

# Buyers' guide to financing a vehicle

The price of the average car continues to rise. Analysts at Edmunds estimate the average transaction price of a new vehicle now hovers at roughly \$36,000. Few people can walk into a car dealership and pay such a price in cash, which means that savvy shoppers need to familiarize themselves with the financing process in order to get their dream rides.

In addition to finding the perfect car or truck, buyers must spend time researching the ideal way to pay for it. Car loans are key to the car-buying process. Too often shoppers wait until they're in the negotiating seat at the dealership before they even know what they can spend, and this can be a mistake. A poor financing deal hurts buyers over the long run and may lead to defaulting on the loan and dealing with the credit fallout that de-

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# Reduce distractions behind the wheel

Despite the fact that automobiles are now designed with more safety features than ever before, the rate of traffic accidents and fatalities continue to rise. The National Safety Council says safety improvement like crash-avoidance technology hasn't reduced accidents, and driver error is still

to blame for many crashes — with distractions behind the wheel and impaired driving leading the way.

The National Highway Traffic Safety Administration says distracted driving claimed 3,450 lives in 2016 alone. Distracted driving is defined as any activity that diverts drivers' attention

from the road. This can include everything from talking to passengers to eating to fiddling with the car radio. However, distractions from technology have become especially alarming, particularly texting or reading phones while driving. During daylight hours, approximately 481,000

drivers typically use cell phones while driving. The NHTSA says that removing one's eyes from the road for a mere 5 seconds when traveling at 55 miles per hour is like driving the length of a football field with your eyes closed.

Reducing distractions should be a priority for all drivers. Here

are some suggestions, courtesy of Geico insurance and AAA Exchange.

- Store loose gear and other items that can roll around away from the driver's seat so you are not tempted to reach for them.
- Adjust mirrors, GPS maps, climate controls, music, and more before you put the car in drive.
- Use a mobile phone only for emergency purposes and only after pulling over to the side of the road. Avoid social conversations on the phone while driving.
- Limit the number of passengers you allow inside your car. The more passengers, the more distractions. This is especially true for young drivers.
- Eat food before getting in the car. Snacking while driving makes you less attentive to the road around you.
- Secure children and pets accordingly. Both should wear har-

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