**BUYING A USED CAR**

**27 point checklist**

□ **1. How much car can you afford?**

A car payment should not be more than 20% of your net pay

□ **2. Research the right car**

Make a list of all the things you need your vehicle to do (great gas mileage, off-roading, haul) & then make another list of items you want your car to have (color, body style, luxury, brand name, add-ons). Separate the must haves from really wants.

□ **3.Bring a friend who knows cars**

Bring along a friend who knows cars. If you don’t have a car savvy friend, tell the seller you want to get a mechanical inspection. If the seller objects, odds are there is something wrong with the vehicle.

□ **4. Make sure the care is resting on level ground during inspection**

If the car leans to one side it might indicate a binding shock absorber or strut, a bad spring or torsion bar, bent suspension parts or even twisted chassis.

□ **5. Examine the exhaust system**

Black spots or greasy grime on the exhaust are big red flags. If white vapor is coming from the exhaust, you could have a blown head gasket or be burning oil. These issues may require replacing the exhaust system which can be expensive.

□ **6. Examine the frame of the car**

Checking the frame will reveal if the car has been in an accident. Inspect the car’s “saddle” (the framework that connects the front fenders and holds the top of the radiator)to make **sure it’s bolted, not welded** on both sides. Welding indicates parts were replaced after a crash

□ **7. Look for under-body rust & leaking fluids**

Rust on the vehicle indicates a breakdown of metal. Over time, rust can eat thru the door, floorboards, body, frame & chassis

□ Check underneath the car, hinges, & door edges for rust

□ Lift up the pad or carpet in the trunk & check for rust in floorboards

□ Check for leaking fluids under the car

□ **8. Inspect the glass**

Look for chips or cracks in the glass. A tiny windshield chip could spread, causing visibility or shattering in an accident. Some states have laws making it illegal to drive with a cracked windshield.

□ **9. What’s under the hood?**

Check under the hood for rust, dents, visible damage, or even animals living there. Examine the fenders for decal containing the VIN (Vehicle Identification Number). If the decals are missing, chances are that the fenders have been replaced due to an accident or other reason.

□ **10. Does the engine have any leaks corrosion, funny sounds, or smells?**

Dark brown oil stains on the engine block indicate a leaky oil pan gasket. Check to see of the previous owner has documentation of oil changes, radiator flushes, any repairs, or any other regularly required maintenance.

□ **11. Check the color of the transmission fluid**

The transmission fluid should be pink or red. It may appear darker in older cars, but the fluid should never look black or smell burnt.

□ **12. Check for shifting of gear**

Take for a test drive and check whether the car goes smoothly in all the gears. If it doesn’t then there can be a problem with gears like skipping a gear completely.

□ **13. Check hoses & belts?**

The radiator hoses should not be soft or cracked. A bad radiator hose could burst, causing extensive damage to your vehicle. Make sure belts are in good condition as well. If the serpentine belt breaks, your vehicle won’t be drivable.

□ **14. Does the car pass smog or emissions tests?**

Understand the smog or emissions restrictions where you live to make sure the vehicle fits requirements.

□ **15. Inspect the interior for unwanted smells**

How does the car smell? Any rusty, moldy, or mildew smell could indicate water leaks or damage that requires repairs. Any acidic smoke could indicate the car was owned by a smoker.

□ **16. How do the seats function & appear**

Make sure the seat move & have no unsightly stains or odors. Will you be comfortable driving with the amount of head and leg room? If not keep looking….

□ **17. Are there any warning lights when you turn on the car?**

A lit “check engine” light doesn’t always mean a serious problem. It could be due to a temporary condition such as a change in humidity or an unsecured gas cap. Ask the seller how long it has been on, & note the “check engine” light is solid or flashing. The latter is much more serious.

□ **18. Brake check**

Does the brake pedal vibrate? Does stepping on the brakes cause squealing or scraping sounds? If so, the car will require a brake repair or entire replacement.

□ **19. Feel of trepidation during slight accelerations**

Observe the car’s performance at different speeds. Any trepidation might mean worn or dirty ball joints or control arms of the suspension system. Repairs can be expensive.

□ **20. Listen for vehicle noises**

Listen for clunks or other strange noises when you idle or accelerate. There should be no pings, pops, knocks or backfires. If something doesn’t sound right, it probably isn’t.

□ **21. How are the amenities?**

Make sure the heater, A.C., CD player are working.

□ **22. Check the car’s make/model reputation**

Search consumer reports, recall alerts (recall.gov/nhtsa.html) and news articles regarding the used vehicle you’re considering.

□ **23. Find a vehicle history report**

Reports include details on accidents, flood damage, no. of previous owners, VIN identification, actual mileage, & recall checks. Ask to see a vehicle report.

□ **24. Cross check the odometer with the owner’s preventative measures**

Ask for preventative maintenance documentation. If regular oil changes & other maintenance were done, a car over 100,000 miles will likely last another 100,000.

□ **25. Decode the VIN (Vehicle Identification Number)**

Some scammers will replace the VIN of the stolen care with one that is legally registered. Check the VIN for consistency on all service records, history reports, title documents, & on the car itself.



□ **26. Check the tires**

Examine tires for feathering, uneven wear, & diminished tread depth. These signs can indicate bad alignment or worn steering and suspension components.

□ **27. Test –Drive the car**

While on your test drive, simulate the conditions of your normal driving pattern.

**✯** **NEGOTIATE THE PRICE ✯**

Know the Kelley Blue Book (kbb.com) value of the care so you can negotiate with confidence. Also, check other websites for the market price & true value. Consider any needed repairs & factor that cost into the offer you make