

Auto Guide

**A Special Supplement to the Minden Press-Herald and Bossier Press-Tribune
July 2022**



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How to find a car that fits your budget

Drivers in the market for a new or pre-owned vehicle over the last couple of years likely discovered that the process of buying a car or truck is as difficult as ever. Prior to and during the COVID-19 pandemic, factory closures, supply chain issues, semiconductor chip shortages, and a bevy of other complications led to fewer vehicles on lots and much higher sticker prices on cars that were on the lot. That has caused people who are on strict budgets to reevaluate priorities and timelines.

According to Ivan Drury, Edmunds' senior manager of insights, consumers can't expect to walk into the dealership thinking they're going to find incentives or bargains right now. Plus, they may not even be able to see or test drive a vehicle they want. That reality makes now a great time for car shoppers to rethink their buying strategies.

CHOOSE A DIFFERENT VEHICLE CLASS

Tyson Jominy, Vice President of Data and Analytics at J.D. Power, says vehicle inventory in November 2021 reached record lows. Although there has been some



Now is a great time for car shoppers to rethink their buying strategies.

improvement in 2022, consumers may still have to make some concessions if they need a vehicle promptly. SUVs and pick-up trucks have been some of the hardest inventory to find. Considering a sedan or even a compact car may be the only way to get a new car quickly.

WAIT IT OUT

Those with the luxury of time may continue to wait for inventory to increase and prices to decrease. Tech experts, including Intel CEO

advertise online, and car buyers can always call ahead to ask about mark-ups.

TAKE WHAT YOU CAN GET

Lots filled with a variety of makes, models, colors, and features are no longer the norm. Shoppers will be afforded more flexibility in price if they're willing to take what's available.

CHECK WITH DIFFERENT LENDERS

The Federal Reserve increased interest rates in the middle of 2022 and it initially planned to increase rates a few more times throughout the year. People, particularly those who do not have

the best credit, can do themselves a favor and shop around at different banks for the best loan rates — the loan may be less costly than what's offered through the dealership. Also, certified pre-owned vehicles tend to come with promotional interest rates that are lower than the average APR, which makes them a viable alternative.

Vehicles are still expensive and in short supply, necessitating changes to how people buy their cars or trucks.

Pat Gelsinger, expect chip shortages to persist into 2024. If a person's vehicle is in good condition, it may be more economical to hold on to it a little longer and do the maintenance required.

SEEK OUT NO-MARKUP DEALERSHIPS

It may take some investigation, but there are certain dealerships that are not adding astronomical markups, also called "market adjustments," to the costs of their vehicles. These dealers may

Tips for first-time electric car buyers

Electric vehicles are widely touted as the vehicles of the future. Despite the growing availability of such cars in the present day, for many drivers EVs remain a novelty. That means buying an EV for the first time is a wholly new and unique experience.

Tesla EVs might be the most visible electric cars on the road today, but most major auto manufacturers, including Nissan and Chevrolet, produce EVs as well. That means auto buyers have more EV options now than ever before, which can make the process of buying such a car more exciting, but also more difficult. Narrowing down a growing number of options may not come easy to first-time EV buyers, who can keep these tips in mind as they begin this exciting journey.

- Get an idea of the accessibility of charging stations around your home. The number of public charging stations is on the rise, but there's still a lot of work to be done in this area. In fact, research from McKinsey & Company indicates that nearly half of consumers in the United States indicate that battery or charging issues are their foremost concerns about buying EVs. The automotive resource Auto Trader notes that most EVs have enough battery range to cover more than the average daily commute in America. But drivers who hope to use their EVs as their everyday cars that take them to work and help them run errands and get around town should confirm there are enough public charging stations to make that possible.



Narrowing down a growing number of options may not come easy to first-time EV buyers, who can keep these tips in mind as they begin this exciting journey.

- Look into subsidies. The Office of Energy Efficiency & Renewable Energy notes that all-electric and plug-in hybrid cars purchased new in or after 2010 may be eligible for a federal income tax credit that could be as high as \$7,500. State and/or local incentives also may apply. The Canadian Automobile Association reports that the Government of Canada offers point-of-sale incentives of as much as \$5,000 for drivers who buy or lease an EV. These subsidies can help bring the cost of EV ownership down by a significant amount and are worth exploring as drivers decide which electric car or truck to buy.

