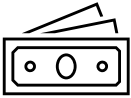


HOW TO BUY A USED CAR

1. Set a car buying budget you can afford.



Included in that insurance and maintenance costs and of course your monthly payment based on financing you can afford.

2. Decide who you feel most comfortable purchasing the vehicle from.

Franchises, new car dealers, used car superstores, independent used car dealership, private parties.

3. Inspect the cars exterior and interior.

Look for any possible damage to the vehicle that might show that the vehicle has been in an accident. Check all doors, the trunk, and the hood to make sure all the panels line up and the interior is in good condition. Check all the seats of the vehicle, are there any smells, along with the radio. Make sure to check the air conditioner and the heat along with the windows and door locks.

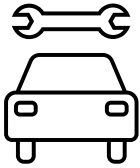
4. Go for a test drive.

Make sure there are no warning lights on the dashboard illuminated. Drive the car on different roads at varying speeds to make sure transmission shifts smoothly. Check for any engine or brake noise and to make sure the brakes do not pull the car to one side. Check the tires that should be worn evenly and match. Turn the ignition switch on but do not start the car all the warning lights should illuminate and then go off. Check under the hood/engine – are the belts worn, is there any signs of fluid leaks, check transmission fluid and oil.

5. Get a vehicle history – usually the dealer will provide you a history report from Car Fax or Auto Check if you request it for free.

You can obtain your own by getting the VIN number from the vehicle. This can provide you information or if you vehicle has been in any accidents, floods, or other damage along with other information (owners/mileage etc.).

6. Also, if you have the resources and ability take the vehicle to an independent mechanic to be checked out.



Good mechanics will not only find issues in some cases that are not apparent to most car shoppers but can also provide an estimate of how much repairs will cost. While this could cost your \$100-\$200 it is well worth it if it saves you from a major repair soon after your purchase of the vehicle.

Note any issues you find that the seller will either need to get fixed or make price concessions so you can make the repair.

7. Negotiate a fair price.

Make sure you research what others are paying for similar vehicles. Make sure that you know the total price of the car out the door, many dealers will add unwanted fees.

If you have a trade-in, make sure you know exactly how much the dealer/seller is giving you for that trade in.

Dealers usually want to focus on monthly payments while you are better off to focus on the total price of the vehicle.

8. Signing the papers.

Read the documents completely and be sure to check the documents to make sure no costly extras have been added. The dealer will often try to include costly add-ons that are usually not beneficial to you or can be purchased outside the dealership at better prices.

Never sign documents that are incomplete or incorrect.

Further ask questions about any documents or figures you do not understand. Do not feel rushed or pressured into making a deal. You are in control and should be satisfied with both the vehicle and the cost.

