

Buying My First Bike

So, you want to buy your first motorcycle? Before you head out to the nearest dealership to make this important purchase, there are some questions that need to be honestly considered.

Experience

- Do you know how to ride?
- Have you taken a Motorcycle Safety Class?
- Have you ridden in the past?
- How much saddle time have you had?
- How long ago?

Commentary

If you have never ridden or if it has been years since your last riding experience, we suggest that you take a Motorcycle Safety Class. This class can confirm whether or not you will enjoy riding, give instruction for safe riding for all road conditions, provide an overview of the motorcycle rules in your state, as well as expose you to some saddle time as you consider whether riding is right for you. Contact your local community college, motorcycle dealerships, or state department of motor vehicles in your area for a class near you.

Don't buy more bike than you are ready for. Just because you have taken the class doesn't mean it's time to run out and buy a full dresser or a liter bike. It's OK to start small and trade-in later. It may cost a little more, but you will have a much harder time developing your riding skills by buying a bike that is more than your experience warrants.

Finances

- How do you plan on paying for this purchase?
- Can you financially afford purchasing a motorcycle at this time?
- Do you have the funds needed for maintenance/upkeep?
- Can you afford the extra expense of motorcycle insurance?
- Do you have the proper riding attire?
- Do you have a job?

Commentary

These questions should be carefully and honestly answered. If your finances are not sound and you cannot afford the bike, maintenance, insurance, or any of the other costs associated with owning a bike, do not increase your financial burden at this time. If your only option for the purchase of a motorcycle is to take out a loan, consider delaying the purchase so you can save and pay cash. If you add one more thing to your already over-loaded, over-extended financial situation, this purchase at this time could lead to financial doom. Dave Ramsey, *Financial Peace University*, states “a sign of maturity is delayed gratification.”

Purpose

- Do you plan on riding solo or with a passenger (two-up)?
- Do you plan on long rides across the country or just scooting around town?

Commentary

Your riding plans should dictate the type of motorcycle you need to purchase. If your intent is to take long trips across the country, you would want to consider a bike with comfort in mind. If you plan on riding with a passenger, you must also consider their comfort as well.

Personal

- How is your health?
- Are you willing to take the risks associated with riding a motorcycle?

Commentary

Riding motorcycles is risky business. You must first decide if you are willing to take the risks associated with riding. You may be an extremely safe rider, but you have to acknowledge that drivers in 4-wheeled vehicles will also play a role in your safety. If you are naturally a nervous individual, adding the stress of bike riding may not lead to a completely enjoyable ride. If you compound health issues with the risks associated with riding, it may lead to unwanted consequences for you, your passenger, or those you encounter along the way.

Family

Is your spouse (or parents) agreeable to this purchase?

Do you have young children?

Commentary

The answers to these questions should definitely play a role in your decision to purchase a bike. If you have small children at home who need their dad or mom, you should consider waiting to purchase a bike until the children are older. Discuss this with your spouse and if your wife/husband is not on board with this potential purchase, it will be best to delay. Your relationship with your spouse is of greater importance than your need for a motorcycle.

Conclusion

Okay, now that you have answered each of these questions honestly and you have “passed” the exam, be safe as you ride!

Website resources

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