

Used Car Buying Guide

USED VEHICLES

Sale

Finding the Right Used Car

More goes into deciding that how it looks

Smart purchases take in a range of considerations – from the aesthetic to the financial.

You'll need to be able to afford the car's initial cost, but also regular maintenance, fuel costs and insurance. The vehicle must also conform to your particular lifestyle needs.

If you have a long commute, it must provide comfort and more amenities. A zippy two-seater isn't suitable for growing families. If you're not handy, repairs might have to be kept to a minimum. Then there's the issue of reliability: How long are you planning on keeping the car?

Here are some key considerations:

GAS MILEAGE

How much fuel the car uses will impact your budget long after you've bought it. Start any used car search with a stop at FuelEconomy.gov, where you can look up vehicles by year, model and make to see ratings measured by the federal government's Environmental Protection Agency. Look for the most fuel-efficient models in your particular price range, then seek out local individual sellers or dealers who have them for sale.

RELIABILITY RATINGS

If you're worried about surprise repair issues, or looking



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to drive your newly purchased used car for a long time, reliability is a big deal. The fact is, with proper maintenance, some cars simply last longer than others. Consumer Reports has been an industry leader in proving this information, in print and online. You'll have to subscribe in order to check it out from your phone or com-

puter, but there may be temporary options that will help through a brief search for your next vehicle.

INSURANCE COSTS

One of the hidden costs of car ownership is insurance, because the rates vary so much from one make and model to

the next. Check with your agent before buying a used car, in particular if it's a high-performance or sporty option. Cars that are prone to being stolen may also have high rates.

RESALE VALUE

For those who switch out cars on a regular basis, rather

than living with them for longer periods of time, resale value will be key. Don't complete the sale before finding out if your potential purchase holds its value over time. Some brands, and some specific used cars, have maintained healthy resale values over the years, while others sink quite quickly.

Ready For the Test Drive?

The first time you're behind the wheel is the most important

Decide if car has the right feel, then pay close attention for these warning signs.

You may prefer the a smooth-riding vehicle that purrs, or a crisp sporty one that growls. Once you've gotten over that hurdle, however, there are other critical considerations.

Here's what to pay closest attention to when you test drive a used car:

PUSH BUTTONS

Seriously. Push every button, and try all of the switches. Is the AC and heater working properly. Do the power windows and locks go up and down? Test the high beams, the hazards, the radio and the turn signal. If there's a compact disc player, is it operational?

THE SNIFF TEST

An important first impression involves the smell – and not just because pungent odors are difficult to remove. If it's smoky, that could be a sign that the previous owner regularly used tobacco products in the vehicle – or that something more serious is going on with the engine. Be on the look out for moldy smells too, since that could mean there's a problem with the passenger cabin seals – or even that the car has previously been caught in a high water.

BEHIND THE WHEEL

Any test drive should involve a range of speeds and conditions, so you can judge how the car responds. Driving at highway speeds will reveal front-end problems via shaking, vibrations and shimmying. Steering wheel vibrations are a crucial sign that some-

