# How to Buy A GREAT Used Car

## **Easy to Use,** Just Fill In The Blanks

## Includes:

 ☑ Questionnaire to Assess Auto Needs
 ☑ Information Regarding Financing, Negotiating & Warranties



## Written by: Amy Mattinat

### This Material is Copyright Protected

© 2005 Automotive Experts LLC

ALL RIGHTS ARE RESERVED. No part of this book or any other material in this kit may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying, faxing, recording, or by any informational storage or retrieval system without express written permission from the publisher.

PUBLISHED BY: Automotive Experts LLC 326 State Street Montpelier, Vermont 05602 (802) 223-2253 / fax: (802) 223-3768

**DISCLAIMER AND / OR LEGAL NOTICES:** While all attempts have been made to verify information provided in this book, neither the author nor the publisher assumes any responsibility for errors, inaccuracies, or omissions. Any slights of people or organizations are unintentional. If advice concerning legal or related matters is needed, the services of a qualified professional should be sought.

This book and any other materials in this kit are not intended for use as a source of legal or accounting advice. Also, some suggestions made in this book concerning automobile sales, product sales, services or referrals etc., may have inadvertently introduced practices deemed unlawful in some states and municipalities. You should be aware of the various federal, state, and local laws governing business transactions or other business practices in your particular geographic locations. Know the rules or hire appropriate counsel before taking actions.

Any references to persons living or dead, or businesses extant or defunct, is purely coincidental.

#### PRINTED IN THE UNITED STATES OF AMERICA

**Introduction:** This manual represents thousands of hours worth of research, knowledge and experience. We hope you appreciate the value that you are holding in your hands.

- We noticed that our customers were buying vehicles without knowing the repairs and maintenance work needed to make the vehicle safe and reliable.
- They were surprised and frustrated when they learned how much work it needed, after they had spent their hard-earned money!
- So, we put together a *Used Car Inspection Service* to do a thorough inspection on the vehicle. Now they would know whether the vehicle was worthy of purchase, and how much extra money they would need to spend on it right away.
- With this inspection, our customers were saving a lot of money. Dealers were doing the repair work we found as part of the deal, and private owners were reducing the price of purchase. Plus, we have saved a lot of customers from purchasing a nightmare vehicle.
- Price seems to be no indication on the quality of a used car. We have seen \$4,000 dollar vehicles that would make a good buy, \$14,000 dollar vehicles that we tell our customer to "*RUN FROM*!", and everything in between.
- Over the years, our customers have repeatedly asked if we could put our expertise in a package that they could send off to their kids, parents, relatives and friends to help them find a great used car. Thus, this workbook was written to meet this need.

© Automotive Experts LLC - All Rights Reserved



## *How to Buy a Great Used Car And Get A Terrific Deal!*

Shopping for a used car can be intimidating, stressful and a downright unpleasant experience...

#### But it doesn't have to be that way!

- Buying a Used Car can save you a lot of money! In addition, you will have more choices. You can pay less and get more bells and whistles (power window, power locks, power seats, heated seats, sunroof, cruise control, CD player, etc.) with an older vehicle, or for the same amount, get the basics on a newer model.
- The information in this manual will <u>help you separate the good vehicles</u> <u>from the problem vehicles</u> to avoid the nightmares that we have seen happen to really nice people.... just like you!
- Used cars come in a large variety of years, makes, miles, conditions and prices. After you complete the enclosed forms you will have <u>concrete information in your hands</u> to be more confident in the choice you make.
- The whole process will be less stressful because you will know the <u>questions</u> to ask and <u>have the checklists</u> to fill out to help you gain the knowledge you need to make wise decisions.
- In addition, this kit has information to help you make the <u>wisest financing</u> <u>decisions</u> when buy a used car.
- $\swarrow$  Shopping for a used car can be a fun experience if you have the <u>information</u> to find a great car and then negotiate a great deal.

