

# RV Consumer e-Magazine

**Feb 2015**

**Volume 5**

**ISSUE 2**



**DISCOVER**

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## RV Show Season Valuable RV Buyer Resources, Tips & Tricks



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- Devin T., Georgia



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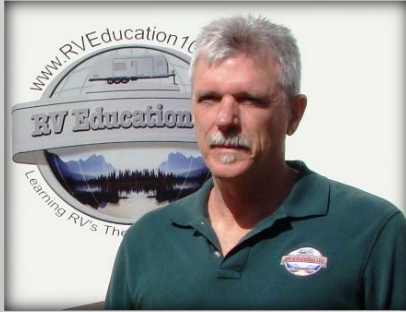
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Every time I attend a RV show I come away with renewed excitement about the upcoming camping season and traveling in our RV.

This is the time of year for RV shows to take place around the country. And it's the perfect time to offer perspective RV buyers some valuable resources and information to help make the RV buying experience go as smooth as possible. RVs are designed and intended for leisure and relaxation, and the last thing you want is a hasty RV buying decision to spoil the enjoyment.

Sit back, relax and enjoy this RV buyer's resource issue of RV Consumer Magazine

Happy Camping,

*Mark*

## RV Consumer Magazine

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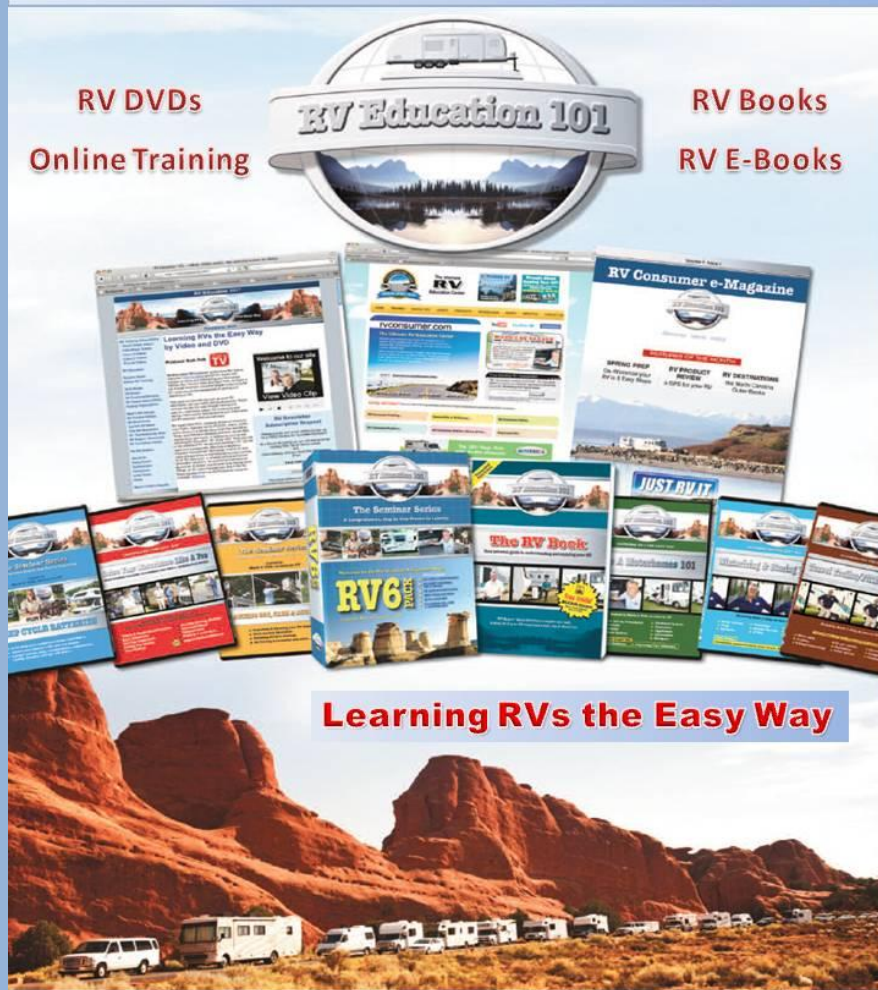
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# Top 5 Things to Avoid when Buying an RV

By Mark Polk

RV Show season is here again, so I thought what better time to include a short article offering some tips on what to avoid when purchasing a RV.

