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So your ready to take the plunge and buy a new car? Here's a little guide to help get you through the process.

Know your credit score. The higher your credit score is, the lower your monthly car payment will be. You can obtain a free credit report by writing a credit bureau, or just do a search online , there are plenty of websites offering a free credit report.

Get an auto insurance quote. After you have narrowed down your choice of your new car's make and model, get a free insurance quote. You should make sure your insurance payment fits into your budget. It's a wise decision to get quotes from multiple insurance carriers , to nail down the best possible rate. Also, if you have enough money saved up, you can pay the policy in full, to get a discount, instead of making monthly payments.

Now its time to visit the dealer. Car salesman are fast talkers, make sure your in the right frame of mind to deal with them. They make a living off commissions, so they try very hard to make a sale. While you can admire their eagerness , they can be annoying. Just ask politely for the facts. What are the standard options, warranty info, gas mileage, and anything else you want to know about the car.

Haggling. Trying to haggle over a new car's price is like an art form. While sales people would love to make a sale, and haggle with you, they have to answer to a higher power. Usually they are tough to budge on getting a great deal. It also depends how the dealership is doing at the time, if its a slow month or quarter, they may bend a bit more.

However, this is one method I tried , and it did work for me once.

I just told them I would pay x-amount, nothing more, and to give me a call if they can meet my price. About five days later, they did call me back.

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