#### Chapter

## **Table of Contents**

1	A questionnaire to access your used car needs.	
2	Checklists and websites that give you important information.	Page 8
3	Finding out what you can afford and where to get your financing.	Page 12
4	Where to look for a Great Used Car.	Page 20
5	How to read a want ad.	Page 26
6	Questions to ask before you even test drive a car.	Page 27
7	"Walk About" checklist	Page 30
8	Test drive checklist.	Page 36
9	The MOST Important Step in buying a Great Used Car.	Page 40
	<b>BONUS:</b> Let me give you a helping hand!	Page 42
10	The KEY to negotiating a great deal.	Page 43
11	Information on warranties.	Page 48
12	What to do with your old vehicle.	Page 54
	<b>BONUS:</b> Is the manufacturer recommended maintenance work <i>really</i> necessary?	Page 60
	<b>BONUS:</b> Something to help keep you car safe and reliable for years to come!	Page 66



#### What you want vs. what you need

• **Space Considerations**. How many people or what type of cargo do you need to transport on a *regular* basis.

 2-door sedan \_\_\_\_\_\_ wagon \_\_\_\_\_ hatchback \_\_\_\_\_ van \_\_\_\_

 SUV \_\_\_\_\_\_ Truck: short-bed \_\_\_\_\_ long-bed \_\_\_\_\_ extended-cab \_\_\_\_\_

• Think about what **type of regular driving** you will be doing.

highway \_\_\_\_ city stop & go\_\_\_\_ paved roads \_\_\_\_ dirt roads \_\_\_\_

• **Transmission**: automatic manual/5 speed

(Automatic transmissions are easier to drive in a city, (traffic jams, etc.) But they consume an average of 1.3 times more fuel than the same car with a manual transmission.)

• 2-wheel drive or 4-wheel drive

(As soon as you put 4-wheel drive into the equation you have added a couple thousand dollars to your budget and extra maintenance costs. If you can do without it, buy great winter tires instead and you will get a better quality vehicle for your budget.)

- Main concerns: safety \_\_\_\_\_ reliability \_\_\_\_ price \_\_\_\_ 4-wheel drive \_\_\_\_
- **Options**: air conditioning \_\_\_\_\_\_ sunroof \_\_\_\_\_ cruise control \_\_\_\_\_\_ side air bags ABS brakes power locks & windows
- Seat Covering: vinyl \_\_ cloth \_\_ leather \_\_
- Do you have a specific make or model in mind?

Make:	Model:	
Make:	Model:	
Make:	Model:	
Make:	Model:	

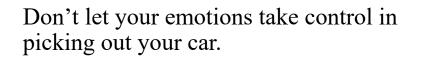
Preferred Colors:



## Checklists and Websites to help you pick out a Great Used Car!

Use this workbook to assess what, where, how, and why.

8



What you need and can afford will make a much better "relationship" between you and your car.

That beautiful, 2-door sports car that no -one wants to work on and parts are hard to come by can be a BIG headache.

#### Fill in the blanks to help you pick out a make and model!

Look at what vehicles are most often on the road. If there is an abundance of a certain vehicle on the roads, it usually means it has a good track record.

What do you see that interests you? Why?			

## Ask your trusted technician for their opinion of a safe and reliable vehicle that meets your wants, needs and budget.

1.	
2.	
3.	
5.	
4.	

#### 

9

#### Go to <u>www.jdpower.com/autos</u>

#### and compare four of your favorite vehicles.

1. Make	Model	
2. Make	Model	
3. Make	Model	
4. Make	Model	
NOTES:		

#### Go to *www.iihs.org/ratings/default.aspx* To find out how the vehicle did on a Crash Test!

2. Make Model	
3. Make Model	
4. Make Model	
NOTES:	

If fuel economy is at the top of your list, you can go to <u>www.fueleconomy.gov</u> and find out the city and highway average miles of any vehicle.

Vehicle #1	
Vehicle #2	
Vehicle #3	
Vehicle #4	
NOTES:	

If you want to know about recall records of vehicles sold in the US you can go to <u>www.nhtsa.gov/recallsrecalls/</u> You will need the VIN number, (vehicle identification number) found on the metal plate located on the dash - on the drivers side - near the windshield.

NOTES: \_\_\_\_\_

If you like to research here is a link to a bunch of different sites about buying used cars: <u>Car Review Sites</u> NOTES: \_\_\_\_\_



Keep on going... Do your homework now and for years ahead you will be sitting pretty in the drivers seat!

