Video View Pricing Information

Overall Score

#2 of 8 All-Wheel Drive Wagons

81

ROAD TEST **82 / 100** PREDICTED RELIABILITY **4 / 5** PREDICTED OWNER SATISFACTION **4 / 5** SAFETY FEATURES

Forward Collision Warning	Standard
Automatic Emergency Braking (City)	Standard
Automatic Emergency Braking (Highway)	Standard

[See All](#)

Road Test Results

Performance

Acceleration	3 / 5
0 to 60 mph	10.5 sec
Transmission	5 / 5
Fuel Economy	2 / 5
CR's Overall Mileage	24 mpg
CR's City Mileage	16 mpg
CR's Highway Mileage	34 mpg
Annual Fuel Cost	\$1195
Braking	4 / 5
Emergency Handling	3 / 5

Owner Reports

Worse Better

Reliability History

2011 2012 2013 2014 2015 2016 2017 2018

Reliability Trouble Spots

This car is new and detailed reliability trouble spots will be available at a later date.

Engine Major	NA
Engine Minor	NA
Engine Cooling	NA

[View all Reliability](#)

Owner Satisfaction

This car is new and detailed owner satisfaction will be available at a later date.

We are not only given some information about the current year Outback, but we can go back in previous years to see their Reliability in specific areas:

OVERALL SCORE

81

RECOMMENDED

2019

Subaru Outback [Change Vehicle](#)

ADD TO COMPARE



BASE MSRP RANGE

\$26,345 - \$38,995

[View Pricing Information >](#)



CR MPG

Overall 24 / City 16 / Hwy 34 mpg

ALERTS



There is 1 recall on this vehicle. [Learn More.](#)



Overview Ratings & Safety Road Test **Reliability** Owner Satisfaction Photos & Video View Pricing Information

Reliability

Our extensive survey data, combined with our technical knowledge, allows us to expertly predict the reliability of new and redesigned models.

Predicted Reliability



The 2019 Subaru Outback has been recalled 1 time by NHTSA. [View Recalls](#)

Research Years

*Redesign year



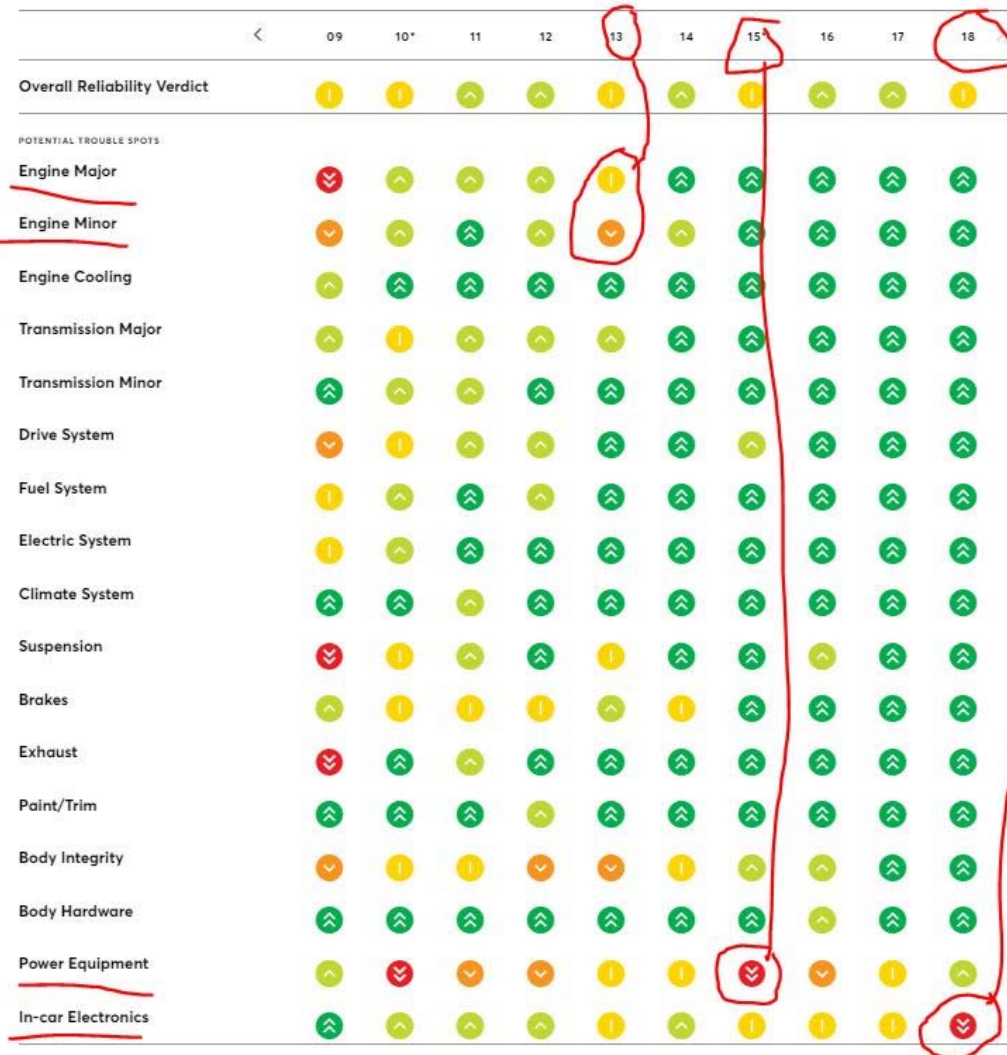
	09	10*	11	12	13	14	15*	16	17	18
Overall Reliability Verdict	!	!	^	^	!	^	!	^	^	!
POTENTIAL TROUBLE SPOTS										
Engine Major	!	^	^	^	!	^	^	^	^	^
Engine Minor	!	^	^	^	!	^	^	^	^	^
Engine Cooling	^	^	^	^	^	^	^	^	^	^

