

DISTRACTIONS

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nesses and not be given free reign to roam around the car.

- Try to focus only on driving while in the car. Leave the multitasking to when you're not behind the wheel.

Geico indicates that studies have shown people are limited in the amount of information they can process at any one time. Driving requires focus and an ability to react to a host of potential cir-

cumstances. Distractions compromise drivers' ability to focus. Reducing distractions can considerably cut down on the number of motor vehicle accidents each year.

FINANCING

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faulting produces.

Vehicle financing is a step-by-step process that should begin long before consumers even pick out a car.

- Examine your spending and saving. Start by looking at your finances and establish a budget. How much cash do you have on hand for a down payment? Also, how much can you comfortably devote to a new car payment and requisite auto insurance? You can use automotive loan calculators to get a rough idea of what a particular car will cost you in terms of monthly payments.

- Know your credit standing. Great credit will give you financing leverage. Understand your credit score and which factors may be bringing it down. Resolve any issues well before you apply for financing so a bad score will not hurt you.

- Visit lenders. The financing deal offered by the dealership might not be the best price possible. You

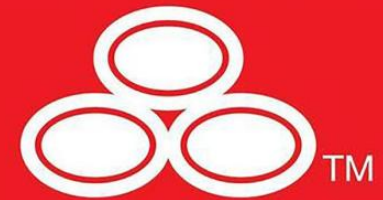
can get preapproved/prequalified for an auto loan the same way you do for a home mortgage at banks and credit unions. This helps you secure the best interest rate possible. It also provides negotiating power. A preapproval letter puts you in the position as a stronger "cash buyer," states the financial resource NerdWallet.

- Set a firm buying price. Preapprovals and working with a third-party lender gives you a specific amount of money you know you can borrow. Use this as a tool to keep the negotiated price low because you cannot exceed your preapproved amount. It also may be a way to push dealership finance managers to contact their own captive lenders to try to beat the rate offered by your existing lender.

Work is needed to secure the best price on a new car, and that work begins long before visiting a dealership.



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