- Consider your parking situation. Homeowners who own single-family homes with a garage that can accommodate at least one vehicle can easily charge their EVs so long as they clear space

in the garage where the car can be parked. Auto Trader notes that some garages may need to be upgraded with a level two charger, and that can be expensive. Drivers who must park their EVs outdoors overnight should know that this, too, may require some additional funds for electric vehicle service equipment (EVSE). Local building codes may govern the installation of such equipment, which is best performed by an electrician. These are some additional costs of EV ownership that first-time buyers must consider and research before they switch to an electric car or truck.

EVs may become the new normal over the next several decades. But before that day arrives, first-time EV buyers must consider a host of factors as they shop around for an electric car or truck.

What are certified preowned vehicles?

The days when buying a used car was akin to a game of chance are largely a relic of the past. Though it's still possible that used car buyers could end up with a lemon, the preowned vehicle market has changed dramatically and for the better over the last couple of decades.

One of the more notable changes surrounding used vehicles over the last 20 years is the rise of certified preowned cars and trucks, or CPOs. The COVID-19 pandemic affected sales of CPOs in 2020, but the vehicle transaction experts at Cox AutomotiveTM report that more than a quarter million CPOs were sold in May of 2019.

First-time car buyers or those accustomed to purchasing new vehicles can learn more about CPOs before buying their next cars or trucks. Such knowledge may help them make the most informed decision possible before they sign on the dotted line and drive their next vehicle off the lot.

WHAT SETS CPOS APART FROM OTHER USED CARS?

The auto industry data aggregator Black Book notes that CPOs tend to have low mileage and clean accident histories. It's possible, though unlikely, that vehicles that don't meet such criteria could be designated as CPOs.



Certified preowned vehicles are an option car buyers can consider prior to purchasing their next car or truck.

Another significant difference between CPOs and more traditional used cars is that the former tend to be sold with extended manufacturers' warranties. Certified preowned vehicle buyers also may be offered perks similar to those offered to new car buyers, such as free roadside assistance or complementary satellite radio service, for a predetermined period of time.

While it may seem like a no brainer for used car buyers to purchase CPOs, the consumer advocacy experts at Consumer Reports suggest that the decision is more complicated. Analysts at CR have suggested that the biggest advantage to CPOs is their extended warran-

ties, which can be expensive. Having a vehicle inspected by a private mechanic consumers trust prior to purchase may be a better way for budget-conscious car buyers to allocate their funds than purchasing a CPO simply because of its extended warranty. If the mechanic gives the vehicle a clean bill of health, consumers can then rest easy knowing they exercised their due diligence and did so without having to pay for a potentially costly extended warranty. Ultimately, the decision is up to buyers, who can conduct a cost analysis to determine just how much they might save (or not save) when purchasing a CPO or a noncertified used vehicle.

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 defaulting 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.



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

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How to conserve fuel

Gas prices have been historically high in 2022. According to the fuel price comparison site GasBuddy.com, as of June 2022, the least expensive state for regular gas was Georgia, at \$4.43 a gallon. The most expensive was California, where drivers could expect to pay about \$6.34 per gallon. During June, which marks the beginning of the summer travel season in many areas, fuel costs in most part of the United States averaged around \$5 per gallon.

With prices so high, many drivers have been looking for any way to save money at the pump. Some may have cut back on driving habits while others might have organized community carpools. Others may have taken to other modes of transportation. For those who have no option but to drive their vehicles, there are ways to reduce fuel consumption without resorting to walking or cycling.

LIGHTEN YOUR LOAD

How much weight is being carted around in a vehicle can directly affect the amount of gas it consumes. Remove any unnecessary items from the trunk or cargo area of a truck or SUV. Consider removing extra accessories, like roof racks or hitches.

SLOWLY ACCELERATE

Resist the urge to “gun it” when coming off a stop light or stop sign, as rapid acceleration wastes gas. Press the accelerator pedal gently to increase speeds gradually and conserve fuel. Similarly, coast to a stop, rather than slamming on the brakes.