The 2009 Outback had some serious major engine issues!

Research Years

*Redesign year

Worse Better




If you were considering a 2013 Outback, be concerned about some possible or predicted Minor and Major Engine issues.

If you were considering a 2015, be prepared for some power equipment issues. Almost everything can be quite expensive to repair nowadays!

If you considering a 2017-18, everything looks great . . . But be prepared for some serious in-car electronics problems!

A lot of guys love trucks, for example. Let's look at buying an F-150, the top-selling pickup for years:

OVERALL SCORE **67** RECOMMENDED 2019 Ford F-150 [Change Vehicle](#) [ADD TO COMPARE](#)



BASE MSRP RANGE
\$28,155 - \$70,560
[View Pricing Information >](#)

CR MPG
Overall 19 / City 13 / Hwy 26 mpg

ALERTS
There are 2 recalls on this vehicle. [Learn More.](#)

[PLAY VIDEO](#)

[Overview](#) [Ratings & Safety](#) [Road Test](#) [Reliability](#) [Owner Satisfaction](#) [Photos & Video](#) [View Pricing Information](#)

Overall Score

#1 of 23 Full-Size Pickup Trucks



ROAD TEST

34 / 100

[See All](#)

PREDICTED RELIABILITY

2 / 5

[See All](#)

PREDICTED OWNER SATISFACTION

4 / 5

[See All](#)

SAFETY FEATURES

Forward Collision Warning Standard

Automatic Emergency Braking (City) Standard

Automatic Emergency Braking (Highway) Standard

[See All](#)

Road Test Results

Performance

Acceleration **4 / 5**

0 to 60 mph **6.8 sec**

Transmission **4 / 5**

Fuel Economy **2 / 5**

CR's Overall Mileage **19 mpg**

Owner Reports

Worse Better

Reliability History



Reliability Trouble Spots

This car's and detailed reliability trouble spots will be available at a later date.

Research Years

*Redesign year

Worse Better



Show Fewer Trouble Spots

It is wonderful to see the Ford F-150 Pick-up continuing to increase in quality and reliability over the years. When buying an older truck, this can chart can help you be less surprised by various issues you might experience and have to fix. Major Engine and Major Transmissions traditionally have been the most expensive to fix or replace.

One last manufacturer, the beloved Honda.

