

Notes from Pit Stop Pete and Kelly Blue Book KBB.com – Tips for buying a User Car

Find Out How Much You Can Afford

Decide What You Want to Spend, and Can Spend

How much can you save? Can you save \$1,000 in a year?

If not you cannot pay a loan payment of \$138/month for three years plus insurance.

Save your money now for a good down payment. Buy the car outright if you can.

My friends Ed's advice is "debt is bad"!

A low end good used car is going to cost around 5 to 8 thousand dollars.

Don't forget to consider the costs of tax, title, registration and insurance for your new car.

i.e. Mustang GT is rated for higher insurance cost than standard Mustang.

Call your auto insurance company for a quote before buying a car.

Research the Right Car

Find the vehicle that's right for you. But most buyers (yes, most), are not really sure what's out there or even what they need and want. Here are some suggestions: **First, make a list** of all the things you need your vehicle to do (haul kids, go off-road, get good gas mileage, be absolutely reliable, maintain good resale value, be easy to park) and then make a **second list** of all the things you admire in a vehicle (body style, colors, luxury options). Cross-reference the two. You should end up with a list of required and desired characteristics, which you can use to eliminate models that won't work for you (you can't haul kids in a two-seat sports car or operate a full-size sport utility vehicle on an economy-car fuel budget).

Use the internet to research the right car. www.Craigslist.org is a very good research tool. Set the search criteria to maximum and minimum cost, and then do a general search or search a specific vehicle. I tend to search as a hobby Rambler, Nash, AMC, LeMans, SAAB. I find what is available and call the seller to ask questions, sometimes to check out the car just for fun. Practice gives experience and will prepare you to buy your car. Pick a few car models to focus on.

Find Your Car's Value

Used on-line buying... Explore options for checking prices; Craigslist, Auto Trader, Racing junk, specialty sites like SaabNet.com and even the newspaper. Use Kelly Blue Book KBB.com and Edmunds.com to find values of used cars. Stop in at a used car dealer and check out prices. Practice, make it a research project.

Get History and safety check.

It's not always necessary to get a history if you are buying a one owner car. You will get to know the owner. However, if the car was serviced by a dealer. Phone the dealer and ask for the service records. They may even print a copy of the service records for you.

Title check (Search Auto Check on the internet)

For a fee you can check the history of the car and make sure it has not been a delivery vehicle in Newark NJ. You will need the cars VIN number to use this service. Cost is around \$30 for a single vehicle or \$45 for multiple car checks. CarFax.com works well.

Safety Check

Most mechanic shops will check your car if you bring it to them. The cost is around \$50 to \$100 and you get the mechanics opinion. This small fee is good insurance and provides piece of mind or information you may not want to hear.

Conduct a Thorough Walk-Around

A physical assessment of the vehicle is absolutely paramount before the purchase. Take your time and be thorough with your examination. While a private party may let you take the car to your own mechanic, a dealer may not be so obliging, insisting that his own mechanic perform the inspection. Don't let this stop you from doing some inspecting of your own. Again, if the seller objects or tries to belittle you for your effort, walk away. An honest dealer should stand behind every used car he or she sells, and there are plenty of good dealers out there.

Signs of Poor Alignment

Check the tires for wear. Uneven tire wear -- balding on the sides or in the middle -- could indicate the need for a front-end alignment or a more costly repair of suspension components.



Click on image above for close-up Click on image above for close-up Click on image above for close-up

Signs of Possible Body Repair

Bring along a small refrigerator magnet and place it gently (so as not to scratch the paint) along various body panels (lower door, front fender, etc.). If there is any plastic body filler present the magnet will not stay in place, indicating the vehicle has been involved in an accident. **Stand away from the vehicle and look at its panels and seams. Does everything line up correctly? How does the car sit? Does it lean without explanation? Is the bumper straight?**



Click on image above for close-up

Signs of Repainting

Open the trunk, hood and doors. Look for paint over-spray, a telltale sign all or part of the vehicle has been repainted. Now walk around the vehicle. Are all the body parts precisely the same color?



Click on image above for close-up

Signs of a Cracked Block (Use extreme caution if the engine is hot)

Check the radiator fluid. If it is foamy or has oil droplets in it, there is a good chance the car has a defective head gasket or, worse, a cracked block or cylinder head, any of which will cause the coolant and oil to mix together. If so, don't buy the car.



Click on image above for close-up

Signs of Flood

Reach up under the car and feel around the top of the gas tank. If you find mud or leaves up there, chances are the vehicle was involved in a flood or, in the case of a sport utility vehicle, taken off-road with some frequency. You can perform the same test inside the car by carefully reaching up under the instrument panel. If you find any signs of this sort of water damage, don't buy it.



Click on image above for close-up

Signs that the Vehicle is Not Local

Check the inside of the car. Look in the ashtrays and under the seats. Listen to the radio. **If the buttons are all set to stations in another area, you know the car is not local.**

Signs of Driver Abuse

Look at the condition of each foot pedal (gas, brake and clutch). Do the rubber footpads show heavy wear? If the steering wheel is leather, does it show excessive wear? These patterns on a low-mileage car may indicate that the vehicle has more mileage than the odometer indicates. Trust your sixth sense on this one. If you feel the odometer has been tampered with, don't buy the car.

Contact the Manufacturer

If everything checks out and you feel you have a good deal, do yourself one more favor. Contact the manufacturer. If the car you are buying is a late-model vehicle, find out what the warranty stipulations are.

Conduct a Thorough Test Drive

It looks good and sounds fine, so now it's time for the all-important test drive. This gives you the opportunity to gauge a vehicle's driving characteristics and also minimizes the chance of future buyer's remorse.

