

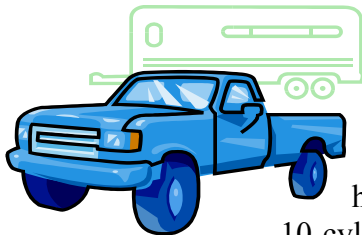
## Pickup Trucks

Buying a pickup truck in today's economy can be a very challenging task. Trucks now come with a wide variety of options, which consumers must consider when they decide to purchase a truck. Whether purchasing a new or used truck, the key to the best deal is to decide which combination of options best suits the consumer's needs within an affordable purchase price and cost of operation.

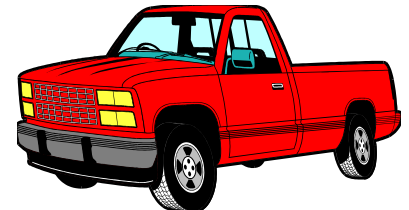
### Engines

The first decision to be made is what type of engine the consumer would like to have—gas or diesel. Most consumers purchase vehicles with gas engines for everyday driving. Engines come in a variety of sizes and are gauged in cylinders. Trucks range anywhere from four to 10 cylinders, with eight cylinders being the standard. The higher number of cylinders increases the truck's power, but it also decreases the vehicle's gas mileage. The consumer must find the engine that suits both their power and mileage needs.

Consumers who need a truck for hauling purposes most often purchase a diesel engine. Diesels give the driver the highest maximum power to haul their load. Many 10-cylinder gasoline engines can get close to the power of a diesel, but they will never reach the diesel engine's potential. There are disadvantages to owning a diesel; it has a much louder noise level than the



gasoline engine, and most diesels do not get as good of gas mileage as the gasoline engine.



### Safety

Due to the severity of most car crashes, safety is very important. Consumers must focus on two types of safety features: occupant features and crash avoidance features.

Occupant safety features are the features that keep the driver and any passengers safe in the vehicle when a crash does occur. These include the safety belt and all its components, air bags, and child restraints. To maximize safety, purchase a vehicle that contains all safety belt components. *Adjustable upper belts* are the first component. These allow the shoulder strap to be adjusted so it fits to each occupant's individual size. The second component is the *energy management feature*. This allows for the belt to gradually give in response to a forward leap in the occupant's momentum. This feature cuts down on the number of force-related injuries in vehicles. The third component is the *integrated safety belt system*. With this system, the belt is attached to the seat itself instead of to the frame of the vehicle, allowing the belt to move when the seat does. The final component is the *pretensioner*, which automatically locks the belt when a crash occurs. This is needed to keep the occupant secured firmly in the seat in case of a crash.

Air bags come in two different types—side and frontal. Purchase a truck with both side

and frontal air bags so all occupants are safer in both head-on and side collisions. When air bags are present in a vehicle, it is crucial that all occupants ride with their seats back as far as they can while still being able to reach the pedals. Side air bags can also be detrimental to children and small adults who are not sitting properly in their seat. Consumers also want to be sure that their truck comes with all proper child restraints and that children riding in the truck are properly restrained.

Crash avoidance features are those that aid the driver in not crashing.



The most important crash avoidance feature in a truck is the *anti-lock brake system* (ABS). Anti-lock brakes are important because they allow the driver to stop without locking up the vehicle's wheels. Anti-lock brakes also keep the vehicle from skidding too much and give the driver more control over the vehicle. Anti-lock brakes may be more expensive to buy, but in case of an accident, they will be worth every penny.

### Two-Wheel vs. All-Wheel Drive

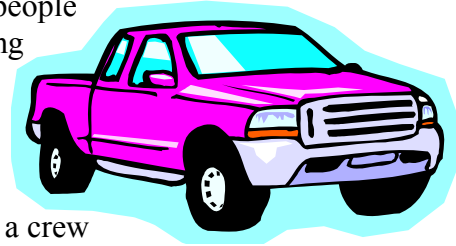
Consumers can purchase trucks with either two- or four-wheel drive systems. If the truck will not be taken off-road and will only be driven on the highway, then a two-wheel drive system is sufficient. If the truck will be used in pastures or on any kind of icy or wet surface for a prolonged period of time, then the four- or all-wheel drive system will be best. Four-wheel drive provides an increased amount of traction in the snow, rain, and mud. However, the truck's cost is much higher, and it doesn't get as good of gas mileage.

