

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:



**FRESHWATER FISHING**

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



**SALTWATER FISHING**

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



**SAILING**

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
- Sailing Catamarans
- Dinghies
- Bluewater (Ocean) Sailboats



**WATERSPORTS**

Watersports are a high-adrenaline way to enjoy the water. 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 Watercraft
- Ski Boats
- Wake Boats
- Jet Boats



**DAY CRUISING**

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



**OVERNIGHT CRUISING**

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 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 tech features

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 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, you can 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 the NMMA Certified logo

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. Look for this NMMA Certified logo on the capacity plate of boats up to 26' or on the yacht plate of yachts 26' and larger. Plates are usually located near the helm.



## Working With Your Dealer



Visit [DiscoverBoating.com/buying/certified-dealers](https://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 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 impact 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.



# 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 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:

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

## Ownership Expenses: Monthly

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

## Ownership Expenses: Annual

### Regular Maintenance

|   |          |
|---|----------|
| <b>Engine/electrical/steering systems:</b> Just like a car, routine maintenance will keep your boat running smoothly and ensure its longevity | \$ _____ |
| <b>Hull cleaning:</b> For boats kept in water, especially saltwater; prevents damage and increases fuel efficiency                            | \$ _____ |

### Seasonal Maintenance

|  |          |
|--|----------|
| <b>Winterization:</b> For boats that will be stored for winter or an extended period of time | \$ _____ |
| <b>Spring Tune-up:</b> Get your boat ready for the upcoming season                           | \$ _____ |

### State Registrations

|  |          |
|--|----------|
| <b>Boat:</b> Requirements and frequency (annual, biennial, etc.) vary by state | \$ _____ |
| <b>Trailer:</b> Trailers are registered separately                             | \$ _____ |
| <b>TOTAL</b>   | \$ _____ |

## Optional Expenses:

|   |          |
|---|----------|
| <b>Extras/gear:</b> Accessories to enhance your time on the water such as tubes/towables, water sports equipment and fishing gear | \$ _____ |
|---|----------|

## 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 boating.**  
Visit [DiscoverBoating.com/Boat-Registration](https://DiscoverBoating.com/Boat-Registration) to learn more.

## Training & Hands-On Learning

You learned the “rules of the road” before getting 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](https://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 more...

# Boat Show Shopping Tips

If this is your year to buy a new boat, attending a boat show can be an efficient way to shop and a great way to make a good deal. Here are a few basic tips for shopping a show.



- 1 Set a budget before you go to the show**  
Go to the boat show with a budget and stick to it. Figure what you can afford for a down payment and a monthly payment. If you can, get pre-approved by a lender before you go to the show, either through your bank or through a specialized marine lender.
- 2 Identify the type of boat you'd like to purchase**  
Narrow down the list of boats and dealers you want to see at the show. Do a bit of research beforehand to get an idea of specific models you'd like to see. It's okay to call a dealer before the show to ask if they will have the model you're looking for on display at the show.
- 3 Plot a course at the show**  
Most shows publish a list of exhibitors and a map of the show floor. Use them to plan your visit. As you walk the show, take notes and pictures as reminders of what you liked or didn't like about the boats you saw.
- 4 Remember that it's okay to walk away**  
Never pressure yourself to make a decision at the show, especially if you're tired at the end of the day. If you're torn between two or three similar models, either return the next day when you're fresh, or make plans to revisit those boats at the dealership.

## Notes

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