



Thinking of Purchasing a Used Car?

Quick 12 Step Guide

1. Determine How Much You Can Afford
2. Find the Right Car for You
3. Research Prices and Check Reviews
4. Research Maintenance and Repair Expenses of Desired Car
5. Look for Cars in Your Area
6. Call and Verify Ad Information
7. Obtain Vehicle History Report & Car Maintenance Record
8. Test Drive the Car
9. Have a Mechanic Inspect the Car
10. Verify the Value of the Car
11. Negotiate the Price
12. Close and Finance the Deal

Test Driving the Car

Look Under the Hood

- Check Oil.
- Check for overheating and fluid leakage.
- Check radiator for cracks, repairs and oil in coolant.
- Check Battery and cables.

Look Inside

- Check for wear on steering column and pedals.
- Check operation of accessories, dash lights and gauges.
- Start the engine and check heater, wipers and radio.

Look Outside

- Check for signs of an accident - dents and dings.
- Inspect the tires, spare and trunk.
- Push down on the car to check shocks.
- Check all doors and windows for operation.
- Check under the vehicle for leaking fluids.



Test Drive the Car

- Check for a smooth start.
- Allow the vehicle to warm-up.
- Test-drive on a familiar road with varied conditions.
- Check to ensure the transmission is smooth when accelerating or slowing down.
- Check the brakes at varying speeds.
- Check the steering for control of the vehicle.

Transportation expenses = 15% - 20% of your net income, including:

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|--------------------|------------------------|--------------------|
| - Vehicle Payments | - Maintenance | - Tags & Licensing |
| - Insurance | - Motor Club Dues | - Inspections |
| - Gas | - Parking | |
| - Repairs | - Bus/Train/Taxi fares | |