Purchasing a Recreation Vehicle (RV) is the second largest purchase most people will make in their lifetime. When you make a decision to spend that kind of money it's important you make wise buying decisions. I have witnessed many poor buying decisions during my time in this industry and would like to offer some pointers on how you can avoid some of these pitfalls.

**1) First on my list is making a hasty buying decision.** What this means is purchasing a RV without doing any research. Hasty buying decisions are

quite common at RV shows. It is extremely easy to get caught up in the moment, especially when salespeople tell you the special pricing is only good during show dates.

Lots of people buy an RV at a show only to discover it is the wrong type, too big, too small or too expensive for their budget. Whatever the circumstances are, it is a costly mistake. That leads me to the next mistake people make.

**2) When I sold RVs it was common for folks to be a bit intimidated by the size of RVs.** The thought of towing a 30-foot trailer makes you nervous so you decide on a 22-foot model. I always try to explain to folks that when you

tow a trailer you don't really notice a difference in length between a 24-foot or 30-foot model. Sure it is heavier, but with the proper tow vehicle and hitch components the length of the trailer is not a major factor to be concerned about. This is true with motorized RVs too. I can't tell you how many people buy an RV and after they drive or tow it a couple times come back to the dealership and want something larger. This is another expensive proposition.

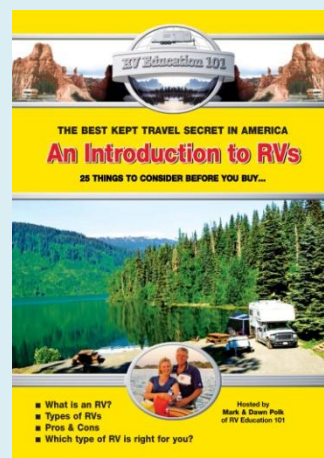
**3) Next on the list is buying the right type of RV to suit your needs.** There are many different types of RVs to choose from and you need to make sure you purchase the type that is best suited for you and your needs. It's important to consider how you plan to use the RV. If you like to explore the back roads or camp in state parks a 40-foot motorhome is a bad choice. In this case a pop-up or truck camper makes more sense. On the other hand if you plan to travel cross-country in the RV a 5<sup>th</sup> wheel or motorhome would work great. Think about how you plan to use the RV, how many people will be staying in it, and what your budget is prior to selecting the type of RV best suited for your needs.

**4) Speaking of budget, you want enough left over each month so you can use and enjoy the RV.** Before you purchase your RV factor in the monthly payment, insurance and upkeep and decide how much you can afford to pay for the RV without getting in a bind.

If you purchase a new RV chances are you will be making monthly payments for several years, and something intended for enjoyment and relaxation should not add financial stress and strain on your budget.

**5) If you purchase a travel trailer or 5<sup>th</sup> wheel trailer it's extremely important that the tow vehicle can safely handle the weight of the trailer.**

I always tell folks to find the trailer you want and then purchase a tow vehicle capable of handling the weight. If you already have a vehicle you plan to tow with you need to base the size and weight of the trailer on that vehicle. A quick and easy method I suggest for matching a tow vehicle and trailer is to find a trailer with a Gross Vehicle Weight Rating (GVWR) less than or equal to the vehicle's tow rating. In this case, even if the trailer is fully loaded to the GVWR, the tow vehicle is still rated to handle the weight. ~ **RV 101**



Learn more about RVs & RV types before you buy with our [Introduction to RVs DVD](#)

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keep in touch with the kids.*



*The guy from Ed's Towing.  
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*Cook's Field, the week after we  
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Length (ft)	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0	24.0
Width (ft)	8.6	8.6	8.6	8.6	8.6	8.6	8.6	8.6	8.6	8.6	8.6
Weight (lb)	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Max Capacity (lb)	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500
Max Capacity (kg)	1,588	1,588	1,588	1,588	1,588	1,588	1,588	1,588	1,588	1,588	1,588
Max Capacity (kg)	1,588	1,588	1,588	1,588	1,588	1,588	1,588	1,588	1,588	1,588	1,588

I mentioned before that buying an RV can be confusing and intimidating, especially for the first time RV buyer. And uninformed RV buying decisions can be very costly mistakes. There are numerous types of RVs, numerous RV manufacturers, weight concerns, financing concerns and much more to deal with. I understand how overwhelming this topic can be and my goal is to provide you with some RV buying resources to help make the buying process much easier. Below you will find some valuable resources to help guide you through your RV buying experience.

