

Automotive Answers



Poor Credit Not A Roadblock To Good Car Buys

(NAPSA)—Credit is an important key in determining how much car shoppers will ultimately pay for a vehicle. However, experts say they should actually shop around for dealers who offer special financing programs the same way they'd shop around for vehicle type.

Contact a credit agency to get a copy of your credit report and credit score, so you have a better idea of what to expect when it comes time to talk financing.

Web-based tools can help, too. For instance, an automotive classifieds Web site called AutoTrader.com has a new Credit Center for car shoppers with poor credit. While some similar sites require the disclosure of confidential and personal information, the Credit Center Car Credit Wizard asks less than 10 general questions, helping to preserve a shopper's privacy.

Once the Wizard questionnaire is filled out, you'll receive an estimated credit level—"excellent to good," "good to fair" or "fair to poor." You can then search among a list of local dealers who can assist with financing solutions that meet your needs and are organized in order of geographic proximity.

The site offers additional features as well, including:

Welcome to the Credit Center

For the first time ever, AutoTrader.com helps you get connected to dealers who can assist you with the right type of financing. It's quick and easy.



Connect
Estimate your credit level and get connected to dealers who can help.

Use the exclusive Car Credit Wizard to get:

- An estimated credit level
- Valuable Dealership Visit Tips
- A list of dealers to assist with financing



Learn
Make smart decisions with articles on leasing, purchasing and credit.

Shed light on the world of car financing with AutoTrader.com articles on:

- Ways to improve your credit
- Credit reports and scores
- Loans, leases and more



Calculate
Figure out your best option with our easy-to-use calculators.

Mathematically increase your car buying comfort with our:

- Payment Calculator
- Affordability Calculator
- Purchase vs. Lease Calculator

[Start the Car Credit Wizard](#)

[Read Loan Basics](#)

[Use the Payment Calculator](#)

Bad Credit? Low Credit? We Can Help.

If you already know you have bad credit, skip the Car Credit Wizard and go directly to finance-friendly dealers near you.

Enter your ZIP code and click "Submit."

*Required

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Submit

We will not store this information. ?

Helpful Articles

[5 Tips to Improve Your Credit](#)
[Buy Here Pay Here Financing Basics](#)
[Good News About Bad Credit](#)



In The Driver's Seat—Web-based tools can help car shoppers with less than perfect credit find an affordable vehicle.

• **Know Before You Go**—A "Dealership Preview" of what to expect when you walk into the dealership and how they will likely work with you to help you drive away in a car you can afford.

• **Learn Before You Look**—Learn about leasing, tips to improve your credit, and the basics of buy here, pay here financing.

• **Come Prepared**—A pre-visit checklist to ensure you bring what you need to the dealership, such as your driver's license, down payment, utility bill, paycheck stub, proof of auto insurance and other financial information.

For more information, visit www.autotrader.com.