

This Belongs To:

Finding the
Right Boat
for You

Steps
to Boat
Ownership

Owning &
Operating
Resources

Buying Your First Boat



Types of Boat by Activity

Finding the right boat is all about identifying how you want to spend your time on the water. Mark your favorites below!



While some fishing boats offer special features like bait wells and rod holders, others are more versatile and can be used for a variety of activities.

Popular boat types for this use:

- All-Purpose Fishing Boats
- Aluminum Fishing Boats
- Bass Boats
- Fish-and-Ski Boats
- Pontoon Boats
- Jon Boats



If you live near the coast, you'll want a boat capable of hitting the open sea, and reeling in fish of all types and sizes.

Popular boat types for this use:

- Center Consoles
- Bay Boats
- Flats Boats
- Multihull Power Boats
- Sportfishing Yachts
- Walkarounds



First-time sailors often do best with a smaller boat, but no matter your experience level, there is a sailboat for you and a lifetime of sailing adventures ahead.

Popular boat types for this use:

- Monohull Sailboats
- Multihull Sailboats
- Dinghies
- Bluewater (Ocean) Sailboats



Watersports are a high-adrenaline way to enjoy the water at high speed. From wakeboarding and wakesurfing to tubing and waterskiing, you'll want a balance of speed and safety.

Popular boat types for this use:

- Bowriders
- Deck Boats
- Personal Watercrafts
- Ski Boats
- Wake Boats
- Jet Boats



Day cruising can mean many things—a leisurely trip across the lake exploring the ins and outs of coves and beaches, or just having a picnic with friends and family.

Popular boat types for this use:

- Bowriders
- Deck Boats
- Cuddy Cabins
- Pontoons
- High-Performance Boats



For many, being on the water as the sun sets is the true measure of freedom. Multiday trips to your favorite retreat or a voyage to somewhere new—the right boat can make overnight cruising simple and fun.

Popular boat types for this use:

- Cabin Cruisers
- Motor Yachts
- Multihull Power Boats
- Trawlers

Should You Buy New or Pre-Owned?

New

■ **That shiny, new-boat feeling**

Buying new means you're the first person to turn the key, push down the throttle and make some waves.

■ **Customizable—down to every detail**

You can get the features you want, not just what's available on the pre-owned market.

■ **A reliable warranty**

If something does go wrong, you'll have a manufacturer's warranty to back you up through your dealership of choice.

■ **Latest design & technology**

New boats come with all the bells and whistles to make your friends "ooh and aah." From storage space and seating configurations, to onboard technology and entertainment features, you'll get the most innovative features.

■ **No surprises**

While most pre-owned boats are perfectly fine, buying new takes all the guesswork out of knowing what you're getting.

Pre-Owned

■ **Low stakes for first-time boaters**

If you put a scratch in the hull, it's likely not the first one. What a relief!

■ **Water-tested**

Any initial bugs in the boat or motor will have likely surfaced and been dealt with.

■ **More inventory, wider price range**

The market for pre-owned boats is quite expansive—providing a lot of different choices in terms of price and overall condition.

■ **Trading in & trading up**

Found a new boat on the showroom floor that's just a bit out of your current price range? Finding a similar pre-owned model in good condition with a reasonable amount of hours is the next best thing. Then, when the time comes, work with your dealer to trade in and upgrade for that newer model.

■ **More money to outfit your new ride**

Buying pre-owned means you can put money into the latest GPS tech, comfy seat cushions, or other accessories to make boating even more fun.



Look for NMMA Certification

Certification helps ensure whatever boat you choose is of the highest quality and offers the latest in safety and reliability.

NMMA Certified boats undergo third-party inspection to ensure all applicable standards are met; the result is a thoroughly inspected, high-quality boat for you and your passengers.

Working With Your Dealer



Visit [DiscoverBoating.com/buying/certified-dealers](https://www.discoverboating.com/buying/certified-dealers) to learn more about selecting a dealer.

Working with a dealer can help make the buying process easy and simple. Buying at a boat dealership has a number of advantages:

Most dealers service what they sell, so you'll establish a solid foundation for future customer support.

Dealers are extremely familiar with the brands they offer—making them an excellent resource on general boating knowledge and terminology.

Dealers can act as a liaison between you and the manufacturer if warranty work is necessary.

They can assist with arranging boat financing, titling and registration, deliveries and pick-ups.

Similar to a real estate agent, they'll ensure that your buying experience and transition to ownership is smooth and enjoyable.

Well-versed in local boating areas, dealers are your go-to source for guidance and advice post-purchase.

Four Steps to Ensuring the Best Value

- 1 Do your own research**
Google™ is your friend. Dig around online and consider visiting the websites of boat brands, dealerships and other boating groups and organizations that might inform your decision.
- 2 Check boat pricing guides**
Just like when you shop for a car, there are pricing guides for a boat's value. If you're buying pre-owned, consider the boat's condition, use history, and whether a warranty still exists.
- 3 Consider your budget**
Think about the monthly payment you'd be comfortable investing and see our online loan calculator for help crunching the numbers.
- 4 Partner with your dealer to find your next boat**
With a clearer idea of your budget, and some insight into what you're looking for, a dealer can help you with any final questions you may have and make sure the purchase process is smooth and simple.

Boat values can vary greatly depending on quality, where you live and what options you're considering.

Engine type, size and other custom options can create a wide range of pricing for even identical models of boats.



Visit [DiscoverBoating.com/Buying/Boat-Loan-Calculator](https://www.discoverboating.com/Buying/Boat-Loan-Calculator) to estimate your monthly payment.