Let's start with [NADA Guides for RVs](#)  
If you plan to purchase a used RV from a dealership or a private owner the NADA guide is a valuable asset. Most RV dealers use the NADA guide for Recreation Vehicles to determine used RV pricing. Used RV prices are based on the age of the unit, the condition, options, and mileage if it's a motorized RV. The NADA guide offers wholesale and retail pricing for used RVs, and all NADA pricing assumes the RV is in good condition, and proper working order. Go online and check the NADA price for the unit you are considering purchasing before you commit to a price. For accurate figures you will need to know the make, model, year, mileage for motorized RVs and any optional equipment on the RV.

You wouldn't pay full Manufacturer Suggested Retail Price (MSRP) for a new RV, so you shouldn't pay full NADA retail price for a used RV either. Some used RVs are in more demand than others, but if the used RV is in good condition and everything operates properly a fair price would be somewhere between the NADA wholesale and retail price guidelines. [Just click on the link](#), put your zip code in and click on RVs in the top header.

### RV Loan Calculator

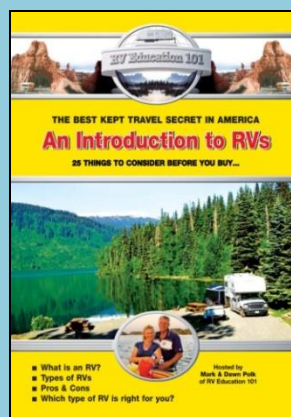
The next RV buying resource I want to discuss is using a simple [RV loan calculator](#) to help determine what your monthly payment will be. You don't want to pay more than your budget allows, and knowing this information in advance will go a long way in making an educated RV buying decision.

I always recommend contacting your bank or credit union to obtain the current rates they charge for new or pre-owned RV loans, the maximum term (length of loan) and the amount they will loan you. Knowing this information and being pre-approved for a loan puts you in a position to negotiate the rate, term and selling price before signing any finance paperwork. Just click on the [RV loan calculator](#) and plug the numbers in to see what your monthly payment will be and get an amortization table for the life of the RV loan.

### An Introduction to RVs

Now that you are armed with this

information you need to learn what types of RVs there are and what type makes the most sense for you based on your personal needs.



For this I recommend viewing our [Introduction to RVs DVD](#). It is a great way to get educated on what an RV is, RV types, and which RV is right for you.

### Attend RV Shows

Next on the list is to visit some local RV shows. Here you will get to see a wide variety of RVs, all under the same roof. You can walk through the RVs, compare models, compare pricing, attend seminars and research some local RV dealers in and around the area where you live. Keep in mind that dealing with a reputable RV dealer is a real asset too. Here is a good link to find [RV shows](#) close to where you live. Just select your state and hit search for a list of RV shows you can attend to learn more about RVs and RVing.

### RV Manufacturers

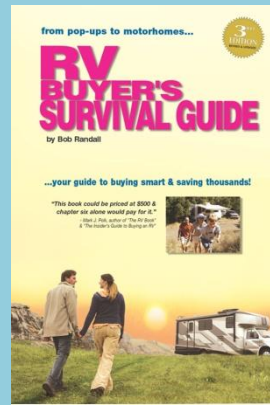
Now that you know what type of RV you prefer, and you had a chance to look some RVs over it's time to research some RV manufacturers. I like to

compare RVs to cars by explaining that you can buy a Chevy, a Buick or a Cadillac. Compare RV manufacturers to General Motors. They are the brand and within that brand are various models with different price points. You need to take time to research different RV manufacturers and determine what brand and model works best for you. It's important to understand increases in price are driven by materials used in the construction process, and in upgraded equipment. A good example is, a RV with corrugated aluminum siding would cost less than the same RV with fiberglass siding. There are lots of ways to research RV manufacturers. You can request literature, attend RV shows or do what I recommend and research on the internet in the comfort of your own home. Here is a good link to help [locate RV manufacturers](#). You have the option to search by brand, company or by RV type.

### RV Buying Guides

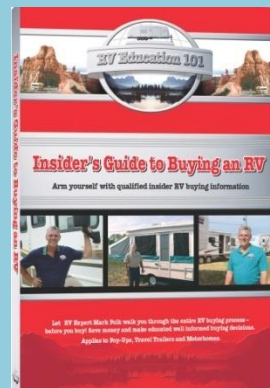
At this point you are almost ready to go shopping for your RV, but before you do I strongly recommend reading one or more RV buying guides. These guides take this short RV buying primer and expand on these topics exponentially. They also offer RV buying information that can literally save you thousands on your purchase, and more over the life of the RV loan. Click on the link under each guide for more information or to purchase.

