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INSURANCE SERVICES

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February 2021

Time For A New Car?



Spring: when we all start looking forward to going back outside.

Driving in the warm Spring weather.
Windows down - Sunglasses on - Radio volume up!

This Spring, are you looking to buy a new car - or a new used car?
Maybe we can help you get a jump on the process.

Car Buying Tips

Save up! Make sure you have a good down payment ready. Rule of thumb is 20% down. Your goal should be to keep your loan term to less than 60 months.

Figure out what you can afford. Do some math on your own finances. Rule of thumb - no more than 25% of your total household income for all your vehicles. Think about: monthly payments, maintenance, insurance, etc.

Plan how to **handle your trade-in**. Dealership trade-ins are quick and easy. But there are so many options now, you may get a better price by selling the vehicle yourself.

Call your insurance company. Ask about the insurance costs for the specific car you're looking at. This is also a great time to review exactly what you're insurance covers.

New or New Used? Be willing to look at used cars. You may be surprised by what you find. If you decide on a used car - remember to get the Carfax report and check the history.

An auto research website like Edmunds or Kelley Blue Book can provide a general **overview of ownership costs for your area**, but these numbers will vary depending on your personal situation.

Online sources, etc. **Get your preapproval amount.** You can still use the dealership's financing options if you choose.

Research **all the possible discounts** and rebates available. From the manufacturer, the dealer and any special circumstances you may have. Include dealership service combos and warranties available.

Take a test drive! But - take it slow. Sit in the car and get to know where things are. Ask questions about new features you've not used before. Then ask for a longer test drive. It won't hurt to ask.

Don't be afraid to walk away from the deal. Drive that hard bargain and get the best deal you can!

Sources: bankrate.com and edmonds.com

DAYLIGHT SAVING TIME - 2nd Sunday in March



Daylight Saving Time is currently put to use on the second Sunday in March in the USA. The practice is designed to give people an extra hour of sunlight in the evening hours. This is done by setting the clock ahead one hour at a predetermined date each year.

Read the entire article: <https://nationaldaycalendar.com/daylight-saving-time-second-sunday-in-march/>

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