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To Buy or Not to Buy Auto Warranty

So, should you or should you not buy an auto warranty? Maybe to you the answer is just as clear as flipping a coin and calling heads or tails. But I hope I can offer you a few scenarios to help you decide.

- Do you own a car? Probably – buy auto warranty
- Is your factory warranty about to expire? Don't wait – buy auto warranty
- Do you worry about getting stuck with unexpected repair bills? Yes – buy auto warranty
- Do you dread asking family and friends for financial help? Yes – buy auto warranty
- Do you want to protect your family when you can't be there? Yes – buy auto warranty
- Do you have a vehicle that seems prone to expensive repairs? Yes – buy auto warranty
- Do you neglect regular maintenance on your car? No – don't buy auto warranty
- Do you enjoy getting ripped off at car repair shops? No – don't buy auto warranty
- Do you plan on getting rid of your current car soon? No – don't buy auto warranty
- Are you an expert at repairing cars yourself? Yes – buy auto warranty.

You can find more detailed information on each of these reasons by reading some of my previous posts, but let me just stress this: Overall, deciding to buy and auto warranty is like deciding whether you want medical insurance. Of course you don't want to be caught without it, but you wouldn't feel too bad if you never used it. And when those high bills start stacking up on your counter, you'd much rather pay a small deductible than the whole cost.

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