If you spend only 1 hour a day in your car...

That's 7 hours a week,

30 hours a month,

365 hours a year.

And this doesn't include any extra road trips!





### \$\$\$ Information about Financing \$\$\$

#### Best case scenario - pay cash

If you saved \$20.00 a week for 10 years, you would have \$10,400!

*Pros:* 0% interest. No monthly debt. There are no extra costs! Great negotiating tool!

*Cons:* You're probably saying "Get real." You have to be a "serious planner" type of person, and put aside money on a regular basis for a long time. Give yourself a big pat on the shoulder if you accomplished this feat of self discipline and long term planning!

#### Borrow money from a family member

Few of us have this luxury, but if you do, make sure you say, "Thank you," every month while the rest of us are paying back our car loans!

#### Get a loan from a bank or credit union

*Pros:* You know ahead what you can afford, and if you are pre-approved for your loan, you can jump on a great deal and have an edge on negotiations. *Cons:* The interest you will pay is not tax deductible. With a loan, the total cost of the vehicle increases.

- S Each lender offers a different set of loan terms and payment schedules. You need to compare offers (interest rates and terms) and go with the best deal for your situation.
- S Ask yourself, "What can I afford per month and how many months do I want to have a loan payment?" Calculate this on the purchase price, down payment, length of loan, and interest rate. Don't exceed 20% of your monthly take-home pay.
- \$ A good credit rating helps to keep the interest rate down. A credit score above 680 and you are considered a "prime borrower." You can go to <u>www.AnnualCreditReport.com</u> for a free report and credit score. There are 3 easy ways you can improve your credit rating...
   1. reduce your debt, 2. close old accounts, 3. remove wrong addresses. For more information go to: <u>www.MyFICO.co</u>

*\$* Many banks and credit unions have online loan applications which will calculate your loan to a monthly payment. You can also go to these websites to use their handy loan calculators:

<u>WWW.eloan.com</u> (under tools & calculators) / <u>WWW.roadloans.com</u> (under resources)

#### Get a Home Equity Loan

**Pros:** Great interest rate and it is tax deductible. There are a lot of different types of home equity loans out there... talk with your personal banker, and don't hesitate to shop around with various banks and credit unions.

*Cons*: There may be some closing fees, and you'll be using up the equity you have in your home. Make sure you understand the difference of fixed and variable rates.

#### Finance through a Dealer

*Pros*: Dealers offer a variety of loan terms and payment schedules - one stop shopping.

**Warning:** Beware of lenders offering financing to first-time buyers and folks with bad credit. They usually require a big down payment and high interest. High interest is a big risk! If you decide to sell the vehicle or if it is repossessed or declared "totaled" by the insurance company after an accident, you may have to keep paying on the loan, even though you don't have the vehicle to drive.

#### Suggestions for those on a low budget

There are great programs out there in which, for a low price, you can purchase a donated vehicle that has been thoroughly checked out and repaired. There are minimum wage requirements and you would have to speak directly with each program to see how it works.

The <u>Charity Cars</u> program provides a vehicle that has been refurbished to insure safety and reliability, a license plate, the down-payment for insurance, an emergency roadside assistance membership, a service warranty, and case management services to families willing to work. <u>www.800charitycars.org</u> 1-800-242-7489.

In Vermont go to <u>www.goodnewsgarage.org</u>

Go on the web to <u>www.carownershipprogram.org</u> and you can find out who to contact in your state regarding low income car ownership programs.

#### **IMPORTANT: PLEASE TAKE NOTE!**

#### It is important to arrange your financing *before* you start negotiating price with a dealer or private owner!

1. If you do this in advance you will have time to shop around for the best deal on financing and save hundreds of dollars in unnecessary interest charges!

2. A buyer with approved financing always has more bargaining power!



To illustrate this...

Imagine...you have finally found the vehicle you want to purchase...only there is someone else who wants to buy it too!

The other buyer says they have been approved for a loan and can get the money in an hour...you tell the seller, "I just love this car and definitely want it...and will apply for financing tomorrow!"

## If you were the seller, who would you sell your car to?

#### A BUDGET!

- ► If you're taking out a loan, now is a good time to get pre-approved. This will help to determine the year and mileage you can afford.
- Check out a variety of lenders and compare.

