

# MANAGING IN TOUGH TIMES

# FAMILY FINANCIAL MANAGEMENT

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## THIS MONTH'S TOPIC: Car Maintenance: The Basics

Whether you're a car buff or you view your car as just a way to get from point A to point B, it is important to have a general understanding of your vehicle's maintenance needs. Preventative maintenance is one of the most important ways that you can save money and keep your car running for many years to come. Most preventative maintenance will cost you nothing other than a little bit of your time.

The first step to understanding your vehicle's maintenance needs is to become acquainted with your car's manual. One of the biggest mistakes that car owners make is keeping the manual stashed away in the glove box. The owner's manual will provide you with your vehicle's specific maintenance schedule as well as other useful pieces of information such as which type of gas and oil is right for your car.

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Listed below are a few simple checks for all cars that you can either do at home or ask your mechanic to do that will help ensure the longest life possible for your vehicle:

- **Schedule your own routine inspection.** Make a habit of regularly inspecting your car. It is a good idea to perform an inspection two or more times per year, depending on how often you drive your car.
- **Learn how to check the fluids.** It may seem complicated, but checking the antifreeze, coolant, power steering, and wiper fluid levels is relatively easy. Check the owner's manual to determine where the tank, gauge, or dipstick is located. If you are running low on any fluid, be sure to add more or get it changed according to recommendations.
- **Inspect timing and serpentine belts.** In general, it is recommended that the timing belt be replaced every 60,000 miles and the serpentine belt be replaced every 40,000 miles. However, be certain to check your vehicle owner's manual for the manufacturer's suggested replacement mileage. Be sure to check these belts before any long trips!
- **Change the oil regularly.** Under normal driving conditions, automakers recommend changing the engine oil and filter for newer vehicles every 7,500 miles or six months, whichever comes first. However, be sure to check the owner's manual for specific recommendations; some makes and models may suggest every 3,000 miles. If you notice that your car is leaking oil, address it immediately!
- **Inspect and clean the battery.** Check the battery terminals and cables to make sure that they are securely attached with no corrosion. Many auto part stores will check the battery's life (also called checking the voltage) for free.
- **Replace your windshield wipers.** When you start to notice your windshield wipers leaving

streaks across your windshield, it is time to replace them. While your windshield wipers do not directly affect your car's functioning, they do greatly impact your safety!

- **Replace your engine and cabin air filters.** The owner's manual will provide a recommendation for how often you should change the engine filter. You can determine whether to change the cabin air filter by removing it and holding it up in direct light. If light does not shine through the cabin air filter, it is time to replace it.
- **Rotate, balance, and align your tires.** Many mechanics will offer these services in conjunction with an oil change. These services will not only extend the life of your tires but will also help to make sure that you are safe.
- **Wash your car.** Car experts recommend that you wash your car every week, if possible. Wash the body, undercarriage, and fender wells to remove dirt and road salt.

Preventative maintenance is a great way to save money. The good news is that many of these routine checks can be done on your own. However, if you are not comfortable with performing these checks, bring your car into your local mechanic. Be sure to check for specials, comparison shop, and ask questions about any services that your mechanic recommends.

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