



## CAR BUYING Sources of Help

### WHERE TO GET INFORMATION AND HELP

- A&FRC Financial Counselor
- Armed Forces Disciplinary Control Board
- Base Legal Office
- Better Business Bureau
- Consumer magazines
- Consumer protection agencies
- Credit unions—Car Buying Assistance Programs
- National Automobile Dealers Association (NADA)
- New and used car pricing guides (Edmunds, NADA, Kelley Blue Book)

### ONLINE AUTO LOAN CALCULATORS

- **Autotrader.com**  
<https://www.autotrader.com/calculators/?selectedTab=0>
- **Bankrate.com**  
<https://www.bankrate.com/calculators/auto/auto-loan-calculator.aspx>
- **Edmunds.com**  
<https://www.edmunds.com/calculators>
- **NavyFederal.org**  
<https://www.navyfederal.org/products-services/loans/auto/car-loan-calculator/>
- **USAA.com**  
<https://www.usaa.com/cars/loan-calculator>

### REMEMBER TO...

- Do your homework.
- Prepare a budget to know what you can afford.
- Keep it three separate transactions: the purchase, the financing, the trade-in.
- Have used cars checked by a trusted mechanic before purchase and do not forget to get a CARFAX report.
- Have the Air Force legal office check the contract before signing.
- Beware of the “tricks of the trade.”

### USEFUL WEBSITES

- [www.annualcreditreport.com](http://www.annualcreditreport.com)
- [www.autobytel.com](http://www.autobytel.com)
- [www.autotrader.com](http://www.autotrader.com)
- [www.bankrate.com](http://www.bankrate.com)
- [www.bbb.org](http://www.bbb.org)
- [www.caranddriver.com](http://www.caranddriver.com)
- [www.carfax.com](http://www.carfax.com)
- [www.carmax.com](http://www.carmax.com)
- [www.consumerreports.org](http://www.consumerreports.org)
- [www.fueleconomy.gov](http://www.fueleconomy.gov)
- [www.edmunds.com](http://www.edmunds.com)
- [www.iihs.org](http://www.iihs.org)  
*(Insurance Institute for Highway Safety)*
- [www.kbb.com](http://www.kbb.com)
- [www.motortrend.com](http://www.motortrend.com)
- [www.nada.org](http://www.nada.org)

### ONLINE “COST OF OWNERSHIP” INFORMATION AND CALCULATORS:

- Edmunds.com: <https://www.edmunds.com/>

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