Let's start with Honda's small car representative - the Civic:

Compact cars											
OVERALL SCORE	2019 Toyota Corolla		79	RECOMMENDED	\$18,700 - \$22,880	See Pricing Info	71	32 mpg	9.9 sec.	138 ft.	71
OVERALL SCORE	2019 Subaru Impreza		76	RECOMMENDED	\$18,595 - \$25,690	See Pricing Info	85	30 mpg	9.5 sec.	124 ft.	85
OVERALL SCORE	2019 Mazda 3		74	RECOMMENDED	\$21,000 - \$28,900	See Pricing Info	75	30 mpg	7.7 sec.	125 ft.	75
OVERALL SCORE	2020 Toyota Corolla		74	RECOMMENDED	\$19,600 - \$25,550	See Pricing Info	68	33 mpg	10.4 sec.	134 ft.	68
OVERALL SCORE	2019 Honda Civic		72	RECOMMENDED	\$19,550 - \$36,300	See Pricing Info	76	32 mpg	8.7 sec.	129 ft.	76
OVERALL SCORE	2019 Chevrolet Cruze		70	RECOMMENDED	\$17,995 - \$26,120	See Pricing Info	77	30 mpg	8.5 sec.	125 ft.	77
OVERALL SCORE	2020 Hyundai Elantra		69	RECOMMENDED	\$18,950 - \$23,800	See Pricing Info	66	33 mpg	9.9 sec.	133 ft.	66
OVERALL SCORE	2019 Volkswagen Jetta		69	RECOMMENDED	\$18,745 - \$27,695	See Pricing Info	78	34 mpg	9 sec.	135 ft.	78

Notice it is ranked #5 in comparison to Toyota's #1 ranked Corolla - 72 vs. 79 score (another Consumer Reports comparison tool).

OVERALL SCORE **RECOMMENDED**

72

2019

Honda Civic [Change Vehicle](#)

[ADD TO COMPARE](#)



BASE MSRP RANGE
\$19,550 - \$36,300

[View Pricing Information >](#)

CR MPG
Overall 32 / City 21 / Hwy 45 mpg

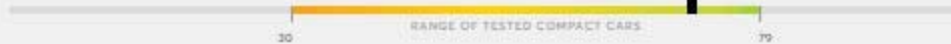


[Overview](#) [Ratings & Safety](#) [Road Test](#) [Reliability](#) [Owner Satisfaction](#) [Photos & Video](#) [View Pricing Information](#)

Overall Score

#9 of 21 Compact Cars

72



ROAD TEST

76 / 100

[See All](#)

PREDICTED RELIABILITY

4 / 5

[See All](#)

PREDICTED OWNER SATISFACTION

3 / 5

[See All](#)

SAFETY FEATURES

- Forward Collision Warning Optional
- Automatic Emergency Braking (City) Optional
- Automatic Emergency Braking (Highway) Optional

[See All](#)

Road Test Results

Performance

Acceleration <i>i</i>		3 / 5
0 to 60 mph <i>i</i>	8.7 sec	
Transmission <i>i</i>		4 / 5
Fuel Economy <i>i</i>		5 / 5
CR's Overall Mileage <i>i</i>	32 mpg	
CR's City Mileage <i>i</i>	21 mpg	
CR's Highway Mileage <i>i</i>	45 mpg	
Annual Fuel Cost <i>i</i>	\$905	
Braking <i>i</i>		5 / 5

