Buying a car is scary, especially if it's your first car … and you're a student … and you don't have a lot of money saved up.

After almost three and a half semesters of being at ISU without a car, I decided it was time for me to get one. It's not completely necessary to have a car when you live really close to campus like I do, but having to walk a half mile one way in the cold to work all the time was enough to convince me to get one. That and nobody likes being the person who always needs to ask a friend to bum a ride.

Having no idea how to buy a car or what to look for, I did what any of us would do — I bombarded my parents with questions. When I went home for fall break, we worked out all the details, and I ended up getting a car that I'll be investing money into for the rest of its (hopefully long) life.

The world of cars was completely foreign to me, so this was definitely a good learning experience. I now know (vaguely, but more than I did before) about financing options and APR interest. I learned about the different features to look for in a car and all the fees that go into the final price. While those are all things I could have learned if I did a search on Google, there were also some things I found out that can only be learned by experience.

First off, if you decide to purchase a car and want to inquire about one from a car dealership: beware. If you send an email to a salesman, let's say Joe, you will then get a prompt response from Joe … and his coworkers Peter, Jason and Mary. Every salesperson at the dealership will jump at the opportunity at getting your business and will not leave you alone.

The same goes for calling the dealership or giving out your phone number. My dad had inquired at a few dealerships, and we had three to four calls from different dealerships every night.

My biggest concern about getting a car was how I was going to afford it, but I learned that there are many finance options available. While I don't recommend going out and getting a car just because you can pay it off in payments of $200, it is possible. Do a lot of research and see what deals there are and the monthly payments a dealership will offer you. I didn't think I could afford a car either, but it worked out.

If you decide to buy a car, the best piece of advice I can give you is to educate yourself beforehand. Know what you want or are looking for, and know what cars you like and the prices dealerships are advertising them for. If you can, have someone such as a parent or friend help you.

Unfortunately if you go into this not knowing what you're doing, you will probably be taken advantage of.

I now understand those commercials where a man buys a shiny new car and checks on it in the

garage every five minutes or so. I constantly feel the need to check on my car to make sure it's okay or find excuses to drive somewhere. I can honestly say I've never been so excited to go to the grocery store.

Usually people say this about having a child, but I think it applies to getting a car too — it changes everything. This might be the biggest purchase you have made in your life so far, and you now have a huge responsibility. You have additional monthly expenses to budget for, such as gas, insurance and parking payments. And, if you're like me, you will constantly be worrying about your car and hope that nobody even so much as looks at it.

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