

Buying a used van

The purchase of a used van is an important financial decision and one that must be worked out to find how much you can afford but your budget for a commercial vehicle doesn't need to be complicated. You don't need an in-depth spreadsheet or help from an accountant. Instead, just write down the costs and expenses associated with owning a van. Once you've broken those costs down, you can see what the initial cost will be and how much the running costs are going to add up to over time.

Price

The cost of your van, including taxes, is your single biggest outlay. Before you decide how much you need to spend, take a look at the types of vans on the market and how much they cost. You could find that you can buy a smaller, less expensive van than you thought, or that the fitted panel van you need will cost more than you have. A little bit of research enables you to put a realistic figure on this major expense.

Insurance

You must be insured to drive your van or truck. Insurance costs will vary depending on the type of work you do, the type of vehicle you buy and the number of people who will be driving. To get an idea of cost, get some quotes online, using the type of van you think you might be buying. Don't forget that this is an annual cost.

Running costs

Fuel is an ongoing running cost. Whether your van is petrol, diesel or powered by another fuel, there will be cost implications. Again, these are dependent on the type of vehicle you have and the number of miles you do: the more you travel, the more fuel you need. As prices continue to rise, this is an important financial consideration.

Servicing

You will need to ensure that your van is running smoothly and that it's not likely to breakdown when you least expect it. A 12 month service will have a fixed cost, but expect to pay extra for parts if anything goes wrong.

Take the time to get your budget right and you could be on the road with your new van and a healthy bank balance.

Don't get caught by over educated salespeople or expensive advertising speak using words that estate agents only dream of.

Here are some questions you should ask yourself when buying a used van:

Do you want or need it? Do you like it?

Is the van for sale from a reputable source?

Get it checked out mechanically

Is there a used van warranty?

Who is underwriting the warranty?

Any service history?

Is the van clear of any finance?

Damage? or other owners!

The answers to these questions are all easy to find out and do not be seduced by "One careful lady owner" but find out that previously there were 50 other owners!

Other popular advertising statements include 'Never raced or rallied' or 'driven locally' i.e. used for their daily fresh fish round!

There are many websites now offering excellent used van sales. This is where the best bargains can be found from sites such as 1000vans.com or Vanman.co.uk

Many of these websites include the following incentives to buy a used van from them:

- * Multi-point check before delivery by LDV trained technicians
- * Full service to Vanguard Standards
- * 12 month MOT
- * HPI Certificate to verify previous ownership and history
- * Independent vehicle mileage certificate based on DVLA data

* 30 day exchange plan

* Balance of the manufacturer's warranty

If you have answered the above questions and researched into used van prices, you will not go far wrong with your used van purchase.

About the Author

You can buy [used vans](#) with the option of finance and leasing plans from 1000vans.com. Their [used vans](#) selection include Ford, VW, Mitsubishi, Nissan and many more at excellent prices.

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