## Make sure you understand the following information regarding loans before you sign *any* documents:

- 1. The total amount of loan you can get.
- 2. The interest rate (the APR annual percentage rate).
- 3. The finance charge: the total dollar amount the loan will cost you. (The principal + interest = total cost of loan repayment)
- 4. The \$ amount of each monthly payment
- 5. How many monthly payments you agree to make

#### Fill out this chart and compare the information

COMPARE	Total amount of loan you can get	Interest rate	Total cost of finance charge	Total number of payments you will make	Amount of monthly payments
BANK 1					
BANK 2					
CREDIT UNION 1					
CREDIT UNION 2					

#### before making any decisions!

NOTES:	
Bank 1	
Spoke with:	
mpressions:	
Credit Union 1	
Spoke with:	
mpressions:	
Credit Union 2	
Spoke with:	
mpressions:	

INTER



Here is a very important point to remember!

The typical owner is selling a car because they don't want to spend any more money on repairs or maintenance.

#### \*\*\*All most all used cars need something\*\*\*

## As a general rule, figure you will spend money on your new-used car ASAP to make it safe and reliable.

- \$300.00 \$500.00 for a 2-3 year old car
- \$500.00 \$1,500.00 for a 4-6 year old car
- \$1,500 \$2,500 for anything older than 7 years.

You need to <u>subtract</u> the cost of repairs and maintenance, subtract the cost of registration, sales tax and insurance to determine how much you have left in your budget to pay for the car!

**Special Note:** These figures are all about the year of the vehicle. You also need to look at the mileage to determine how much the vehicle may cost you in the future.

All cars tend to go through a "repair cycle" around 100,000 to 125,000 miles. Common replacement items at this time include: starter, alternator, water-pump, wheel bearings, clutches. These items can be expensive to repair and often fail without warning. They may not even show up on an inspection by a experienced mechanic. If you are shopping in the 100,000 mile range, be prepared for unexpected extra expenses and price the car accordingly.

#### **Getting Quotes on Car Insurance**

Talk with insurance agents about the cost to insure various vehicles. There can be substantial differences in price among different years, makes & models and agencies. To get a quote you need the year/make/model/trim level/engine size /special optional features.

1. Vehicle	Quote	
2. Vehicle	Quote	
3. Vehicle	Quote	
4. Vehicle	Quote	

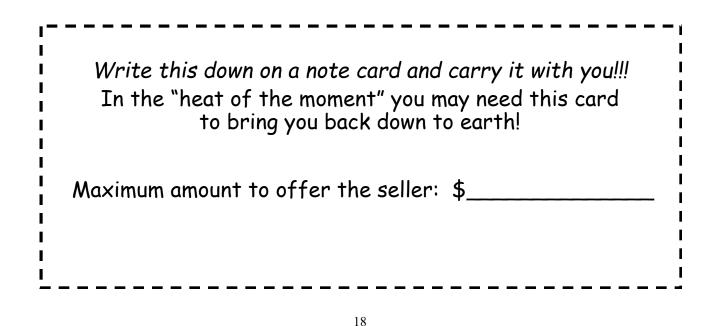
<sup>©</sup> Automotive Experts LLC - All Rights Reserved



## Let's Work The Numbers!

Total amount you have in hand	\$
-subtract the initial repairs needed use the figures on the previous page to estimate repair and/or maintenan	
-subtract the registration & sales tax	
-subtract the yearly cost of insurance	
Total amount you can afford to offer the seller	\$

- Take this total number and break it down to a monthly amount. Does this work with your monthly income?
- If it doesn't, rework your numbers. It's best to take the time now before you have spent any money.
- If the number does work, give yourself a pat on your shoulder for a job well done!



#### You now have a couple choice vehicles and the magic number of what you can afford!

Take all this information and go to <u>www.kbb.com</u>; <u>edmunds.com</u> or <u>nadaguides.com</u> and fill in the going rate for the various makes, models, year and mileage. You should be able to narrow down what you can get with the \$ amount you have worked up for your budget.

