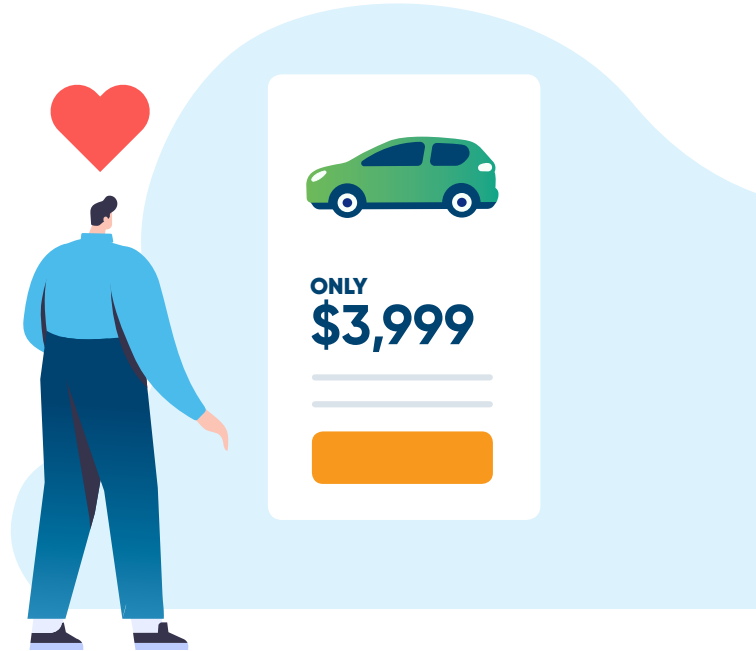


## Gas guzzler or money guzzler

Buying a car is a huge financial commitment – so it can't hurt to ask five questions before splurging on your four-wheeled ferry.

**Avoid Speed Traps** Don't get sucked in by the ads. Often dealers advertise the manual price, sometimes without floor-mats, oh and you wanted a steering wheel? That's extra. Understand what the total driveaway price is (including tax, registration fees and dealer charges) so you can compare correctly.



**Shop around** If you're looking for a 'trade in' get a feel for what your car is worth, a quick scan of the classifieds will help. Approach multiple dealerships so you get the best trade in price for your car.

**Check the speedo** Now you know the trade in value and the total car cost make sure you include the insurance, the fuel, the servicing costs. Work them out as monthly estimate.



**New or old** A car loses value the second it drives out of the showroom but it might come with locked in servicing costs.

**Ks and Cost – hit the break or the skinny pedal?**  
Ask yourself - is this the most effective transport investment?



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