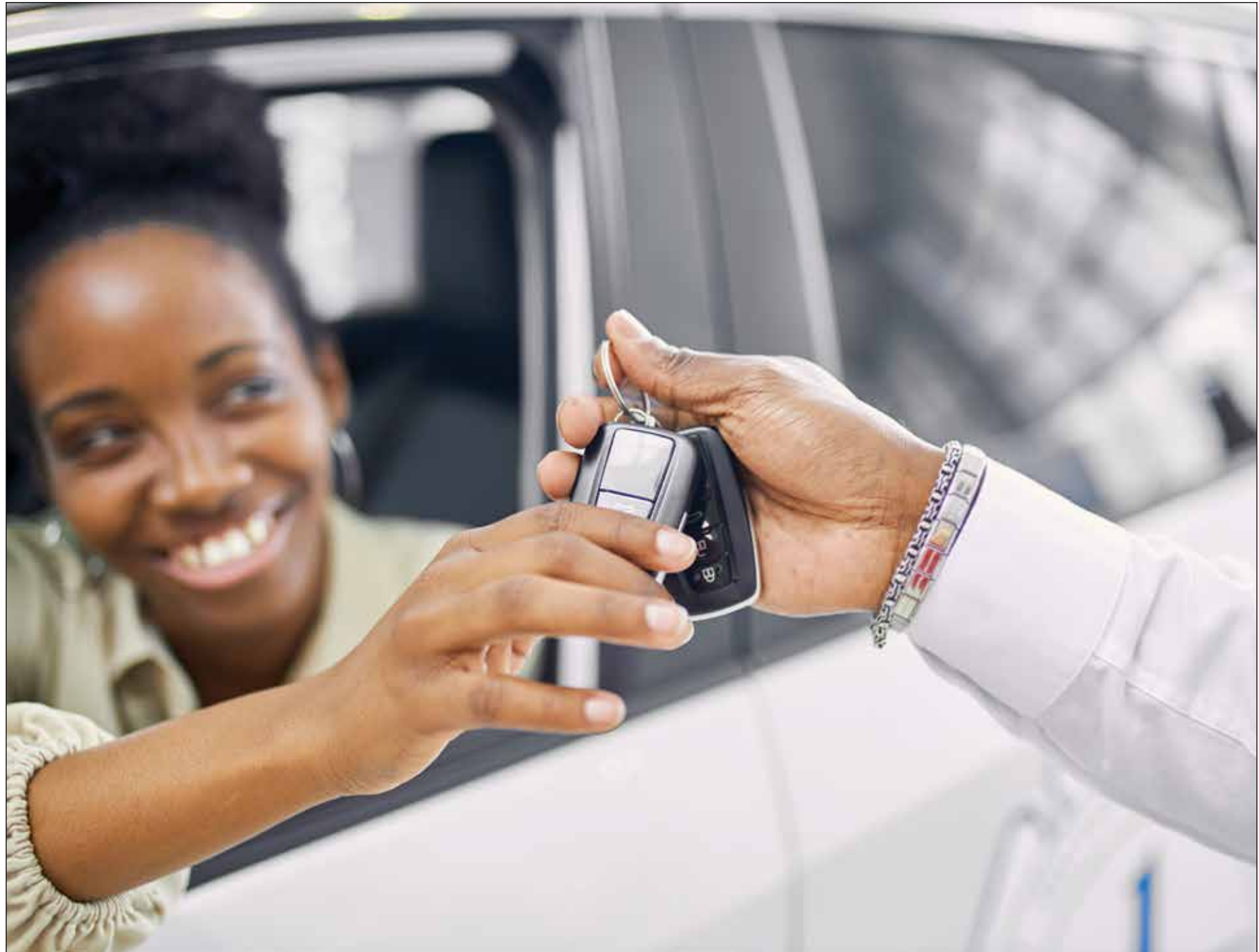
thing is wrong, perhaps only with the alignment. But it certainly needs to be checked out. Listen for unusual sounds at neighborhood speeds, and pay close attention to how the transmission handles moving from gear to gear. Check that brakes respond firmly, offering a controlled stop with no

squeals. Vibrations when braking may also be indicative of problems.

AFTER YOUR DRIVE

Leave the engine running, and take a walk around the car. Listen for exterior noises that may be indicative of deeper problems. Look for an unusual

amount of exhaust or puddles under the car, since both point to maintenance or repair issues. Climb into the passenger seat and then into the back to make sure that everything is working properly through that process. You might notice other points of concern from this new point of view .



How To Negotiate

It's about more than the cost of the car itself sometimes

Dealer purchases might include better maintenance plans or additional warranty protection.

You may even be able to push back the date of your first payment. But either way, you should come into a conversation about purchasing a used car with a wealth of knowledge and a willingness to have a little back and forth.

If you play your cards right, you could turn a good deal into a great one. Here's how:

KNOW THE BASICS

Do as much research as you can about the make and model you're considering for purchase. Check common pricing for the car across a few years on either side of its production date. Become familiar with its reliability ratings, since the car's life expectancy could come into play. The more vehicle-specific details you arrive with, the better negotiator you'll be.

Pay close attention to terms, conditions and numbers that you eventually agree upon. This will be critical at closing, when a dizzying stack of papers will have to be signed. Failing to make sure that the transaction is properly completed can wipe out any negotiating gains you made. Hold firm to whatever you agreed to in the first place.

