

# Consumer Corner

## High Gas Prices Put Car Shoppers In The Driver's Seat

by Courtney Caldwell

(NAPSA)—There is some good news about high gas prices and a slow economy: They are putting the brakes on vehicle sales, which makes it a good time for shoppers to find great deals on cars.



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Among car shoppers, hybrids and subcompacts remain popular because of great gas mileage, but there are many factors beyond fuel efficiency that affect the cost of driving.

RoadandTravel.com and State Farm Insurance® suggest three simple tips for those shopping for vehicles:

### Homework is key

Because sales have been so slow, dealers are competing aggressively for shoppers' business, making it easier to bargain. The Internet provides numerous Web sites to compare makes, models and pricing, including Edmunds.com, MSN Autos and RoadandTravel.com. Coming to dealerships with the most current information puts the shopper, not the dealer, in the driver's seat.

### Budget blind spots

Car buyers often don't research expenses that can impact the cost of car ownership, including maintenance, financing and insurance. For instance, they may assume

they have no choice other than to finance their cars through the dealerships. Often, the bank down the street or an insurance provider offers better deals on financing a car. Additionally, interest rates can be based on credit history, so shoppers who know their situations can more easily recognize a reasonable deal.

Finally, it's important not to get caught up in the emotions of buying a car. Being practical and planning to spend at least a few days shopping helps people avoid making rash decisions.

### Insurance options

There are a number of factors that influence insurance rates, beyond car models. Car buyers should ask about discounts for good driving records and good grades for teen drivers. For instance, State Farm has a Good Driver Discount®. Also, some companies offer discounts on premiums to customers who purchase other policies, such as life or homeowners insurance. When deciding on the right insurance provider, car buyers should keep in mind that, in addition to cost, it's important to find a company that will offer the right level of personal service.

For more information, visit [www.RoadandTravel.com](http://www.RoadandTravel.com).

• Ms. Caldwell is editor in chief and founder of Road & Travel Magazine.