Happy RV Buying ~ **RV 101**



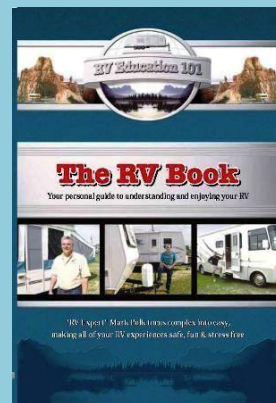
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# RV Financing FAQs

2015 will be a good year to purchase an RV. The industry is rebounding from the lingering effects of the recession and RV lending is a bit more relaxed than it has been the past several years.

RV dealers and RV manufacturers alike are motivated to make a deal and move inventory, and interest rates are still low. If you have good credit, your job is not compromised by the current state of the economy and you are considering purchasing an RV now would be the time to do it.

When I was a sales and finance manager for an RV dealership I got asked lots of questions about financing RVs. I organized some of those FAQ to assist with questions you might have about financing your next RV. **Before I go any further I want to make it clear that some of this information may have changed due to current regulations since the banking industry collapse, and because it has been quite some time since I sold RVs.** With that said here goes.

## **Will one RV lender offer better interest rates than another RV lender?**

Interest rates change frequently. If the prime rate goes up or down RV finance rates will follow respectively. RV lenders send updated rate sheets to RV dealers whenever their finance rates change. RV specialty lenders watch each other closely and if one lender lowers rates others will generally follow suit. They will usually stay within a quarter to a half point of each other.

## **Are there other factors that will determine what interest rate I get?**

Yes, there are several factors that will determine the rate you get.

- 1) It depends if the RV is new or used. A used RV (normally over 3 years old) will get a higher interest rate than a new RV.
- 2) Your down payment will affect your interest rate. If you finance the RV on a zero down program the interest rate will be higher. (zero down programs may not exist at this time)
- 3) The term of the loan will affect the interest rate. The shorter the term the higher the rate, the longer the term the lower the rate.
- 4) The amount financed will affect the interest rate. The lower the dollar amount the higher the rate, the higher the dollar amount the lower the rate.
- 5) Your credit history (credit rating or score) will affect the rate. The higher your credit score is the lower the interest rate will be.

### **Should I shop around for a better rate, or will the rate a dealer offers be the best rate I can get?**

You should be aware of what the current rates are for RV loans, and based on the criteria listed determine if you are getting the best possible rate you can get. If you think you qualify for a lower rate, by all means try securing a better rate elsewhere. There are several RV specialty lenders that would like your business and will offer competitive rates. Do not however let too many lenders run a credit check in an attempt to get a lower rate. This can backfire so be selective about who, and how often your credit is being checked.

### **What length of term can I expect to get on an RV loan?**

The term of the loan is based on the dollar amount financed and the age of the RV. Some RV lenders offer 20 year loans on new RVs with financed amounts over \$100,000, and loans ranging from \$25,000 to \$99,000 normally qualify for 15 year loans. Loan amounts between \$10,000 and \$25,000 may qualify for 10 to 12 years loan terms.

### **Why would anybody want to pay the interest on a 15 or 20 year loan?**

Nobody wants to, but the advantage of a long term loan is you get a lower monthly payment. For example, financing \$100,000 for 240 months at 7% interest would be \$775 a month. The same loan for 120 months would be \$1,161 a month. You save almost \$400.00 a month.

But keep in mind you will have little or no equity if you try to trade within the first several years.

### **Can I finance an RV with below average credit?**

Subprime lending is what got us into the mess we are in today! RVs are considered a luxury item, so the criteria to finance an RV are more stringent than it is to finance an automobile, especially since the banking industry meltdown.

### **How is the interest on an RV loan calculated?**

The majority of RV loans from RV specialty lenders are simple interest fixed rate loans. What this means is you will only pay interest on the principle owed, and in most cases there is no penalty for paying the loan off early. If you choose to pay more than your required monthly payment you can shorten the term of the loan and save on interest.

### **Will I need a down payment and if so how much?**

Down payments vary between lenders but 10 to 20% down, in the form of cash or a trade-in is usually the range. There used to be programs that offered low down, or no down payment but these programs increase the interest rate. Most banks want to see your good faith commitment to the loan.

