

Car Buyers Guide

The easy guide to
buying your next Car



Simplify[™]

Introduction

You're in the market for a new car, but knowing what to buy can be confusing with over 350 makes and models out there. Buying a new or used car is not something you do everyday, so it pays to get it right and look at your options. In this guide we've put together a comprehensive list to help you buy your next car.



Consider what suits your needs

Getting a new car is exciting, and car dealers know how to leverage this excitement to their advantage. So it pays to identify before you pre-shop on the types of models which suit your lifestyle, requirements and budget. This helps you avoid buying more car than you need and keeps you focused.

Surprisingly a lot of people do not make a list or consider their requirements enough and end up buying far more car than they need. Then find out later it does not 100% suit them.

For example, consider things like how much do I use the car for work or downtime, is it mostly for you or the family, do you need it for a specific purpose, weekends away or surfing.

Or maybe you spend most of your time in the city and brunch is your thing.

Inside this guide:



Identify your ideal car and needs



Consider the type, new/used and budget



Car buyer tips



Get the right support



Car finance and buy options

Consider the type

The car market is changing rapidly, there are new types of cars being released to suit changing markets and tastes. This means often cars which were popular a decade ago are not wanted now. So it's a good idea to track the top selling types so you don't buy a car that could be hard to sell in a few years time. Some models that are desired now did not even exist as a category 5 years ago.

Used or New?

We'd all buy new cars if money was not object, but the reality is in most cases the value is not there. You are paying a premium with the value dropping in the first year by over 25% and it's also not a lot different from the same model a year older.

A big factor these days is most cars are very well built and a good used car should give you several years of reliable motoring at a much more reasonable price.





Shop within a budget

A trap a lot of people fall into is they do not set a budget before they start the search. Some may have an idea of what they want to spend and often spend a lot more once they see what's out there, ending up with car far more than they need and higher repayments than they can afford in the long term. A great way to ensure you stick within your budget is to lock in **finance pre-approval** before your start looking.

The dealer dilemma

Going to the dealership with no plan and excited about getting a new car can cost you a lot more. Dealers have a range of techniques they use to convince you to buy and finance with them, including low rate finance which does not always mean you end up paying less. free service which should be included or you may not need and free stuff to steer you away from the 'sticker-price'.

90% of the time if you're prepared you can negotiate a much better price and finance terms than people commonly know.

Or better still you can **Skip the Dealership** with Simplify as they can do it for you.

Helpful car buying guide

1. Identify your ideal car

Here's a few to get you started;

- Are you going to drive the car everyday or is it more for weekends and road trips?
- Are you going to use it for yourself or with kids/dogs/friends?
- Do you like the easy drive options or are you into the more technical?
- Do you prefer design over function?
- Is the car to fit your lifestyle or to offer something different?

TIP Open yourself and get advice by others and create a shortlist.

2. Determine your budget

- Setting an overall budget can be a great start, but you may find a better vehicle could be within your grasp using monthly payments that are affordable.
- You can get car finance from a number of places, some more competitive and friendlier than others, so it pays to compare.

TIP This is an important step so don't be afraid to seek expert guidance.

3. Make sure you compare before you buy

- One of the most daunting steps in the process is driving the vehicle you are thinking about buying with the very person you are going to have to negotiate with.
- A car test drive without pressure or the need to constantly negotiate will help you focus on the car itself. on everything. Talk to people who can simplify this step by providing the support you need.

TIP Make a buy-list of the useful things you need in a car.

How can we help?

Finance with Simplify?

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- Relax, we compare for you
- Get pre-approved and go

→ [CLICK TO COMPARE](#)

Skip the dealership?

- Take control with expert advice
- Let us negotiate for you
- Buy with confidence

→ [CLICK TO CALL](#)

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