	YEAR	MAKE	MODEL	MILEAGE	Your \$ Budget
VEHICLE 1					
VEHICLE 2					
VEHICLE 3					
VEHICLE 4					

#### Now you should have the year(s), make, model, and mileage!

Testing one, two, three...



If you have a variety of makes and models that you're interested in, check out each vehicle to see which one is *more comfortable and handles right for you!* 

How does the seat feel? Do you have enough head room? Are the controls at a comfortable distance? Do you like the way the vehicle handles?

Narrow it down to 1 - 3 different vehicles and now begin looking around to find your new car.





## Where to look for a Great Used Car...

#### There are many places you can find a great used vehicle:

New car dealers, independent used car dealers, online, private sales, car rental agencies, bank and loan companies, etc.

*The main thing to keep in mind* is that you need to look at each vehicle on an individual basis.

There are great vehicles, mediocre vehicles and lemons. It's your job to weed through them all and *find the gem in the rough!* 



#### **Licensed Dealers**

New car dealer and independent used car dealers have a state regulated dealer license. They sometimes offer some type of limited warranty, be it in-house or purchased from an independent warranty company.

- All dealers *should* be concerned about their reputations in the community and work at not misleading anyone. But this is not always the case. Ask family, friends, co-workers, and anyone else you can think of to check out a dealer's reputation. Don't be afraid to ask the dealer for references.
- Contact the Better Business Bureau and / or the State Attorney's office to see if they have any complaints filed against them.
- Dealers are regulated to make sure the vehicle meets all basic state and federal requirements and are required to have a **"Buyers Guide"** displayed on the window. The primary benefit of this guide is that it makes the dealer put the main points of the deal (except the price) in writing and display it on the vehicle. It will also tell you whether it comes with a warranty or not. We have included a copy of Vermont's Buyers Guide on page 52. Each state has it's own version and should be studied so you understand what your state's buyers guide does for you.
- ➢ There are also *Certified Used Vehicles* available by new and used dealers that have their own service department. They do a thorough inspection of the vehicle, any necessary repairs, and may do the maintenance work. These vehicles usually come with a warranty. *Please don't count on this certification to mean much. We have learned from experience that you still want a certified used car to be inspected by a skilled mechanic.*

 $\ensuremath{\mathbb{C}}$  Automotive Experts LLC - All Rights Reserved

HONEST JOHN'S RE-DEPLOYED AUTO MOBILES Car Dealers	Dealers in your area
There are different levels of quality in car dealers. You want to find out how other consumers rate the dealer from their experiences.	Dealer's name: Location: Phone #: Vehicle for sale: Price:
<ul> <li>Dealers acquire their vehicles from trade- in deals and from dealer auctions. If the vehicle is new enough, the manufacturer warranty may still be intact. Dealers may offer various types of limited warranties.</li> </ul>	Dealer's name: Location: Phone #
The independent dealer does not have the overhead of a new car dealership and generally operates on a lower profit margin. You may be able to get a better deal from an independent.	Vehicle for sale: Price:
Some dealers go to the auctions, buy cars, clean them up so they look great, look up the going price and put that on the window for a quick sale. Dealers without service departments are just salesmen. They have no idea what condition their complex machines are in.	Price:
☑ Other dealers farm out the repairs to a local garage. Usually only evident safety issues are worked on, and maybe some cosmetic parts are replaced. So, you would still need to do any needed repairs and any maintenance work once you bought the vehicle.	Location: Phone #: Vehicle for sale:
Some dealers specialize in a couple of specific makes, and often have expertise in the vehicles they sell. They may have better quality vehicles on their lot than another dealer that sells any and everything.	Dealer's name: Location: Phone #: Vehicle for sale: Price:
22	

© Automotive Experts LLC - All Rights Reserved

Dealers that have their own service department are a bonus. They have the tools and knowledge to properly evaluate and repair any cars they sell. They also have a vested interest in making you happy, because they are hoping to pick you up as a service customer.