## Do I insurance on the RV to get a loan?

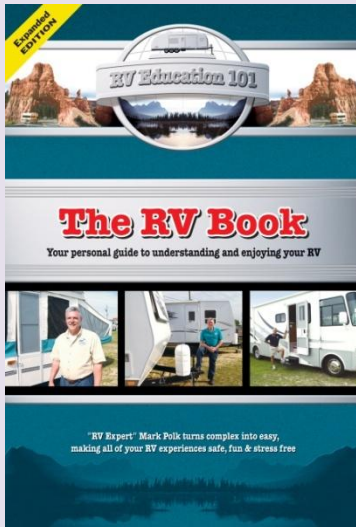
Yes, if you finance a RV insurance is required when you close on the loan. The bank will not loan money until they have proof of insurance.

## Should I finance the RV or pay cash?

It is my personal opinion that it makes more sense to finance your RV purchase. If you finance the RV you can maintain your personal financial status without liquidating any assets.

These questions don't cover everything you need to know about financing an RV, but hopefully they will provide you with a good understanding on the subject, and help you when it comes time to purchase your RV.

Happy RV Learning ~ *RV101*



[The RV Book](#) covers everything from buying to operating & maintaining your RV

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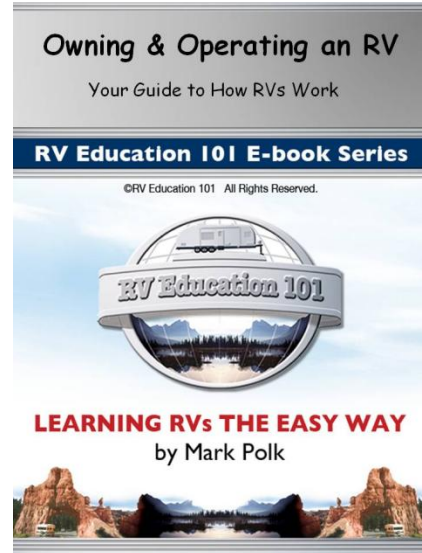
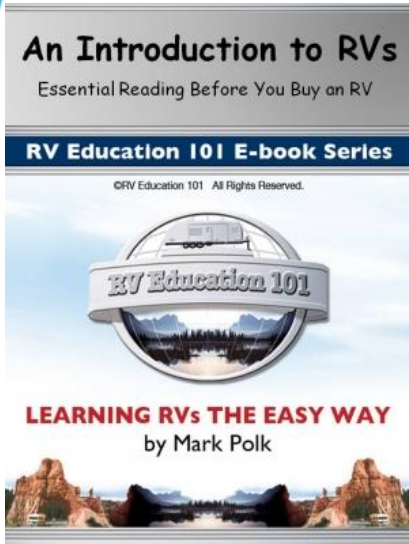
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**RV Education 101 recently teamed up with Explorer RV Insurance to provide the RV consumer with a free [RV driving video series](#) & [RV Care & Maintenance](#) download brochure.**

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# Sweet Onion Casserole



*The Cooking Ladies, Phyllis Hinz and Lamont Mackay, are freelance writers, restaurant consultants, cookbook authors, event speakers, and RVers. Please take a minute to visit their website:*

[www.thecookingladies.com](http://www.thecookingladies.com)

## Sweet Onion Casserole

(Makes 4 servings as an entrée)

1 tablespoon (15 ml) butter  
1 tablespoon (15 ml) olive oil  
5 cups (1.25 L) coarsely diced onions  
2 eggs  
1/4 cup (60 ml) light cream or half and half  
1 tablespoon (15 ml) red wine vinegar  
1 tablespoon (15 ml) brown sugar  
1 teaspoon (5 ml) salt  
1/2 teaspoon (2.5 ml) pepper  
1/2 teaspoon (2.5 ml) ground nutmeg  
1 cup (250 ml) mix of shredded mozzarella and cheddar cheese

- Preheat the oven to 350 degrees F. (177 degrees C)
- Lightly oil or spray a casserole dish (8x8) with canola oil or non-stick cooking spray.
- Combine the butter and olive oil in a frying pan over medium-high heat until the butter is melted.
- Add the coarsely diced onions. Cook and stir onions until they are soft and slightly browned.
- Remove onions from the frying pan with a slotted spoon. Set onions aside in a bowl to cool.
- While the onions are cooling, whisk the eggs, light cream, and red wine vinegar, together in a large bowl.
- Stir in the brown sugar, salt, pepper, nutmeg, and cheese. Mix well. Add the cooked onions. Mix again.
- Pour the onion mixture into the casserole dish.
- Bake for 50 to 60 minutes. Test for doneness by shaking the casserole dish. If the center of the casserole jiggles, continue to cook until set. Let stand for five minutes before serving.
- This recipe can be made ahead and refrigerated overnight. This is one of those dishes that tastes even better the next day.
- Serve hot or cold.

