



Resources

[Decision Centers](#)
[Save Money](#)
[Learn to](#)
[Budget](#)
[Manage Debt](#)
[Find Deals](#)
[Online](#)
[Travel For Less](#)
[Save on a Car](#)
[Article Index](#)
[More Tools](#)

Related Links

[My Accounts](#)
[Message Boards](#)


Save on a Car

Step by Step

Your Guide



MSN Money columnist Liz Pulliam Weston answers reader questions in the [Your Money](#) message board.

Step 1: Do some planning

If you're willing to put off buying that next car for two, maybe three years, you can save enough to pay for it with cash. Some of the best deals around are low-mileage cars and trucks coming off leases.

☰ [How to save \\$10,000 on your next car](#)

☰ [To lease or not to lease a car](#)

Step 2: If you borrow, be smart about it

Dealer financing isn't the only way to go. A lot of people are buying cars with the equity in their homes so that the interest is deductible.

☰ [Drive down your cost of financing a car](#)

☰ [Payment Calculator](#) from MSN CarPoint

If you're not really sure how much you can afford to borrow, you can see what effect the purchase price, interest rate and down payment have on your monthly payment and the total cost of borrowing.

☰ [Bank Rates](#)

You can quickly shop for the best auto or home equity loan with our nationwide database in the Money & Banking area.

Step 3: To haggle or not to haggle

There are lots of sites and services offering "no haggle" car buying. The question is how much you'll have to pay to avoid an experience many Americans dread.

More Resources

Lemon Aid

It may not be big and yellow, but your car soured you on driving. Go to the [Autopedia site](#) to find out what to do if the car you buy is a lemon.

☰ **Used car classifieds** Save \$500 or more on selected used vehicles with MSN CarPoint's [classified ads](#).

☰ **Car Insurance** Shop for the best rates on car insurance with our [Insure Your Auto Step by Step](#).

☑ **Car Buying Q&A**
[Buy](#)
[Lease](#)
[Tax Issues](#)

☰ **Yellow Pages**
[Auto Inspection](#)
[Car Dealers](#)



[Pros and cons of car buying on the Web](#)

[MSN CarPoint](#) allows you to research and buy a new or used car online. It's your complete source for car buying information, such as:

[Power Search](#)

Search for the vehicle you want.

[Blue Book Trade-in Values](#)

Find out how much your car is worth today with dealer trade-in values from the most trusted source, the Kelley Blue Book.



Sell stock? Take out a loan? Scrimp and save?

[Microsoft Money's](#) Purchase Wizard will tell you the **best way to pay** for a car, vacation, or home.

[MSN Money](#)

[Search MSN Money](#) | [Message Boards](#) | [Site Map](#) | [Contact Us](#)

[MSN - More Useful Everyday](#)

[MSN Home](#) | [My MSN](#) | [Hotmail](#) | [Search](#) | [Shopping](#) | [Money](#) | [People & Chat](#)

©2003 Microsoft Corporation. All rights reserved. [Terms of Use](#) [Advertise](#) [TRUSTe Approved Privacy Statement](#) [GetNetWise](#)