service customer.	
Private Owners You can find their cars on the side of the road with a hand written "For Sale" sign, or in the classified ads of local newspapers. Private owners sometimes sell their used Image: Sometime Sell Sell Sell Sell Sell Sell Sell Se	<i>Want ads</i> Vehicle: Phone #: Location: Price:
<ul> <li>✓ Ask to see all the service and repair records. If you're told they don't have any, this is a red flag. You want a well-taken care of vehicle that had all the maintenance work done at the correct mileage and time frame.</li> </ul>	Vehicle: Phone #: Location: Price:
<ul> <li>If you go to check out a vehicle and your uncomfortable with the house, vehicle or owner, listen to your intuition.</li> <li>The drawback to a private sale is that warranty and repair services are not available. Private sales are also not usually covered by the "implied warranties" of state law. This means the sale will probably be "as is," unless you get the specific deal written in the purchase agreement. A vehicle that has been well maintained can be a great deal for you!</li> </ul>	Vehicle: Phone #: Location: Price: Vehicle:
☑ Many states don't require the private seller to have the vehicle pass their state inspection before the sale. You can find out your state's requirement from the attorney general's office. You can always ask the private seller to get the vehicle inspected before you buy it. If they refuse, that will tell you a lot about them and their vehicle.	Phone #: Location: Price:

Internet Purchase	Internet Purchases
We all hear of someone who got the "deal of the century" purchasing a car off the internet. If you are going this route, be smart about it.	Website: Vehicle: Phone #:
Read the small print before committing to anything. Make sure you have satisfac- tory responses to questions on warranty terms, delivery, or product quality.	Location: Price:
<ul> <li>Play it safe by getting the vehicle inspected by an expert, even if the vehicle is far away.</li> <li>You can go online to find another dealer or independent shop to make an appointment for a used car inspection.</li> </ul>	Website: Vehicle: Phone #: Location: Price:
Pay safely! Make sure you are on a secure site before you pay a deposit by credit card. Don't pay the balance until you are sure you want to purchase the vehicle.	Website: Vehicle:
☞ Get a confirmation of your order by email, fax, or U.S. mail. It should have an order number, specifications of the vehicle, in- cluding the VIN #, the mileage, the price agreed upon, and expected date of delivery.	Phone #: Location: Price:
A few websites you can find used cars from: www.autotrader.com, www.cars.com, www.carlink.com, www.ebay.com, www.craigs.list.com www.dealer.com, to name a few.	Website: Vehicle: Phone #: Location: Price:
Car Rental Agencies	
• They sell their year old rental cars with mileage somewhere around 25,000 miles. The mileage is high on a per year average, and the car may suffer from the wear and tear of multiple drivers. Quality varies, so it's imperative that you get these vehicles inspected by a professional. Ask if they offer a limited warranty.	Car Rental Agencies: Vehicle: Phone #: Location: Price:
24	

#### Suggestions for those on a low budget

There are great programs out there in which, for a low price, you can purchase a donated vehicle that has been thoroughly checked out and repaired. There are minimum wage requirements and you would have to speak directly with each program to see how it works.

- In Vermont we are lucky to have Good News Garage. Their mission is to create economic opportunity by providing affordable and reliable transportation options for people in need in VT, NH, CT and MA. For more information go to their website at *www.goodnewsgarage.org*
- ✤ IF you live in a different state, go on the web to *www.opportunitycars.com* and you can find out who to contact in **your state** regarding low income car ownership programs.

#### Salvage Titles

This means the vehicle has been declared "Totaled" by the insurance company after an accident. You should have it inspected by a Certified Mechanic to make sure it is structurally safe. Most lenders will not finance a salvage vehicle. Find out in advance so you don't waste your time!

#### Checking a Used Car's History

- A trained mechanic inspecting the vehicle is *the best way* to tell if the car has been in an accident. Not all accident damage is red flag. You want to find out if there is any permanent damage.
- E The mileage and number of owners is *not* the most important point.
- The technical condition of the engine and the condition of the body (NO RUST) are the critical factors.
- There are many services on the internet that will do a history report on a vehicle for a small fee. You can get some great information about the vehicle, but it probably is not a complete history. You can go online to get these reports from: www.auto.consumerguide.com, www.autocheck.com, or www.carfax.com.

#### **Chapter 5**

It is always a good idea to start looking for a car months before you're actually ready to spend money. If you are going to find a "Great Used Car", then you really need to do your homework first!

