



## Revolution Marine Finance Warns Prospective Boat Buyers: “Don’t Buy Too Much Boat for your Budget”

Boat loan specialists provide beginner’s guide for choosing a boat that is right for a buyer’s needs and budget.

Revolution Marine Finance has isolated some problems that are common to many prospective boat buyers. As a popular finance broking firm for marine loans, they have seen many buyers buy the wrong boat for their needs, or try to buy too much boat for their budget. Consequently, in a recent blog post, they offered some solid advice and a beginner’s guide to choosing a boat. The post covered two main materials for recreational boats: aluminium and fibreglass. Pressed aluminium is usually used for smaller boats, while plate aluminium is usually used for larger boats. Generally, aluminium boats are used in calmer waters, which don’t put a lot of demand on the boats. Fibreglass is heavier, and is used in larger boats and in speed boats. It can be moulded into shapes that take better advantage of hydrodynamics and aerodynamics. The only downside to Fibreglass is that it has a tendency to undergo more cosmetic surface damage than aluminium boats do. PVC and various plastics are used to build inflatable boats, which often have floors made of wood, aluminium, or steel. Though there are many subsets, boats can be classified as small, medium, and large, or inexpensive, moderate, and expensive. Inflatable boats are usually used for light recreation, and are usually inexpensive, but can also come in larger models and can handle motors up to 250hp. Dinghies are smaller boats, and can be inflatables, but can also be a rowboat or a small sailboat. Runabouts cost a bit more, but are still considered entry-level or inexpensive. Boats categorised as small or inexpensive can be used for fishing, various forms of water-skiing, and family boating. Bass boats are a step up, and are designed for tournament fishing. They can hold two to three people, and have a livewell to keep fish alive in competitions. They are recommended for serious fishermen only. Bowriders are in the moderate/medium range. They have more room for seating in an open bow area, and are used for water sports. The most popular medium range family boat is the Cuddy Cabin. They have a closed area for sleeping or getting out of the weather, and some have amenities such as cooking and plumbing. Cruisers are the first boat in the expensive category, though used ones can often be found in more of the moderate price range. They are used primarily for cruising, and have a lot of amenities that make them useful for longer trips. Houseboats are another step up in price, and are literally house boats. Many people choose to live in houseboats, though most used them as floating hotel rooms. Yachts are the luxury item, and the king of recreational boats. They are very expensive, and can be used for trans-ocean voyages. They have every amenity possible on a boat. Ben Crombie, Co-Owner and Managing Director of Revolution Marine Finance, hopes that his blog post is helpful to prospective boat buyers: “While most boat buyers have already chosen their boats when they talk to us about a boat loan, beginners often have no idea what they are buying. We wanted to provide a guide telling those beginners what some of the more popular boats are, what they are used for, and what price range they can expect to see.” Revolution Marine Finance provides boat financing options for all shapes and sizes of boats, from dinghies to yachts. Call them at 1300 448 675 or check out their website here: <http://www.revolutionmarinefinance.com.au/>.

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