

Used Car Checklist

By Taylor Peterson

- ☐ **Know your needs**
 - ☐ **Engine.** Will you be able to handle a vehicle that has a lot of miles on the engine already, or is a low-miles vehicle a need for you?
 - ☐ **Fuel** Gas consumption is a big deal now, so decide if that really matters to you.
 - ☐ **Style.** Make up your mind as to why body style of vehicle you want; is it a sedan, van or a sport coupe?
 - ☐ **Support** What type of support will you get from the place that you are purchasing the vehicle from? Some owners require a lot, others require very little, but it is a consideration.
- ☐ **Know your wants**
 - ☐ **Research your car** In other words, once you think you've decided on a car, check out everything there is to know about it, such as recalls and mileage.
 - ☐ **Be prepared** Flexibility in what you want will be important, because not all used cars have everything.
 - ☐ **Window Shop** Take the time to look around at more than one place; you'll be surprised at the differences in prices.
 - ☐ **Prioritize** Decide what is most important to you in a vehicle, if you absolutely can't have it all.
- ☐ **Where to buy**
 - ☐ **Research dealerships** Not only is word of mouth a good way to find out about dealerships' integrity, but so is the Better Business Bureau, their own websites, and the local Chamber of Commerce.
 - ☐ **Internet purchases** Quite often, you will find that searching Internet sites for salvage or auction sites will lead to great deals for a car that you might want.
 - ☐ **Private sellers** Most of time, being wary of private sellers is a wise thing, unless you know them well and trust them implicitly.
 - ☐ **Auctions** Great deals can be found at auctions, but auction houses do not always have mechanics on hand to do an adequate inspection, so getting car here is risky.
- ☐ **Absolute musts**
 - ☐ **Awareness of lemon laws** Know what the lemon laws are in your state, and keep track of them, just in case something happens if you buy the used car.
 - ☐ **CarFax report** Don't ever buy a used vehicle without this, or a similar report so that you know about the vehicle's past history regarding wrecks, water damage, etc.
 - ☐ **Help** Yes, take someone that is experienced in used cars along with you, and can give you a clue if what you're looking at is a heap of junk or not.
 - ☐ **Mechanical inspection** Take the vehicle to your own trusted mechanic for an inspection, it will be worth the extra money you're spending, even if you don't buy the vehicle.
 - ☐ **Take your time** Treat the buying of the used car as a fine dining experience, and seriously look over everything you can about the vehicle that you can.

- ☐ **Warranty** Find out ahead of time what the warranty from the dealer, or seller is. Your lender may require one if you are using a private lender.
- ☐ **Beware**
 - ☐ **Double-talking salespeople** No matter what you do, don't let a salesperson make you feel so pressured into buying a used car, that you feel you must buy it or else. You will regret it.
 - ☐ **Emotional attachment** Developing an emotional attachment to a vehicle before you buy it is an absolute no-no.
 - ☐ **Time constraints** Whatever you do, don't go into a used-car shopping expedition as if you're going to a fast food restaurant.
- ☐ **Financing**
 - ☐ **Dealership** Pay attention to the deals that the dealership is offering, write them down if necessary.
 - ☐ **Other lenders** Shop around between banks, and other private lenders in comparison to the dealership, and see who can give you the best deal.
 - ☐ **Private** Remember, private sellers generally can't do financing, and prefer their money up front, so be prepared to just hand over the money.
 - ☐ **Cash** If you have the right amount of cash on hand, then go ahead and use it; by using cash, the title transfer is done immediately.
 - ☐ **Shop around** Don't buy the first car you see.