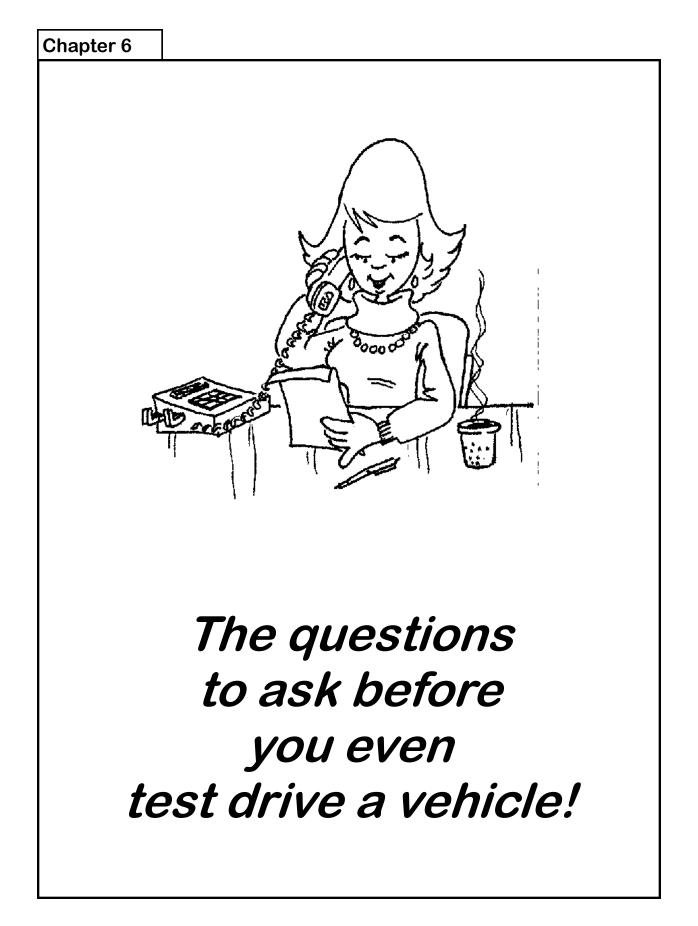
How to read a want ad...

If you're looking at the want ads on a regular basis for a while, you may see a vehicle that has been in the paper on a consistent basis. This does not mean it's a lemon and to be avoided. Sometimes a great car will sit for a while with no inquires, and then all at once three people want to buy it at the same time.

There are a variety of papers that run used car ads: local newspapers, free advertising papers, hip town papers, and then there are some specialized automobile newspapers that are full of new and used cars and anything that goes with cars.

#### Because the cost of the ad is based on how many letters are used, there are common abbreviations that you will see in all the ads

5 spd / std / stan AT, auto wgn Hback 4dr 2dr 4x4 / 4wd / AWD xcab PW, PS, PL cc, cruise ABS AC, air fac wty CD cass alloy loaded tow pkg 70k	<ul> <li>manual (5-speed) transmission</li> <li>automatic transmission</li> <li>wagon</li> <li>hatchback</li> <li>4 door sedan</li> <li>2 door</li> <li>4 wheel drive</li> <li>truck with an extra large cab</li> <li>power windows, power steering, power locks</li> <li>cruise control</li> <li>anti-lock brakes</li> <li>air conditioning</li> <li>some factory warranty on the vehicle</li> <li>CD player in the vehicle</li> <li>cassette player in the vehicle</li> <li>alloy rims instead of steel rims</li> <li>many power accessories</li> <li>special hitch instead of a ball on the bumper</li> <li>the vehicle has 70,000 miles on it</li> </ul>
OBO	- or best offer



© Automotive Experts LLC - All Rights Reserved



#### Here are the questions that you *must ask* any dealer before you even test drive one of their cars.

- Is the transmission automatic or manual? If the transmission is wrong, stop and move on to the next car on your list.
- Do you check over the used car thoroughly before selling it? If you find anything wrong with the car, do you fix it? Do you have a written report of such work.
- Has the vehicle had any repairs recently (example: brakes, tires, exhaust) or service? If so, what garage performed the work? Is there any warranty coverage on the work? Can you continue to service the car after it is purchased?
- I'm going to be doing service work at your dealership, can you run the VIN number and get me the service history of this vehicle?
- Has the vehicle been repainted and if so, why?
- Has the vehicle been involved in any accidents?
- What is the condition of the vehicle's body? Is there any rust?
- When does the state inspection run out? (Each state has it's own rules regarding inspections)
- Can I take one of your cars to my auto technician to have it inspected before I buy it?
- What kind of warranty do you offer? Is it in writing?
- Can you provide a list of satisfied customers?
- What price are you asking for the vehicle?

