

Tips on buying a used car

Why Buy Used?

If carefully chosen, used cars can offer consumers a great deal on their transportation needs. Since new cars lose a great deal of their value as soon as you drive them off the car lot, good, well cared for used vehicles can offer a substantial value.

However, the consumer should take care to not buy somebody else's problem. Some used car sellers are dumping a car that has major issues or is about to have one! The majority, however, are just parting with older vehicles as they move on to a newer model.

Keep in mind that problem cars can exist even if the car is brand new!

Before you start shopping

As with any vehicle purchase, keep in mind the following:

- How you will use the vehicle
- How long you plan to keep it
- The size, style, features, and appearance you need or prefer
- Your budget or financing options for the purchase
- Your budget for maintenance
- Don't expect perfection in a used car.
 - Compromise on minor problems you can fix yourself, but don't overlook serious defects;
- Make safety a major priority.
 - Older vehicles may not be equipped with airbags, child safety seat hook ups, seat belts, anti-lock brakes or security systems.
- Plan on a road test before you commit to buy. If you are not allowed to test drive the car, consider very carefully before you take the risk of buying it.
- Have a trusted mechanic thoroughly inspect the car before you purchase it
- Check with your car insurance company to make sure that you can afford to insure the vehicle. Different makes and models are can be more expensive than others.

Research

Take a little time to get to know more about your choice of car. The time you spend on research could save you big bucks and a lot of heart ache down the road.

- Ask friends and family for their experiences
- Checkout any or all of the following
 - Edmund's Used Cars Price and Ratings (www.edmunds.com)
 - Consumer Reports for reliability ratings
 - National Highway Traffic Safety Administration (NHTSA) for safety defect reporting and recall information (www.nhtsa.dot.gov)
 - National Automotive Dealers Association (NADA) Official Used Car Guide (www.nadaguides.org)
 - Kelley Blue Book (www.kbb.com)

Where to look

When it comes to buying a used car, most people think just of the newspaper classifieds or word of mouth. Explore the rest of your options to make sure you get the best car you can get or the money!

- Online:** Whether it is Craigslist, EBay or your local newspapers online ads, there is a wealth of online car sales sites. Depending on its location, you may be buying it sight unseen. The listings may be from companies or private individuals.
- Used/ New Car Dealerships:** Some lots specialize in used cars, but even new car lots have a selection of used vehicles that they have taken in trade in. This option is usually pricier, but the cars are more likely to come with warranties and a full pre-sale inspection.
 - o **Check out the [Better Business Bureau](#)** website for dealerships you can trust!
- Car Rental Agencies:** As they turn over their fleet, many car rental agencies sell or auction off their existing stock.
 - o Cars may be high mileage for their age, but also will come with a full service record.
- State and Public Auctions:** These opportunities abound if you know where to look. You won't have a lot of chances to look over the vehicle for fitness, but you can also get some amazing deals.
 - o You will need to have cash on hand to pay immediately
 - o You won't likely get a warranty and will not be able to have a mechanic check it out before purchase
- Private owners:** Find word of mouth or through a classified listing
 - o Ask for the maintenance and repair record
 - o if the seller is the first owner
 - o Records of the original purchase
 - o Check the title to make sure the person selling it is the legal owner
 - o Beware of criminal dealers pretending to be private owners. The cars may be stolen, damaged or have had their odometers rolled back.
- Bank and loan companies:** Specializing in repossessed cars.
 - o Quality can vary
 - o Lots of good deals as the bank is trying to recover a defaulted loan

Looking at the car itself

Of all your other steps, this may be your most critical. Do not be afraid to check these items out and be wary of a seller who says no. Also, do not be afraid to walk away if the basics don't check out! You are under no obligation to buy just because you came out and looked at the vehicle.

- Inspect the car in daylight and good weather. Bring someone you trust along to help you make a thorough appraisal
- Body**
 - o **Rust**, particularly at the bottoms of fenders, around lights and bumpers, on splash panels, under doors, in the wheel wells, and under trunk carpeting. Small blisters may indicate future rust sites.
 - o Check for **paint that does not quite match**, gritty surfaces, misaligned body panels and paint overspray on chrome -- all possible signs of a new paint job, masking body problems.
 - o Look for **cracks, heat-discolored areas, and loose bumpers** -- warning signs of a past accident.
 - o **A welded seam** may mean that the car is actually a body shop's "rebuilt" creation from salvaged parts. Look for welded seams in the trunk and on the floor; bumps under the paint around the windshield or rear window, or between doors, may indicate a rough welded seam beneath the paint.

- Also, look for **hail damage**. If the vehicle is dirty, have it washed for a better inspection.
- **Tires**
 - **Uneven wear on the front tires** usually indicates either bad alignment or front suspension damage. Uneven wear on late model cars with radial tires may signal improper tire rotation.
 - Do not forget to **check the condition of the spare tire** and make sure the correct jack is in the trunk and in working order.
- **Battery**
 - Look on the sticker for the guarantee date. A battery generally needs to be replaced after 25,000 miles.
- **Doors, Windows, Trunk Lid**
 - **Look for a close fit, ease of opening and closing, and secure latches.** A door that fits unevenly may indicate that the car was involved in a collision.
- **Window, Glass and Lights**
 - Look for **hairline cracks** and **tiny holes**.
- **Tailpipe**
 - **Black, gummy soot in the tailpipe** may mean worn rings, or bad valves and possibly expensive repairs
- **Shock absorbers**
 - **Lean hard or "bounce" on a corner of the car and then release it.** If the car keeps rocking up and down, the shocks may need replacing
- **Fluids**
 - **Oil** that is whitish or has white bubbles may mean that water has been introduced into the system and this can be a sign of major mechanical problems
 - Check the **radiator fluid**; it should not look rusty
 - With the engine idling, check the **transmission fluid**; it should not smell rancid or look dark brown
 - **Check for leaks and stains under the car**, on the underside of the engine, and around hoses and valve covers
- **Mechanical Parts**
 - Be sure all **headlights, taillights, brake lights, backup lights, and directional signals** work properly
 - Test the **radio, heater, air conditioner, and windshield wipers**
- **Interior**
 - Check the upholstery for major wear and tear; look under floor mats and seat covers
 - Check the adjustability of seats and make sure all seat belts work
 - Check the locations and working order of airbags. Ask whether they have ever been deployed
 - Check the steering wheel; unlocked, with the engine off, it should have no more than two inches of play
 - Lots of wear on the driver's seat and/or heavy wear on the brake and accelerator pedals of a car with low mileage may indicate tampering with the odometer

Closing the Deal with a Dealership

Before signing a contract or purchasing a used car at a dealership, you should do the following:

- Take your time to read and understand the entire written agreement
- Ask questions. Don't sign unless you are satisfied with the answers
- Be sure that all blank spaces are filled in, that all of the salesperson's verbal promises are included, and that the type of warranty that comes with the car is spelled out
- If you are required to make a deposit, ask whether it is refundable, and under what circumstances, and make sure the information is also included in the contract
- Be sure to get a signed statement verifying the mileage at the time of sale. Most state laws require dealers of used cars to provide the buyer with this information in writing
- Know your state's requirements concerning emissions inspections; certified state auto inspections; child safety, seat belt, and airbag requirements; and title transfers

Closing the Deal with a Private Owner

Before making a final deal on a car with a private seller, be sure to do the following:

- Do not hand over the money until you have the signed title in hand
- Make all payment transactions by check or cashier's check. Don't pay cash
- Have a temporary set of tags ready to put on the car in case the seller chooses to keep plates
- Notify your car insurance company as soon as possible to avoid any lapses in coverage