### Short vs. Long Bed

Trucks come with either short or long beds, and the consumer must decide which bed fits their needs. If the truck is needed to haul large amounts of materials, the long bed is ideal. However, trucks with long beds are harder to park and can slightly affect the gas mileage. If the driver doesn't need to haul much in the bed of the truck, the short bed will be best because it can be parked everywhere and gets better gas mileage.

### Single vs. Extended vs. Crew Cabs

When deciding whether to buy a single, extended, or crew cab truck, the consumer must consider a few factors. The first factor to consider is how many people on average will be riding in the truck. If you regularly transport four or more people, then the *crew cab* is ideal. The drawback to a crew cab, however, is that it is harder to park, and its gas mileage is slightly less than single and extended cab trucks. If the driver regularly has only one or two people riding along, an *extended cab* truck is best. The extended cab provides a place for storage as well as a seat for passengers in the back. However, the extended cab has a smaller back seat and is less comfortable than the crew cab. The *single cab* fits the consumer who drives primarily alone or with one passenger. The single cab allows the driver to park easily but only holds a maximum of three occupants.



### Manual vs. Automatic Transmissions

Driving a manually shifted (standard) truck has both advantages and disadvantages. The primary advantage is that the truck gets better

gas mileage than an automatically shifted truck. However, standard trucks must be shifted while driving, and it may be difficult to learn to drive a manually shifted truck. If a person frequently drives in heavy traffic, a standard vehicle will not necessarily be advantageous because of the frequent shifting, and the stop and start driving will negatively affect the gas mileage. Gas mileage for trucks with automatic transmissions is not as good as gas mileage for those with standard transmissions, but the driver doesn't have to shift gears as they drive. The decision to buy a truck with a manual or automatic transmission is truly a personal choice.

### **Cost Factors**

Purchasing a truck is a major financial decision, and affordability is a major factor to consider. Therefore, it is important to know how much you can afford to spend on the truck itself and how much will you need to budget monthly to pay for gasoline, routine maintenance, and insurance.

Once you have narrowed down your truck choices, compare prices from different sellers. To learn how to effectively negotiate for a better price, consult the vehicle guides published by *Consumer Reports*, generally in their April issue, or check reputable websites, such as [www.consumerreports.org](http://www.consumerreports.org).

Financing the purchase is another major cost factor. Unless the truck is a gift or you have paid cash for it, it may be necessary for you to obtain a vehicle loan to pay for your truck over time. Lenders will require the borrower

to have a source of income before loaning money, and they may require that the loan be co-signed. Always shop for the lowest annual percentage rate (APR) on the loan. And remember that the longer the loan period, the more you will pay in finance charges. You must repay your loan on time. Failing to make timely payments will result in a poor credit history. Skipping payments will put you at risk for having your truck re-possessed by the lender.

Establish a monthly budget for operating, maintaining, and insuring your truck. There is more to operating a truck than paying for gasoline! Careful and regular maintenance will pay off with fewer repair bills.

The cost of insurance will be a major expense for the truck owner, especially for males under the age of 25. If you can qualify under your family's auto insurance policy, rates may be lower than for individual coverage. Rates in urban areas of Texas are higher than in rural areas. Insurance rates vary by the type of vehicle insured also, so it is a good idea to check on the cost of insurance before you make a final decision about which truck you plan to buy. If you maintain good grades in school, some insurance companies will offer "good student" discounts. For more information about vehicle insurance, check out:

2001-2002 Consumer Decision-Making Guide on vehicle insurance  
(<http://fcs.tamu.edu>)  
Texas Department of Insurance  
(<http://www.tdi.state.tx.us/>)

*Prepared by:* Chad Dunkin, Student Worker, Family Development and Resource Management, Texas Cooperative Extension, October 2002.

---

*Educational programs of Texas Cooperative Extension are open to all people without regard to race, color, sex, disability, religion, age, or national origin.*

Issued in furtherance of Cooperative Extension Work in Agriculture and Home Economics, Acts of Congress of May 8, 1914, as amended, and June 30, 1914, in cooperation with the United States Department of Agriculture, Edward G. Smith, Interim Director, Texas Cooperative Extension, The Texas A&M University System.