DON'T IDLE

Turn off the engine if you will be idling for more than a minute. Idling

for longer than that is merely wasting fuel. Modern engines do not need to be warmed up for more than 30 to 60 seconds, even when the weather is cold. Driving will warm up the car faster than idling while parked, provided you drive moderately until the temperature gauge shows the car has reached the right temperature.

AC OR WINDOWS OPEN?

While it's true that the air conditioning will drain fuel when in use, driving with the windows open makes the vehicle less aerodynamic by causing drag. Some experts recommended leaving the windows down during slower, city driving and using the AC for higher speeds on the highway.

KEEP TIRES PROPERLY INFLATED

Poorly inflated tires can make a vehicle less efficient by causing more friction between tire and roadway. Check the PSI rating for the tires and inflate accordingly. Many modern vehicles automatically alert drivers when tires are low on air.

DRIVE A CONSISTENT SPEED

When driving on the highway, switch to cruise control to maintain a consistent speed. Driving steady reduces drag, which in turn reduces fuel consumption.

STICK TO A MAINTENANCE SCHEDULE

Maintaining your vehicle by getting routine oil changes, fluid checks and other simple maintenance helps a car or truck run properly, and that can help conserve fuel.

These are just a few strategies drivers can employ to conserve fuel in the face of historically high gas prices.



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Mileage-based vehicle maintenance intervals

Maintenance is an essential component of responsible vehicle ownership. Routine maintenance can help discover problems before they escalate into potentially costly issues. Maintenance also keeps vehicles running smoothly, making them more enjoyable to drive and extending their life expectancy.

Various factors can help to determine how often drivers should change their vehicles' fluids and take them in for tuneups. Such variables include how frequently a vehicle is driven, the type of driving (city or rural) drivers do and how many miles are on the car. However, drivers can still rely on this basic car maintenance schedule, courtesy of Advance Auto Parts, to serve as a guide.

3,000 MILES/3 MONTHS

Advance Auto Parts notes that monthly fluid checks typically are unnecessary with newer vehicles, though older vehicles should be inspected for leaks once a month. Among the fluids to check after every 3,000 miles or three months, whichever comes first, are:

- Engine oil level
- Windshield washer fluid
- Coolant
- Brake fluid level
- Transmission fluid
- Power steering fluid

Drivers also can use 3,000 miles or three months as a benchmark to check tire pressure, hoses and belts. Many vehicles now display tire pres-

sure for each tire on the dashboard, and drivers should pay attention to those numbers and put air in their tires when necessary. When inspecting hoses, touch them to make sure they're not leaking and bulging. Hoses should be a little flexible, especially when they are warm.

5,000 MILES/6 MONTHS

Oil and oil filters should be changed at this interval. In addition, this is a good time to rotate tires and inspect lights to make sure they're still operating at peak capacity. Drivers also can check their cabin and engine air filters and replace them if need be. Changing these filters is a simple DIY project, and drivers can find an assortment of YouTube tutorials to help them complete these projects. Wiper blades also can be inspected around this time or whenever drivers suspect the blades aren't operating at peak capacity. Replacing wiper blades is another simple DIY project that drivers can complete in a few minutes.

10,000 MILES/12 MONTHS

Advance Auto Parts notes that synthetic oil is typically used in cars made since 2010. Each manufacturer is different, and drivers should check their manuals for recommendations. Synthetic oil and filters in vehicles that use synthetic oil is typically changed every 10,000 miles or 12 months, whichever comes first. Once a year drivers should ask their mechanics to check the alignment on their vehicles and the condition of their brakes.

Why is tire rotation so important?

Vehicle owners need to keep maintenance on the mind to ensure their cars and trucks are operating at peak capacity. Various components should be checked and serviced at key intervals. Oil changes and fluid top-offs are part of routine maintenance, but it can be easy to forget about other important parts of the vehicle, including tires.

