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Help, Should I Buy Auto Warranty?

So, you've either purchased a used car or are thinking about it and now you're trying to decide if you should or shouldn't buy an auto warranty. Well, I'll tell you that the answer is never just as clear as flipping a coin or asking people you know. But I hope I can offer you a few scenarios to help you decide.

Do you own a car or are in the process of purchasing a car? Probably – buy auto warranty.
Is the manufacturer's warranty going to expire soon? Don't wait – buy auto warranty.
Do you worry about getting slammed with huge 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 car that seems prone to unexpected 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.

You can keep reading previous posts to find more information on each of the above points, but let me just say this: Overall, deciding if you need to buy an auto warranty is like deciding whether you want medical insurance. 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 getting higher and higher on your counter, you'd much rather pay a small deductible than the whole cost.

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