

**[MYDIARY PODCAST SERIES]  
[GETTING YOUR WHEELS]**

**[Intro]**

Hello and welcome to the wonderful world of Get Positive Audio.

You're listening to the MyDiary Podcast series.

I trust you will enjoy this audio presentation entitled "Getting Your Wheels".

In this audio track you'll learn what you'll need to consider when buying your first car.

**[Body]**

**The Low-Down On Selecting Your 4-Wheeled Machine**

Whilst having a car of your own can be one of life's greatest conveniences on earth, they can also put a little strain on your back pocket, so before you rush into buying, consider:

- **What will its purpose be?**

It might be a thought not to buy a brand new car in your first year of driving, as you are still building up your experience. The odd ding here and there on an old car isn't too much to be worried about, but in a new car, it could cost you thousands.

If you just want to drive back and forth to school and work, you could easily get away with a cheaper older car. If you are venturing long distances, you might want to invest in something a little more reliable.

- **How much can you really afford?**

How much money have you managed to save for your first car?

Will you have to borrow money from your parents? Or get a loan? Are you sure you can make the repayments and still afford the running costs of the car?

- **If you wanted to sell it in a year's time, what would its resale value be?**

- **Does it have any Manufacturer's warranty left? Or if you are buying from a car yard, are there any options for extended warranty?**

- **Consider how safe it is to drive**

Does it have airbags, and will it crumble to pieces in a crash?

- **Theft proofing**

Is it easy to break into? or does it have a complete alarm system?

- **Performance Vs Running costs**

Larger engines give you more power but at the same time take more fuel. With petrol prices well above \$1 per litre, you need to consider if the power is really worth it.

- **Ease of servicing and repair**

Some cars can be a tricky to repair, take the Nissan 300zx for example. It is an imported sports car, whose engine space is very tightly squeezed in. Consider the extra labour expenses involved working with compacted models.

- **Spares availability**

Imported cars can be tricky to find parts for and you may have to pay extra to get the parts shipped over from the states or overseas, this can take several weeks and leave you very stuck.

- **Comfort**

Will you enjoy driving your car, so does it smell and have holes in it?

- **Insurance costs**

Lots of insurance companies won't insure a sports car if you are under 25 years of age. Often the cost of insurance is 3 times more than for a normal cars and there are much much higher excess fees. *Excess is the difference between what you have to pay towards a claim and what the insurance company will cover you for.* Modifications may also increase the monthly premiums.

**Whilst we are on the subject of Insurance, let's now talk about the Types Of Car Insurance you can get.**

**There are 3 main types:**

**1) Compulsory Third Party (CTP)**

This insurance is compulsory - you have to pay for it. It is included in your car registration costs. Compulsory Third Party insurance protects you against claims arising from the death or injury of another person, caused by your negligence. It doesn't cover damage to your vehicle or property.

**2) Third Party Property Damage - Fire & Theft**

This insurance covers you for loss or damage caused by fire or theft to your car as well as loss arising from any damage you may cause to another's property.

### **3) Motor Accident Damage And Liability Insurance**

This insurance gives you the greatest protection (but is the most expensive) against financial loss in the event of damage to or destruction of your own car, as well as damage to the vehicles and property of others.

NOTE: That insurance companies might not pay you if:

- The car was being driven by an unlicensed driver.
- The driver is under the influence of alcohol or drugs.
- The car has been “modified” without the insurance company’s knowledge.
- The car was unroadworthy at the time of the accident.
- You have not reported any traffic infringements e.g. speeding fines

So remember to update your insurance company with these details on a regular basis.

### **What to look for when buying a second hand car**

**Are you getting a good deal? When looking for a second-hand car always check:**

- How many kms has it travelled?
- What condition are the tyres in?
- Are items such as the:
  - spare tyre,
  - petrol cap,
  - windscreen wipers, mirrors all there?
- Does it have any extras such as:
  - air conditioning?
  - immobiliser?
  - CD player?
- Has it been in any accidents?
- Does it have a service history?
- You can also check that there is no money owing on the car by phoning REVS. In your state.

Take the time to test the:

- Lights: front, back, brake, interior, dash and indicators
- Air conditioner (if it has one)
- Heater
- Radio/CD player
- Windscreen wipers
- Immobiliser (it must have one)
- A Vehicle Inspection (by a trained professional) and of course a test drive are highly recommended.

### **[Closing]**

Thank you for listening to this podcast.

Feel free to download this audio file to your iPod so that you can replay it at any stage.

I wish you all the best with your studies.

Until next time, Stay Positive!

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