

The Active Consumer

Too Good To Be True?

How To Make Auto Incentives Work For You

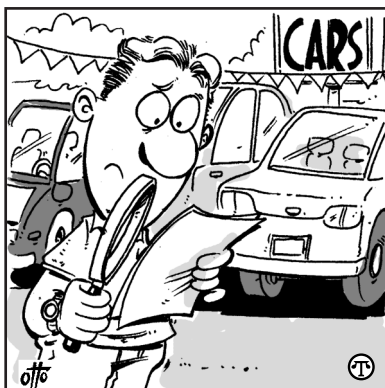
(NAPSA)—If you're in the market for a new car, you can't help but be attracted by the promises of zero-percent financing and cash-back rebates. In recent years, the automotive industry has offered enticing incentives to lure consumers into showrooms and sell new vehicles. With so many incentive packages available, it may be difficult for consumers to decide which incentive would work the best with their budget.

"Incentives can be confusing, but educated consumers can navigate the deal-making process and get great value," says Donna Kane, national manager, Hyundai Motor America. Kane recommends that before consumers head to their local dealership, they consider these tips:

Play Hardball—Negotiate the price of the vehicle upfront before discussing incentives. Know what the dealer paid the manufacturer and negotiate from there. Discussing cash-back options too early can cause confusion, and you may find that you did not negotiate the best deal. Check prices at Kelley Blue Book, Edmunds.com and Nadaguides.com.

Read the Fine Print—While zero-percent financing sounds like the ultimate deal, statistics from the National Automobile Dealers Association reveal that only one-third of buyers who apply for this financing qualify and only 10 percent actually take the deal. Most interest-free loans require financing terms of three years or fewer, which usually means higher monthly payments.

Do Your Homework—Before you enter a dealership, know what you



want and what you can afford. Negotiating the cost of the vehicle versus the monthly payments helps eliminate the illusion of a good deal. Be sure to consider all of your financing options—take financing rates from your local bank or credit union and challenge dealers to match or beat the rate.

Explore all Opportunities—Many manufacturers offer incentives above interest-free financing and cash rebates. If you have recently graduated from college, turned 55 or served in the military, you may qualify for special manufacturer rebates. For example, Hyundai offers a \$500 cash rebate for recent college graduates.

Think Beyond The Purchase—It's crucial to review the warranty to ensure protection once you purchase your vehicle. You may think you're getting a deal, but could end up paying extra for repairs because of an insufficient warranty. The longer and more comprehensive the warranty is, the better it is for you.

For more tips on finding the best value when purchasing a vehicle, visit www.hyundaiusa.com.