

## Guide to Buying a Family Car

How you can get a great deal on a motor for the whole clan. Prudence, prudence, prudence. Spend, spend, spend. It's a confusing time to be a consumer! But whatever the government is telling us to do, there's one purchase many of us can't avoid - and that's the family car. The rusty, old banger despoiling the driveway needs replacing and, despite the economic gloom, there's actually never been a better time to shop around for a motor. But where does a canny customer start to look for the perfect family motor? Follow this guide to find out more...

### What's the right size car?

Do you want a four seater for a small family or an MPV capable of ferrying the Von Trapps? Here are some things to consider:

- \* How many of you are there? Do you want more seats to occasionally accommodate friends and extended family?
- \* Are you planning on expanding your family further? If so, better to get a bigger car now to save you changing up again next year.
- \* What will the car be used for - local run-around, jaunts through Europe, or both? You'll want plenty of space if tackling holidays on the continent.
- \* Will you be carrying pets? If your car's going to be road-going Noah's Ark, you'll want a lot of space in the back.

### Bag a bargain set of family wheels

We've all seen news footage of thousands of unwanted, shiny, new cars sitting at the docks. Manufacturers are even sending production staff home on full pay, because there's no point building cars if nobody is buying them.

This oversupply means there are some great new car deals to be had. But it's not just new cars that you can find a bargain on, the credit crunch also means used car dealers are feeling the pinch - and are therefore more inclined to give you a tempting forecourt deal.

Many car dealers are offering terrific deals in a bid to shift new cars. Incredibly, at one point in late 2008, US maker Dodge was even offering a 2-for-1 deal on brand new Avengers in a bid to shift its UK surplus.

### Don't be afraid to Haggle

The trick is to approach the dealer with confidence and haggle like a market trader. Take the car sticker price with a pinch of salt and assume it's a starter price only. Having the money to hand is a great bargaining chip. If you don't have the ready cash, you may wish to consider getting a car loan, which is a great way to put you in the driving seat to negotiate a better deal.

### What are the running costs?

Families are expensive, but family cars don't have to be. Sensible, family cars are often amongst the cheapest for [car insurance](#). If you know details of the various models you're interested in, why not run quotes on Confused.com for each and then compare motor insurance costs.

Another way to keep running costs down is to do go online and research a car's fuel economy and engine emissions. Depending on your annual mileage, a more fuel efficient car could save you hundreds of pounds over the course of a year, whilst a low emissions car can mean savings on road tax.

### Don't delay

It might not feel like it but this really is the best time to upgrade the family car. Don't hang around. Manufacturers are catching on and reducing production so supply will soon meet demand. However, right now, the temporary VAT rate cut (from 17.5% to 15%), deserted showrooms and a whole host of incentives mean you've a great chance of getting a terrific deal on your next family car.

## About the Author

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