Rotating tires is vital to their upkeep. Tire rotation involves routinely repositioning a vehicle's tires in specific patterns from front to back and side to side. The front tires tend to wear on the outside edges because the tire leans over when a driver turns a corner. The rear tires just follow the front ones, so they usually wear more evenly. By leaving tires in place, the outside edges on the front tires will wear down much faster than

the rest and those tires will need to be replaced sooner. Rotation may be required by tire warranties. Rotation also keeps the tires working properly.

Experts generally advise tire rotation every 6,000 to 8,000 miles, even if they do not show any signs of wear. It is challenging to determine if weather treads are uneven or how much wear has been sustained just by looking at them. Rotating tires can prolong the life of tires and decrease how frequently they need to be replaced.

Rotating tires keeps the tread depth uniform and helps maintain traction and consistent handling across all four tires. Tire rotation pattern that is best for a particular vehicle depends on the type of tire being used. Patterns are recommended by the standardizing body of the tire industry, called The Tire and Rim Association, Inc. Individ-

uals can consult with professional mechanics about the proper way to rotate tires. Many tire manufacturers or automotive stores that have sold customers tires also will do tire rotations — some free of charge.

In addition to proper traction, minimizing uneven tire treads causes the vehicle to be more balanced, advises Wrench, a mobile auto repair and maintenance company. This enables the driver to have more control even when roads are slippery. Many auto service centers will then align and balance tires after they have been rotated. At this time the mechanic will likely check brakes as well, since it is easy to see and reach them when the tires are off.

Tire rotation is an important component of vehicle maintenance. Check with a qualified automotive professional to see if it's time to have your vehicle's tires rotated.

The importance of enrolling teens in driving school

As teenagers eagerly await the arrival of the birthday that makes them eligible to get their drivers' licenses, they may be anticipating the freedom that being able to drive alone provides. But that excitement can overshadow the immense responsibility of operating a motor vehicle.

According to Geico, 25 percent of 16-year-old drivers are involved in a car accident during their first year of driving. Expertise behind the wheel comes with practice, and starting teen driving journeys with a good foundation of information and instruction is key. Enrolling in a driver's education program can be a wise investment, and one that reduces the number of collisions on the road.

The following are some ways driving school can benefit young drivers.

• PASS YOUR TEST THE FIRST TIME:

Though requirements are different depending on where drivers live, they typically must pass both a written and a road test to earn their licenses. Driver's education courses go over the rules of the road and the laws governing safe driving. A road



Enrolling in a driver's education program can be a wise investment, and one that reduces the number of collisions on the road.

instructor will go over driving basics and help you put them into practice while behind the wheel.

• ACCESS TO AN EXPERT:

While Mom, Dad or another trusted adult may have the best intentions when teaching teens how to drive, they may be rusty with some of the rules. Furthermore, they may have adopted habits or shortcuts that, while they work for them, may not be the proper way to instruct new drivers. A driving school helps teens learn how to drive well and safely.

• SPECIALLY EQUIPPED VEHICLES:

The vehicles that driving schools have in their

fleets have been modified to be especially safe. Most feature a rearview mirror and an additional brake pedal on the passenger side. This enables the driving instructor to have a clear view and also to act, if necessary, to avoid a collision while the student is still learning.

• MEET REQUIREMENTS:

Most states in the United States require driver training courses in some shape or form before a teen is able to get his or her license. In New Jersey, for example, obtaining a license is a multi-stage process. At

age 16, teens may apply for a learner's permit with proof of enrollment in a behind-the-wheel driver training course and a passing grade on the written test. At age 17, the student must then pass the New Jersey Motor Vehicle Commission road test. A probationary license will then be issued. If rules are followed during the probationary one-year period, a basic license is issued at age 18.

Driving schools also may facilitate contact between teen drivers and a local motor vehicle department, such as setting up road and written test appointments and enabling teens to use their vehicles for the road test. Such factors only underscore the ways families can benefit from enrolling young drivers in driving school.

How to lower the cost of auto insurance

Auto insurance is a must-have for drivers. While it might seem hard to believe, as of 2019 there are still some places in the United States where auto insurance is not mandatory. Auto insurance is mandatory in Canada, though each province has its own requirements in terms of the minimum amount of coverage allowable by law.