TIPS AND TRICKS

Once you've armed yourself withers much knowledge as possible, negotiating often comes down to certain elements. Are you negotiating with a dealer, and are they reputable? Is this a complete stranger or family friend? That will dictate the amount of trust

you have in the fairness of their counteroffers. Important tips and tricks include a willingness to make the first offer – and starting low. Remain in the general ballpark, but make it clear that you're unwilling to pay full price. Don't be afraid to push away from the negotiating table. If you reach a point

where the price doesn't work, or your wishes aren't being accommodated, be willing to take your business somewhere else.

CLOSE THE DEAL

This process is different depending on whether you are buying from an individual or a

dealership. With private parties, make sure you have the title in hand before money changes hands. They may also ask for a cashier's check or cash to ensure payment. Dealers, on the other hand, will have a finance manager on hand to walk you through signing the final paperwork.



Buying A High-Mileage Car

You don't have to shy away just because of how much its been driven

Many worry about vehicles with more than 150,000 miles, but it depends on how they were amassed.

Determine whether regular maintenance was done, and remember that not all driving is the same. Ask how many of those miles were in town versus highway driving. Discuss the typical conditions too, since cars driven in weather extremes tend to wear down faster.

Dig into previous ownership by check out historical reports offered by several different providers. They'll detail how many people have owned the car, accidents and other claims, manufacturer recalls and maintenance reports. Cars that have been in an accident or has a salvage title probably shouldn't be considered. On the other hand, a used car with one or two previous owners who kept up with maintenance is worth considering.

Soon you'll be ready to decide whether a high-mileage car is worth it. Here are some other things to look out for:

DIFFERENT MILES

The number on the odometer is just a starting point. A more accurate measurement of the car's remaining lifespan should be based on where and how it was driven. City-driven cars endure more grueling



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miles because they're constantly stopping and starting. In some cases, a high-mileage car that's been driven on the interstate – where there are also fewer corners and potholes – may actually be in much better shape than its city-driven counterpart with the same number of miles.

The age of the vehicle some-

times matters more – especially when it comes to rubber elements like belts, gaskets and tubing. Much older cars with lower miles may still need tons of maintenance as things wear down, crack and leak.

RESALE CONSIDERATIONS

Things are slightly more

straight forward if you're simply buying in order to drive until the car comes to its natural end. For instance, you may only be considering this purchase in order to bridge the gap between newer car purchases. If you're hoping to resell in a few years, high-mileage cars must be more closely examined for issues that may

crop up later.

You'll also have to do additional research into cars that traditionally hold their value, then take better care while you own it. But the time spent will be worth it if you're able to enjoy this car until you're ready to sell, and then recoup some of your initial investment.

Do Your Homework

It's easier now than it used to be to dig into a car's history

Look up the vehicle history report to find out more before you buy.

The VHR, also known as a VIN check, offers details that can directly impact pricing of the vehicle – or whether you should purchase it at all.

WHAT YOU'LL LEARN

If you're worried that you might be buying a lemon, here's how to put your mind at ease. You'll need to know the vehicle identification number to get started. Plugged into a tracker, this unique marker will reveal all past owners and how long they had the used car, and any liens that may have been placed on the vehicle along the way. You'll also learn more about title history and odometer issues, if any. Accidents and flood damage will also be cataloged.

HOW TO FIND THE VIN

A used car's vehicle identification number will often be found along the bottom of the front windshield on the driver's side. It may also be listed on the manual, or in other important documents usually kept in the car. VIN stickers are typically placed in various places around the vehicle itself, including the engine block, in the rear wheel well or with the spare tire. You may also find the number in the doorjamb on the driver's side.



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GETTING A REPORT

Vehicle history reports are available at a number of online sources, perhaps most famously through Carfax and Autocheck. They're subscriber based, but you can plug in a VIN (or sometimes even a license plate) to retrieve some basic information and become

acquainted with the user interface. VHRs are sold on a one-time basis, if you know the exact car you're hoping to buy, or as a multi-report option if you haven't decided yet. Some dealerships list their used cars with a link to a free vehicle history report. You can also search for used vehicles on

some VHR sites.

