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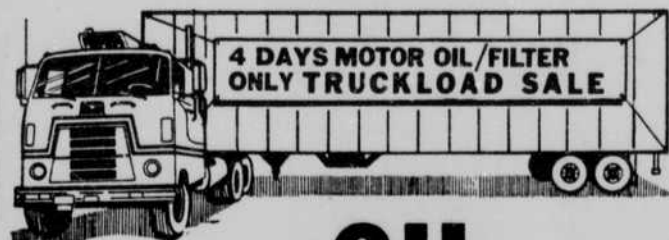
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Setting a spending limit key to car buying

By Kari Mott
Staff Reporter

Many students want to buy a car after graduation, but there's much more to getting one than just picking up the keys and driving away.

Before car-hunting, graduates must consider what they need and how much they can afford to borrow.

People waste their time as well as the dealers' by looking for a car they can't afford, said Gail Skinner, owner of Capital City Cars, 2223 P St.

LeRoy Kubisek, general manager

at Mid-City Toyota Inc., 1145 N. 48th St., said people must set a limit for what they can afford and not go over it.

Many car dealerships offer financing incentives.

Capital City Cars will finance a car up to a \$1,000, said Skinner. Any additional financing must be handled by a bank.

Mid-City Toyota Inc. has a special financing plan for graduates who buy new Toyotas, Kubisek said. Graduates do not have to make payments until they begin to earn a wage.

But the buyer must be a graduate of

a four-year college and buy the new car within a year after graduation.

General Motors also offers rebates for graduates, said Gene Theer, new car sales manager at Du Teau Chevrolet Co., 18th and O streets.

Theer said new-car buyers should ask around to find out the reputation of a good dealership. The sales person should take time with the buyer and have the buyer's interest at heart.

Financing a used car is cheaper than buying a new car.

The April issue of Consumer Reports said car buyers take a chance on a used model because of price.

"The day a new car is off the lot, it is a \$2,000 loss," Skinner said.

"When buying pre-owned, it won't be absolutely perfect," said Tim Krichter, salesman at Miracle Mile Motors, 21st and O streets.

Used cars can be "detailed" by polishing and making cosmetic changes to hide evidences of wear and tear, according to Consumer Reports.

Kubisek said he recommends buying a new car if it is affordable because of the full warranty.

Consumer Reports recommended looking for a used car at new-car

dealerships that also sell used cars of the same brand. These dealerships have service garages, offer warranties and have a fixed address where complaints are handled.

Independent used-car lots are usually cheaper, but the cars may be more doubtful—such as rejects from new-car dealerships or hard-driven cars from police and taxi fleets, according to Consumer Reports.

Before buying a car, shoppers should also consider the costs of a license, insurance and tags and mechanical problems that may have to be fixed.

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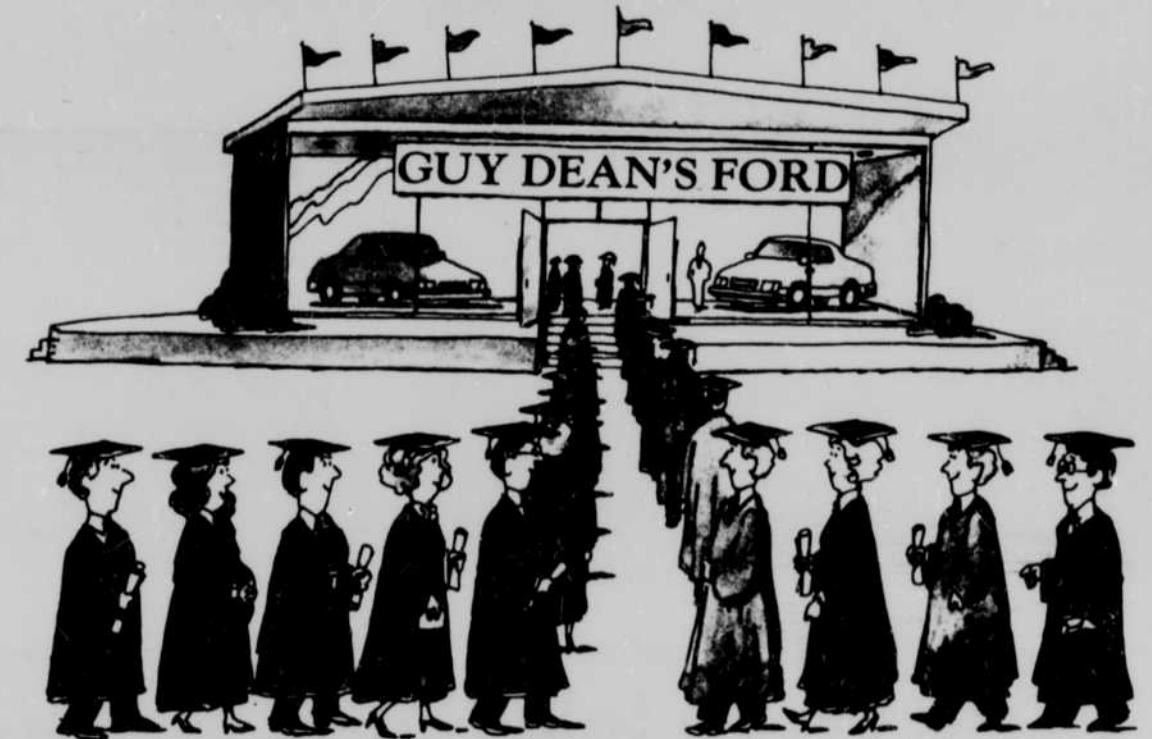
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