Financing Options

Once you've identified the boat you want, and negotiated the right price, securing financing is simpler and easier than you might think.

Your Boat Dealer

Dealers set up boat loans every day, so you'll be working with someone who knows the ropes, has established relationships with lenders, and wants to make the entire transaction happen as quickly and seamlessly as possible.

Your Bank

Some buyers who have a lot of equity in their home find it advantageous to take out a home equity loan or a second mortgage, either because they may get a lower interest rate or for tax purposes. Remember, however, that this will add some time and complexity to the transaction.

Marine Lenders

Since financing a boat is a bit different than financing other things, there are some lenders who specialize in it. In fact, there's even an organization, the National Marine Lenders Association, made up of lenders who are familiar with all the ins and outs of making boat loans.

Sea Trial Checklist

Taking a boat for a sea trial, also known as an on-water demonstration, is an essential part of the boat buying process. Successful sea trials involve creating a "real-life" environment on the boat. Ask your dealer about scheduling this before making your decision. While conducting the sea trial, there are a few main steps you should follow:

- 1 | Create a "real-life" environment on the boat to accurately replicate a typical day.
- 2 | Be sure to test performance targets, and ask your dealer about horsepower options.
- 3 | Play the role of both driver and passenger.
- 4 | Look at engine trim, consider how you will use the boat (watersports, fishing, etc.)
- 5 | Bring the boat to 30 MPH, perform a hard turn, and if possible, test conditions in rough waters.
- 6 | At no-wake speeds, center the wheel and note how well the boat keeps its line.
- 7 | Run both into and away from the sun—check for glare and reflections.
- 8 | Use your dealer as a resource to help guide you through the sea trial process and test additional factors, if needed.

Boat Buyer's Checklist

This worksheet outlines the key expenses of buying a boat to help calculate your boat ownership costs.

Initial Expenses:

Boat: Base purchase price + taxes/fees	\$ _____
Installed options: Like a car, you can customize your boat with manufacturer/dealer installed options—electronics, entertainment systems, water sport/fishing options, canvas (bimini), flooring, etc.	\$ _____
Required safety equipment: Varies by state, but typically includes life jackets, fire extinguisher, visual distress signals	\$ _____
Accessories: Must-haves generally include an anchor, line and fenders. Good-to-have items include a paddle and dry box	\$ _____
Title: Varies by state	\$ _____
Engine: Purchase price + taxes/fees (if not included in initial purchase price)	\$ _____
Trailer: Purchase price + taxes/fees (if not included in initial purchase price)	\$ _____
TOTAL	\$ _____

Ownership Expenses: Monthly

Monthly Loan Payment: (if you are financing your purchase)	\$ _____
Insurance: To protect your investment	\$ _____
Fuel: Your costs will vary based on usage and market price	\$ _____
Storage (if applicable): If you will house your boat at a boat yard or other facility	\$ _____
Dockage/Marina Fees (if applicable): If you plan to keep your boat at a slip	\$ _____
TOTAL	\$ _____

Ownership Expenses: Annual

Regular Maintenance	
Engine/electrical/steering systems: Just like a car, routine maintenance will keep your boat running smoothly and ensure its longevity	\$ _____
Hull cleaning: For boats kept in water, especially saltwater; prevents damage and increases fuel efficiency	\$ _____
Seasonal Maintenance	
Winterization: For boats that will be stored for winter or an extended period of time	\$ _____
Spring Tune-up: Get your boat ready for the upcoming season	\$ _____
State Registrations	
Boat: Requirements and frequency (annual, biennial, etc.) vary by state	\$ _____
Trailer: Trailers are registered separately	\$ _____
TOTAL	\$ _____

Optional Expenses:

Extras/Toys: Accessories to enhance your time on the water such as tubes/towables, water sports equipment and fishing gear	\$ _____
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Five Steps to Register Your Boat

Registering your boat is an important step in boat ownership. Requirements vary from state-to-state and depending on size and boat type, registration numbers and validation stickers may need to be displayed.

When buying a new boat, registration and titling is conveniently handled by your dealer; however, if you are purchasing a pre-owned boat, you'll want to follow these basic steps.

- 1 | Research the boat registration requirements in your state.
- 2 | Complete a registration form—either online, through the mail, or in person.
- 3 | Provide proof of ownership—including a title and/or bill of sale.
- 4 | Pay the registration fee, which varies by state and the size of the vessel.
- 5 | Be conscious of the expiration date and apply for renewal.

Registration is legally required, so be sure to complete the process before hitting the water. Visit DiscoverBoating.com/Boat-Registration to learn more.

Training & Hands-On Learning

You learned the “rules of the road” before you sat behind the wheel of a car—so you'll want to do the same before taking the helm. Understanding the basics of boat operation before hitting the water will make your first experience safer and more fun.

Where to Learn

There are several places to learn more about boat operation and safety.

- The US Coast Guard Auxiliary
- BoatUS
- American Sailing Association
- United States Sailing Association

Find a full list and more at DiscoverBoating.com/Education-Training

What You'll Learn

On-water training provides the perfect opportunity to build your confidence and develop your skills as a new boater. You'll find a variety of courses available covering the basics of seamanship, including topics like:

- Intro to Boating
- Boat Handling
- Docking & Launching Basics
- Safety & Equipment
- Fueling Manners
- Etiquette & Rules of the Road
- Sailing Basics
- And so much more...

Visit DiscoverBoating.com/Ownership to learn more.