Most people take only a few minutes to test drive a car; this is a big mistake that often comes back to haunt them. Before driving, spend as much time as you can inside the car. Sit in it for a while and check out every interior function. You may want to bring along a favorite CD to find out if the sound system is up to your satisfaction.

Things to notice before your test drive

Seat Comfort

Is the seat too hard or too soft? Does it hold you firmly with good lateral and thigh support? Do your legs start to cramp? Does your lower back feel like it needs more support? Take your time, because the seat is the one feature you use constantly every moment you're in the car. Imagine paying lots of good money only to find after the first hour on the road that your back is in agony.

Cockpit Ergonomics

Is the steering wheel too high or too close to the instrument panel? When adjusted to a comfortable position, does it cut off your view of any or all of the gauges? Look at the layout of the radio and heater controls. Can they be easily adjusted without taking your eyes off the road? Look over your shoulder. Are there any blind spots that you cannot compensate for by using your mirrors? Climb into all the seats and check the head and legroom for future passengers. Do the headrests come up far enough? Do they touch your head or are they raked back at an angle away from you? Does the seat belt have an adjustable anchor or does it cut into your neck? Are there child-seat anchors? Check to see how far the rear windows roll down. Some models have windows that go down only a few inches or are sealed in place and don't roll down at all. Take your time to explore all these areas. Then take it for a drive.

Dashboard Lights

Before starting the car, turn the key to the "Accessory" position (the last position before the engine starts). All the dash warning lights should illuminate. Be sure both the "check engine" and, if equipped with antilock brakes, the "ABS" lights illuminate. If they do not, the problem could be as minor as a burned-out bulb or as serious as tampering to disguise a problem. In either case, insist the problem be corrected or inspected before proceeding.

Engine Noise

Upon first starting the engine, listen for any tapping or ticking sounds. A prolonged tapping could be valves needing adjustment or a bad hydraulic lifter. If equipped with power steering, turn the wheel from side to side and listen for belt squeal. Pump the brake pedal a few times and then press hard with your foot. If it slowly sinks all the way to the floor, there is either a leak in the line or the master cylinder or brake booster needs repair. Shift into gear. If the car is an automatic, the transmission should engage immediately and, as you drive, shifts should be crisp, firm and quick. There should be no grinding or groaning sound of any kind from the transmission when you select gears. With your foot firmly on the brake, shift from drive to reverse; clunks or grinding noises could indicate worn or broken engine or transmission mounts, bad universal joints or differential wear.

Steering Vibration

As you drive along, does the steering wheel shake or vibrate? It shouldn't. Vibration in the steering wheel can mean anything from an unbalanced tire to a loose steering rack. If the steering wheel shakes but only when you are braking, this could indicate a warped brake rotor or sticking caliper.

The Brakes

Cars with ABS (antilock brakes) will have a slight pulsating action in the pedal when the brake is applied with great force (panic stops, for example). Cars without ABS should not have pulsating brake pedals under any circumstances. The car should also continue in a straight line when the brakes are applied. If the car pulls noticeably to the left or right, it could indicate a problem with the front brake calipers or pads, some other area of the brakes, the suspension or steering gear.

Negotiate Your Best Private Party Price

When buying from a dealer one rule is to subtract 20% from the window sticker price and negotiate from that point as if it were the starting price.

When buying from a dealer, you may receive a limited warranty (perhaps 30 days) and many dealerships offer manufacturers' Certified Pre-Owned programs for their late model cars that can extend the warranties out a number of years. Some advantages of buying from a private party include a lower price, you will have all the repair records (if they are available) and you know the previous owner, should any questions come up later.

Most private party cars are not in perfect condition, which is why Kelley Blue Book's Private Party Values are usually much lower than used Retail Values. Most of the time, the seller and buyer assume the car is "AS IS," but there are always exceptions. Also, most sellers add in a few hundred dollars to the asking price for negotiating. Unless the seller specifically states the intention of a "firm" price, there should be room for some negotiation.

Finally, whatever you do, **get everything IN WRITING**. This means if you settle with a private party, write up a contract stating what you are paying for the vehicle and under what terms it is to be delivered.

Final tips

As part of the negotiation process the dealer will often ask how much you are willing to pay for a particular vehicle. There is less chance for confusion if you aim for an overall price rather than a monthly payment. Again, however, most buyers are what are known in the business as "payment shoppers," and they are looking for low monthly payments. This is absolutely a terrible way to purchase a car. The dealership may be able to meet your monthly payment demands, but it will quite often be at the expense of extending those payments for a longer duration. The best advice is to stay within a reasonable price range and don't over-extend yourself.

Other items up for negotiation might include an extended warranty or options and accessories on the vehicle. The addition of options like an upgraded sound system, premium wheels or new floor mats can be negotiated. Many times these low-cost items can be thrown into the package. You may also be able to negotiate an extension to the vehicle's current warranty, providing coverage for up to one year rather than, say, six months. And, just as with a private party sale, if there is any work a dealer promises to do or options it intends to add, get everything in writing before you close the deal. This additional work is often written on a form known as a "Due Bill," for work "due" to be completed, and you should receive a copy of this form when you sign the final documents.

What can be negotiated is between you and the dealer and you never know what you can get until you ask.

And, here is one final point regarding negotiation that nearly every customer misunderstands, particularly men (who too often turn the process into a contest), but which is universally understood by every good car salesperson: He who talks the least is controlling the negotiation, he who talks first loses.

Good luck, good shopping and good driving.