

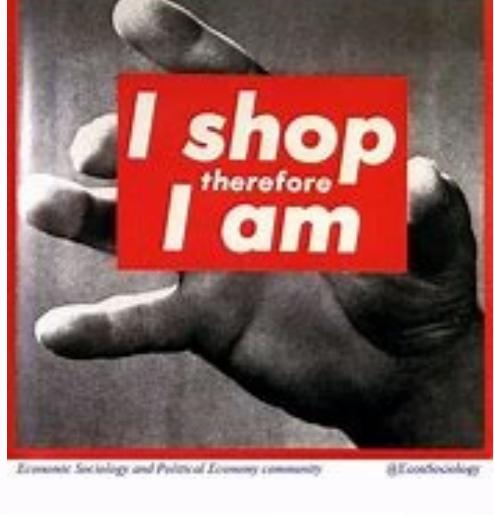
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Photo Courtesy: JGI/jamie Grill/Getty Images Can you live without the smell of a new car? Purchasing a used car is a great way to save some money and still get a reliable vehicle that takes you where you need to go. But since you are not the original owner, there may be some variables in what you look at and how you need to buy. Looking for and buying a used car is very similar to buying a new car: "You want to buy something that fits your budget and has the look and features you like. But you will need to consider some additional factors, such as a car's condition, when you are buying used. Whether you're already on the market for a used car or are entering the design stages early, these

tips can help you navigate the process successfully. The amount of money you can spend comfortably could be the deciding factor for the car you end up choosing, and buying a car is usually not the smallest purchase, even when you're buying a used car. If you're not planning to buy the car, some budget guidelines can help you determine the appropriate amount. Photo courtesy: trioks/E+/Getty Images While there are several ways to determine how much you can conveniently pay, Interest.com recommends that you evaluate first with rule 20.4.10. The premise of this guideline is in the numbers: you should wait to buy a car until you can pay a 20% down payment, you will not finance the car with a loan that lasts more than four years, and the total monthly cost of the car will not exceed 10% of your gross monthly income. These include car mortgage payments, car insurance, and any other upfront expenses. If you have other debts you're paying off, such as a mortgage or student loan, you can also use a different 20% rule. That is, you should not spend more than 20% of the monthly gross to repay the debts each month. So, let's say you earn 4,000 dollars a month; 20% of these are \$800, which is the amount you have available to pay your debts. Your only debt is 350-dollar. Dollars. Payment of the loan for students who, if taken from \$ 800, leaves you \$ 450 to put towards a car payment and car insurance. This is still about 10% of the rule of 20/4/10. Discover 20% of the monthly income and subtract the current monthly payables from it; The final product is the amount you can afford for everything that is related to a car. Figure your Must-Have features a lot as you might want a sports convertible, it is important to put towards a car needs first when necessary. Buy a used vehicle? Take some time to think about how you are using the machine and what features it will make it more useful for you. Do you have a longer pendulum and want something that saved on the gas? A compact sedan or hybrid car could be ideal. Do you have a great family that you have to drive for different events, practices and schools almost every day? A bigger minivan or suv could be the best solution. Or are you going to use the vehicle for work purposes, such as the transport of supplies for your business for the meadow care? You may need a shopping cart for heavy uses to do the job. Also think of other features. For example, if you live in à €

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