Owner Reports

Worse Better

Reliability History *i*

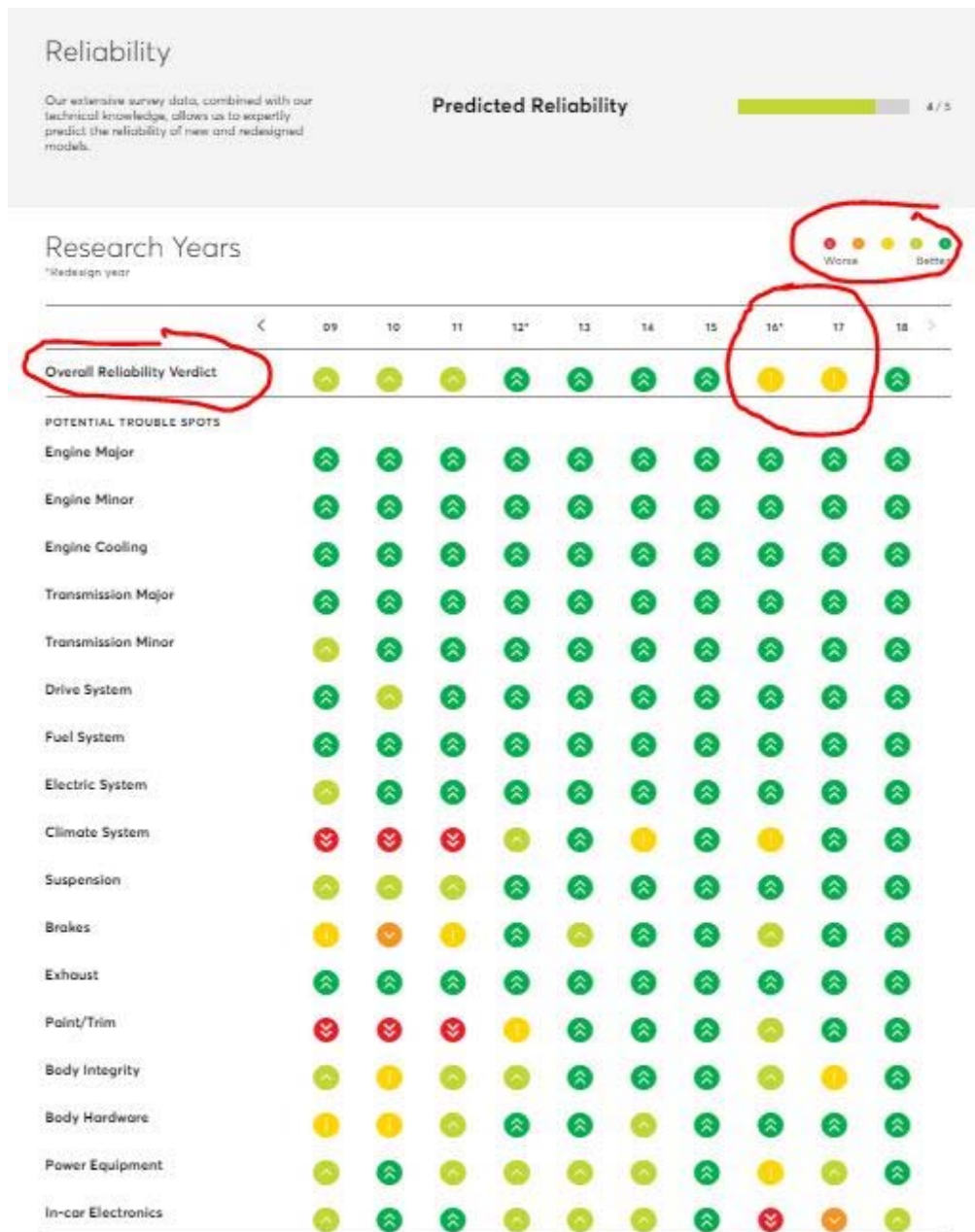


Reliability Trouble Spots

This car is new and detailed reliability trouble spots will be available at a later date.

Engine Major <i>i</i>		NA
Engine Minor <i>i</i>		NA
Engine Cooling <i>i</i>		NA

[View all Reliability](#)



Again, note how this research data can alert us to what issues to be aware of for various years.

Notice how Overall Reliability Verdict had dropped substantially for years 2016 and 2017 for the Honda Civic.

Notice how the 2009-2011 Civic had serious climate system, paint, and trim issues.

If you might be considering a used 2016-17 Civic, brace yourself for some possible electronics repairs.

For those on tight budgets, purchasing a vehicle can have such potentially disastrous consequences. Vehicle repairs today seem costlier than ever, especially with all the new complex computers, sensors, safety devices, complicated hybrid engines and drive systems, and electronics.

An unexpected major repair - or even minor repair - can explode a person's budget and cause them to have to go into debt or not have enough money to pay for other crucial bills. **Buying a good or correct vehicle is *such* an important decision.** Buying a mediocre or bad vehicle can bring much stress, pain, and anxiety into our lives and into our homes.

We need to be doing all the research we can to make good and wise car buying decisions.

The most important thing I would advise, especially for people with tight budgets, is to **pray *hard*** to God, and ask him for His help and wisdom when purchasing *any* vehicle. *He will* help you. Jesus said, "Whoever asks, receives."

But, He *does* expect us to do *our* part by *getting informed* and *staying informed*.