

CAR SELECTOR

CHECKLIST

– A FREE GUIDE –

Choosing a car can be tough.

Navigating through features, reviews, reliability and running costs takes quite a bit of research.

A car is a **large investment** for most, so you don't just want one that will give you years of trouble-free driving, but also one that will retain **as much value as possible** when it comes to selling.

So here's your **easy to follow car selector checklist** to help easily navigate through the hype, reviews and salesmen to find the right solution for you.

CREATED BY



1

WHAT'S YOUR BUDGET?

Before you choose a car work out what you can afford by asking yourself these 3 questions:

1. Do you have a deposit and/or trade-in?
 2. What's your monthly budget for expenses?
(Finance, maintenance, petrol, registration and insurance.)
 3. Do you have a good credit history?
 4. Will you use the car for business purposes?
What percentage of the time? %
- If it's over 55% you may be able to claim some expenses and depreciation. (If you're unsure if you're eligible, check with your accountant.)

RESOURCES

- « Should I lend or lease? »
- « Car lease calculator »
- « Car loan calculator »



HOT TIP!

Don't forget the running costs. Petrol, servicing, repairs, registration and insurance add up. As a rule take 20% of the monthly budget you came up with and put that aside for running costs.

2

WHAT TYPE OF CAR DO YOU NEED?

Someone with three kids who wants to tow a boat obviously has different needs to a single person who only makes short trips.

Run through this checklist and tick off what you think you require as a minimum. You can then use the completed list to help you narrow your search.

What shape do you need?

Wagon/hatch



Important if you require extra storage.

SUV



Ideal for families of 4-5.

Commuter



For carrying 6+ people.

2-door



Not great if you have child car seats.

Convertible



More a want vs. a need.

What type of fuel best suits your driving style and budget?

Electric

If your primary concern is to save on emissions.

Hybrid

If you want to cut fuel costs and emissions.

Diesel

If you drive a lot of km's and want to save on fuel costs.

Unleaded

The most readily available, so easier to source and negotiate price.

Is fuel efficiency or performance more important to you?

< 8 litres/100 km

Very fuel efficient with the least power.

8.1-15 litres/100 km

Moderate fuel efficiency and moderate power.

> 15 litres/100 km

A gas guzzler with optimum performance.



No. of passengers (don't forget the pets!)

2

3

4

5

6+



Do you need to tow a ...?

Box trailer

Recreational vehicle

Car trailer

Caravan

Horse float



Do you need a specific drive type?

4WD

(Four wheel drive)

AWD

(All wheel drive)

FWD

(Front wheel drive)

RWD

(Rear wheel drive)

If you do off-road driving.

For lots of highway driving.

For driving in frequent wet weather and icy roads.

For performance, fast acceleration and optimum cornering.



Which transmission type suits you best?

Automatic

Good for stop/start city driving.

Manual

Usually cheaper but a better ride in many sports and performance vehicles.



Age

New

Lower maintenance costs, new car warranty and greater depreciation (if claiming for business purposes).

< 3 yrs

Lower maintenance costs, new car warranty, BUT without the high depreciation.

> 3 yrs

Lower purchase price, higher maintenance costs.

5 yrs

The most costly 100,000km service due around the 5-year mark. Typically the tipping point for when parts start to fail.

> 5 yrs

The older the car, the greater the problems and expense. Be prepared to maintain and service well.



Country of origin

Japanese

Reliable, cost efficient, good resale value.

Australian

Reliable, larger family car with more grunt, more expensive to purchase and maintain.

American

Larger family cars with more grunt, great to drive, more expensive to purchase and maintain and less reliable.

European

Stylish and nice to drive, the least reliable and the most expensive to maintain.

3

WHAT EXTRA FEATURES DO YOU WANT?

When choosing extras it's important to consider resale value and lifestyle.

Before you become blind sighted with a list of expensive options you don't need, decide what you need prior so you don't get upsold by the salesman. Here's a list of just some of the extras you may be presented with:

MUST HAVE

- Bluetooth
- Floor mats
- Air conditioning
- Parking sensors

NICE TO HAVE

- GPS
- Sunroof
- Tinted windows
- iPod/Aux in
- Leather seats
- Automatic transmission

A WASTE OF MONEY

- Rust proofing
- Paint protection
- Larger wheels
- Metallic paint
- Premium sound systems
- Sports packages
- Sports suspension
- Night vision
- Custom leather/stitching
- Heated seats
- Extended warranty

RESOURCES

CAR REVIEWS AND SALES:

« carsguide.com.au »

« carsales.com.au »

« motoring.com.au »

HOT TIP!

The 'must haves' and 'nice to have' will marginally increase your resale value. Everything else is just a waste of money - but you may decide you want them anyway.

ARE YOU READY TO START LOOKING?

Once you know your budget, the type of car you need and the extra features you want, you're ready to start searching for your next car.

Armed with your requirements you will easily be able to shortlist a selection online. Then when it's time to head into a dealer you will be in the best position to negotiate on exactly what you need, rather than being lead by emotion or up-sold by the salesman.

Buying a used car?

Book a Blue Toro Mobile Mechanics Vehicle Inspection before you buy.