HOW IT WORKS

Enter the vehicle identification number into the site, and you'll be asked for other basic information. After providing all of that and accepting the site-specific terms and conditions, you'll either "submit" or

"run" the report – and a VHR will automatically load. Information will be separated into categories like ownership and vehicle history, value calculator, title history, additional history and report summary. Free reports will offer far fewer details, sometimes only identifying the make and model.

Paying For It

You've studied, test driven and decided – time to make a deal

Much depends on how much cash you have on hand, or the price of the used car.

Luckily, there are a variety of time-tested ways to complete this transaction – no matter your financial situation. Some might end up pulling out your own checkbook, while others take advantage of one of several financing options. Here's how to move forward:

AT THE DEALERSHIP

One of the most straight-forward ways to drive away in your dream car is to simply finance it at the dealership where you buy. Many have in-house options that can make this a one-stop transaction. Because of volume sales, larger dealerships also typically have options for people with good to bad credit so the process is quick and painless – even if your credit score isn't as high as you'd like. It doesn't get any easier than picking and paying at the same place.

AT THE BANK

If you're buying from a private individual or want to finance a better cash price at a dealership, consider sitting down with your local banker to discuss a car loan. Banks have been making these kind of deals for generations. They might also offer more favorable rates, particularly if you



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have a long-standing financial relationship.

WITH A CREDIT UNION

You could get still lower interest rates and better terms at a credit union, which are usually set up as non-profit institutions. Because they are member owned, credit unions also typically offer more per-

sonalized banking. They are membership based, however, and usually tied to your place of employment – so you'll have to join before taking out a car loan.

WITH YOUR OWN MONEY

It's not always possible, of course, but one of the smart-

est ways to buy a used car if with good old-fashioned greenbacks. It's also the easiest. There are no future payments to keep up with, and no interest charges to calculate. In some cases, cash purchases are nothing more than lower-priced "starter" cars to begin someone's life journey, or a bridge vehicle

between larger purchases. That's why developing a good working relationship with a reputable dealer is often recommended. Be aware that individual sellers may request a cashier's check rather than money drawn from a personal account, just to ensure the transaction goes through.

Time To Accessorize

Once you've purchased a car, here's how to make it your own

The best-loved vehicles aren't merely a form of transportation. They became a sort of extension of our personalities.

That often plays out in the accessories we buy. It's sort of like fashion, where additions like watches, earrings, ties and necklaces complete a look. Buying the car is really just a starting point if you're willing to dive into customization.

There's a whole world of comfort, excitement and stylishness to explore:

GOING CUSTOM

You can complete your used car's unique look with something as simple as a pinstripe, or go all in with a unique paint job, throwback rims, original graphics, or eye-popping chrome. There are no wrong answers when it comes to the process, with the only limits being your budget and imagination. Just be sure to look for trusted and experienced people to do this work, and make sure they take advantage of name-brand or manufacturer-approved options. You're handing over a big investment that you don't want to be permanently disfigured. For those who are less adventurous, there are also a range of magnetic additions that offer a temporary change of pace. They can even be used as a billboard to pro-



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mote your career, or celebrate favorite sports team and collegiate institutions.

PERFORMANCE OPTIONS

Customization isn't only related to the look and feel of your used car. There are performance options that will actually increase its power and efficiency. Fast cars become much faster with

modifications like turbochargers, cold air intakes and nitrous oxide options. Some owners even make body modifications in order to lower drag – and to further personalize the vehicle's look. Talk to professionals about recommended alterations to the fenders or rocker panels, or adding front air dams and rear spoilers.

INTERIOR WORK

Sometimes, customization isn't about going faster or looking cooler. It can be all about comfort and the experience inside the passenger cabin. Used cars often have old-fashioned or worn interiors. Here's a chance to recover the upholstery, or to entirely replace bucket seats.

This puts you in control of color and texture. But different seats also offer an opportunity to add heated or cooling options – and that can be badly needed if you experience extreme weather situations. Consider a stereo and speaker upgrades, transforming an old FM version into a connected Wi Fi and Bluetooth experience.