



How to choose an RV

RVing has become America's past time hobby. With the recent movie about RV life, RV dealers are busier than ever. But purchasing an RV is different than any other vehicle. How do you start and what should you consider? Here are a few tips.

1. What size do you really need?

You will be spending a lot of time in your RV and want to be comfortable but bigger isn't always better. You may be swept up in your future dreams of travel and forget that the RV is still a vehicle and not a house. What happens outside of the RV is a large part of the experience of owning one. Consider things like restrictions at parks based on the size of the RV and how difficult it will be to drive.



2. Spending too much.

Do not break the bank. It's best not to go over your budget for your first RV. Chances are, you will want to change some things for a second or third RV. Also, don't forget to check RV loan rates with your local credit union (like Nymeo!). Unlike financing straight from the dealers, credit unions often offer competitive rates for recreational vehicles.

3. Look at used RVs not just new ones

There are new RVs out there that are glamorous and very tempting to purchase. However, you may want to buy one that is at least two years old so if there are any issues, they should be resolved within the two-year mark. The previous owner will have handled issues with the first few trips and hopefully had them fixed by the time you take it over.



4. Check towing capacity

Just because RVs are big does not mean they can tow more. RVs are designed to safely carry a certain amount of weight. Carrying more weight than the RV can handle can damage the vehicle. And don't forget, weight limit includes people too!

5. Be careful with your design and plan

Before purchasing an RV, think about how your family lives and consider a floor plan that works for your type of living. For instance, are you a family that needs separate areas for your children? Are you bringing pets? Do you like privacy or open rooms? A top question is, can you access the rooms considering your stature... and will you be comfortable. One good tip is to rent RVs to see which kind you prefer before purchasing one.

Resources:

7 Major Mistakes People Make When Choosing An RV By Casey Bond

First-Time RV-Buying Mistakes to Avoid By Liz Weston

For a preview of upcoming topics or to review previous
Tutorial Tuesday topics visit
https://www.nymeo.org/tutorial-tuesdays









This is an advertisement. Nymeo Federal Credit Union Copyright 2021

<u>Unsubscribe</u>

Nymeo Federal Credit Union | 240-436-4000 | 855-436-4100 | nymeo.org 5210 Chairmans Court, Frederick MD 21703