



CAR BUYING Sources of Help

WHERE TO GET INFORMATION AND HELP

- A&FRC Financial Counselor
- Armed Forces Disciplinary Control Board
- Base Legal Office
- Better Business Bureau
- Consumer magazines
- Consumer protection agencies
- Credit unions—Car Buying Assistance Programs
- National Automobile Dealers Association (NADA)
- New and used car pricing guides (Edmunds, NADA, Kelley Blue Book)

ONLINE AUTO LOAN CALCULATORS

- **Autotrader.com**
<https://www.autotrader.com/calculators/?selectedTab=0>
- **Bankrate.com**
<https://www.bankrate.com/calculators/auto/auto-loan-calculator.aspx>
- **Edmunds.com**
<https://www.edmunds.com/calculators/>
- **NavyFederal.org**
<https://www.navyfederal.org/products-services/loans/auto/car-loan-calculator/>
- **USAA.com**
<https://www.usaa.com/cars/loan-calculator>

REMEMBER TO...

- Do your homework.
- Prepare a budget to know what you can afford.
- Keep it three separate transactions: the purchase, the financing, the trade-in.
- Have used cars checked by a trusted mechanic before purchase and do not forget to get a CARFAX report.
- Have the Air Force legal office check the contract before signing.
- Beware of the “tricks of the trade.”

USEFUL WEBSITES

- www.annualcreditreport.com
- www.autobytel.com
- www.autotrader.com
- www.bankrate.com
- www.bbb.org
- www.caranddriver.com
- www.carfax.com
- www.carmax.com
- www.consumerreports.org
- www.consumersunion.org
- www.fueleconomy.gov
- www.edmunds.com
- www.epa.gov/greenvehicles/learn-about-green-vehicles (EPA Green Vehicle Guide)
- www.iihs.org
(Insurance Institute for Highway Safety)
- www.intellichoice.com
- www.kbb.com
- www.motortrend.com
- www.nada.org

ONLINE “COST OF OWNERSHIP” INFORMATION AND CALCULATORS:

- Edmunds.com: <http://www.edmunds.com/tco.html>

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