Many people, even those in places where auto insurance is not mandatory, recognize the importance of being insured before they get behind the wheel. However, that doesn't mean those same drivers would not like to cut the cost of their auto insurance policies. A 2021 analysis from the online financial resource NerdWallet found that the average cost of car insurance in the United States is \$1,621 per year. Average insurance costs vary significantly in Canada, where data from the General Insurance Statistical Agency found that, in 2019, the average annual insurance premium in British Columbia exceeded \$1,800, while drivers in Quebec paid slightly more than



While there's no one-size-fits-all solution to cut auto insurance premiums, drivers can try various strategies to save money on their policies.

\$700 annually.

No matter where drivers live, chances are they would love to lower their auto insurance costs. While there's no one-size-fits-all solution to cut auto insurance premiums, drivers can try various strategies to save money on their policies.

• RAISE YOUR POLICY'S DEDUCTIBLES.

Higher deductibles may sound scary to drivers, but raising the deductibles is a great way to lower

the cost of auto insurance. The auto insurance provider Progressive notes that deductibles typically range from \$100 to \$2,000. A driver whose policy has a \$100 deductible will pay considerably more on his policy per month than a driver with a higher deductible. In fact, the Insurance Information Institute notes that drivers who increase their deductibles from \$200 to \$1,000 can save 40 percent or more on their coverage costs. Drivers who choose this option should always be sure they have enough

money in the bank to cover the cost of their deductibles.

• BUNDLE YOUR POLICIES.

Some drivers save money on their auto insurance policies by buying two or more types of insurance from the same provider. For example, homeowners may save money by buying homeowners insurance from their auto insurance providers or vice versa.

• RESEARCH POTENTIAL DISCOUNTS.

The III notes that many companies offer discounts to policyholders, even if those discounts are not necessarily promoted.

Drivers can contact their insurance companies, or shop around with other providers, to ask about various discounts that can save them money on their policies. Anti-theft devices, defensive driving courses, low annual mileage, and a strong credit record are just a handful of the many potential discounts drivers may be eligible for.

Drivers can reduce the cost of their auto insurance policies in various ways, potentially saving themselves hundreds of dollars each year as a result.

Tips for staying safe with keyless systems

Auto manufacturers have long embraced technology that can streamline the automotive experience for drivers. For example, several years ago keyless entry and ignition systems were introduced, initially on high-end vehicles before they became standard on many other models.

Keyless entry systems require a fob, which sends a signal to the receiver inside the vehicle. The fob transmits a low-frequency code to the car's internal computer system, which engages the locks and will allow the driver to push a button on the dashboard or console to start the vehicles. The fob can be stashed away in a pocket or purse and still send the signal, which makes it convenient for drivers. Drivers with arthritis or hand injuries also may find keyless systems an asset.

Because fobs work on wireless systems, hackers potentially can intercept the fob-to-car signal. That enables a thief to not only open the vehicle's doors, but also to potentially drive away as well. Even though the fob/car security pairing is unique and can create billions of codes, researchers at Radboud University in the Netherlands and



Keyless entry and ignition systems might be convenient, but they require caution and common sense.

the University of Birmingham found that, by intercepting the wireless signal just twice, they could narrow down the possible combinations from billions to just 200,000. After that, a computer can figure out the code in just half an hour and unlock the car. Potentially, a thief can gather car codes as drivers enter their vehicles during the day, then return later to steal a number of cars.

Thieves who purchase signal amplifiers also pose a threat. These amplifiers magnify the reach of the fob signal so that a vehicle owner can be in his or her house with the fob, but the thief can walk up to the car and open it — even if the fob is far enough away that it should not engage. One way to circumvent this is to buy a signal-blocking pouch that can hold the key fob. Also, an old-school steering wheel or gear shift lock is an effective way to provide another layer of protection.

Drivers also should be aware of their surroundings as they approach their vehicles. Thieves may count on keyless entry systems to be able to hop into a vehicle once the owner gets within range and drive away.

Vehicle technology thrives to make driving as convenient as possible, but some features also may make things more convenient for prospective thieves.

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