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Buying a vehicle can be quite an ordeal. You have to find the money in your budget for the new vehicle. Often you have to decide whether you want to sell your existing vehicle outright or trade it in. Then that decision is based on if you buy through a dealer or private party. You have to decide what you like.

Should you buy new or used?

Financial advisors say that the best way to get your money's worth is to go used. However, the decision isn't quite so simple. There are a lot of considerations.

Start by looking at your finances. If your only option is buying used, then do it wisely. But if you are choosing a used over a new, you have to remember that there will be no warranty of the vehicle in most cases. If the car needs a lot of maintenance, repairs or other modifications, you could find that your savings by purchasing used aren't there.

Buying a used car is a gamble sometimes. You have to make sure that the title is clean. There should be proper documentation with the vehicle. Don't trust anyone who says they will mail it to you. Never pay for a vehicle without a title, you could be in deep trouble later.

If you test drive the car and aren't sold on it, you should keep looking. If you aren't comfortable with the car, used or new, after driving it, it wouldn't be a good deal for you. Don't just buy the only car in your price range. Keep looking for one that will fit your budget and your needs.

When you buy used, you should take the car to a mechanic and have it checked out. This doesn't guarantee that there won't be any problems, it just helps you from buying a junk car. You might also consider doing a online check on the vehicle. You simply need the VIN and around $10. You should get a history of the vehicle. For example, we checked a vehicle out and found out that it was in the gulf when the hurricanes hit. It didn't say it was damaged, but warned of the potential.

Even if you aren't choosing to buy used -- you have to -- you should take the time to consider the purchase just as you would a new car purchase. Test drive several vehicles and shop around. Buy car trader and truck trader magazines and search online to see what other vehicles are bringing. If you are looking at purchasing a car from a dealer that is $5,000 cheaper than you have ever seen one priced for, you should probably be a little curious as to why it is so cheap. Make sure you know what the blue book value is and understand the process of buying.

When you buy a vehicle, you are spending money that you probably will never get back in your pocket. Do it wisely.

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