### [Happy Hour Recipes PDF E-book](#)

This #1 best selling e-book is the first in The Cooking Ladies' Favorite series. And to make this cookbook even more outstanding, The Cooking Ladies have included a photo of each finished dish. Recipe ingredients are given in both Imperial and metric measurements.

# Getting to



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## Green RV Series Pt.1 Fuel Economy

Welcome to Part 1 of a three part series on Green Rving, focusing on what we as RVers can do to be more environmentally friendly as we traverse the country in our RVs.

In part one of the Green RV series we'll discuss how keeping your RV in top operating condition, and the way you tow or drive the RV can affect fuel savings and contribute to a smaller carbon footprint on the environment.

Part two of the series will discuss green RV tips dealing with the RV's electrical, water and LP gas systems and in part three we'll look at some green RV campground and camping tips.

Now let's get started with part one of the Green RV Series.

I attend some major RV shows every year and something I have noticed is what RV manufacturers are doing to support the green RV effort. They are building smaller, lighter, more aerodynamic RVs to help improve fuel economy and they are using recyclable

materials in the design and construction of RVs. With RV manufacturers on board let's see what we can do with our RVs to help with the green RV initiative.

Even if you have a larger RV there are many ways to go green, like keeping the RV in top operating condition. Before you head to your favorite KOA some preventive maintenance and a quick pre-trip check with fuel economy in mind can really help.

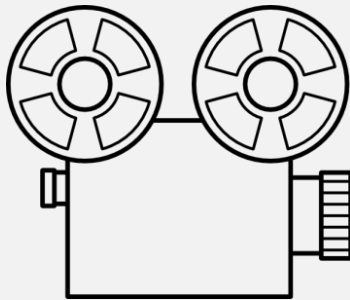
- Inflating tires to the proper pressure can increase fuel economy and help prevent premature tire wear and tire failure or blowouts caused by over or under-inflated tires.
- A clean air filter can increase fuel economy by 10 percent.
- Keeping the engine tuned up and checked out helps a great deal. A poorly tuned engine or faulty oxygen sensor can cause up to a 40 percent reduction in fuel economy.
- Added weight that you don't need reduces fuel economy significantly. If there is something in your RV that you haven't used in the last six months chances are you don't need it.
- Every 5mph you go over 60mph is equivalent to paying 10 cents more per gallon at the pump. If you drive 70 mph add 20 cents to the price per

gallon.

- Using overdrive whenever you can saves fuel by decreasing the engines speed. This is usually possible on flat level terrain, but if you notice the transmission shifting in and out of overdrive take it out of overdrive until you can resume using it again .
- Using the cruise control whenever possible saves fuel because it keeps the vehicle at a constant speed rather than variable speeds. This applies when you are driving on a relatively flat surface too.

- Following the recommended service and maintenance schedules and intervals will save on fuel.
- Using the recommended grade of motor oil will increase fuel economy by 1 to 2%, and tests reveal using synthetic oils will increase fuel economy by 2 or more percent.
- Speeding and rapid acceleration reduces fuel economy significantly depending on your individual driving habits.

**~RV 101**



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Our goal with RV Consumer E-Magazine is to provide you with helpful information to make all of your RV experiences more enjoyable. I left my position as an RV Sales and F&I manager in 2000 to start RV Education 101.

We produce RV educational videos & DVDs and publish books and e-books on how to safely & properly use and maintain your RV. The reason I left my job was because of my concern about the lack of educational and safety awareness material available to the RV consumer, in other words you.

My wife Dawn left her position in RV sales to help start the company, and is our Sales and Marketing Director. We currently have a 35-foot Class A motor home. We have two boys, Tyler 17 and Josh 23, both avid RVers and two dogs, Roxie and Gracie.

If you would like to learn more about us and about RV Education 101 please visit [www.rveducation101.com](http://www.rveducation101.com)

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