© Automotive Experts LLC - All Rights Reserved



#### Ask private sellers the following questions, *plus the questions on page 28 that work.*

- Are you the original owner? (Most original owners tend to take good care of their cars.)
- If not, how long did you own the car and where did you purchase it?
- What was the mileage when you bought the car? What is the mileage now? (The average amount is approximately 12 to 15 thousand miles per year.)
- How often was the oil changed? (Every 3 thousand miles is the average for most drivers, and every 5 thousand miles is the average for cars that did a lot of highway miles.) What kind of driving did you do? Highway? Short trips?
- Can I see all the service records for all the work done to your car, including oil changes? (This will verify how well they took care of the vehicle)
- Why are you selling your car? (If they are purchasing the same make of vehicle it tells you it was a good car for them.)

Take good notes!

Bring these notes from your phone call along with you when you go to inspect and test drive a vehicle. This will verify or falsify the information you were given.

## Extra Notes

#### Chapter 7



## Your "walk about" Inspection checklist!

- It's important to do a preliminary inspection yourself to decide if this vehicle is even worthy enough to consider test driving. Bring a friend if you need help or just someone to give you confidence. Plus bring along a flashlight, cassette, CD, old rag for checking fluids, and wear clothes that you don't mind getting dirty!
- Ob the inspection on a sunny day or in a well-lit garage. (Darkness and rain can hide nicks, scratches and make thin, worn paint look good.) Make sure the vehicle is parked on a level surface before you start your inspection.
- © Remember: you don't have to be an expert to do this first inspection. You just want to eliminate the rough ones from the gems. If it passes your preliminary inspection you will take to a mechanic to do a thorough inspection on their lift.
- © You only need to worry about glaring defects. Minor repairs can be easily and inexpensively fixed.
- ◎ Have your *questionnaire ready* regarding the vehicle you're looking at to compare to what you find.
- Tell (don't ask) the salesperson or private owner you would like a few minutes to just look it over, and you will let them know if you're interested in taking it for a test drive. Don't waste your time if the vehicle does not pass your inspection.

Valk around the vehicle and check for rust!	GOOD	BAI
Bottom of fenders		
Around lights		
On bumpers		
Splash panels		
Under doors & hatch backs		
In the wheel wells (use your flashlight)		
Under trunk carpeting & around the lid of the trunk		
Small "blisters" these indicate future rust sites		
Note where blisters are		
Paint that does not match		
Gritty surfaces		
Paint sprayed over chrome pieces		
Cracks		
Dents		
Loose Bumpers		
Stand Back 10 to 15ft. from the vehicle. Look to see if it is level. If one corner seems lower than the others, there might be a problem with the suspension or a broken spring.		
<b>THE TIRES</b> can tell a lot about the car and the driver!		
Make sure all tires match (same brand and same size!)		
Check tread depth. You can use the penny trick - insert a penny into the tread groove, head down. If you can see the top of Lincoln's head - the tire should be replaced.	1 2 3 4	
Is there uneven wear on tires? Use the penny to compare; tires should wear evenly. Uneven wear can indicate the car was in an accident and/or the car is out of alignment.		
Turn the steering wheel so you can check <b>the sidewalls</b> of the tires for scuff- ing, cracks or bulges.		

One more thing to look for in the tire area	YES	NO
Are there any dents, cracks, or excessive rust on tire rims?		
Ask how old the tires are. (Tires should be changed every 6 years regardless of how worn they look.)		
Don't forget to check the condition of the spare		
Does the vehicle come with a donut (a smaller than normal spare tire.)?		
Is there a full size spare tire that is the <b>correct</b> size?		
Is the spare tire the same size as the ones on the vehicle?		
While you're in the trunk, is there a good jack in working order?		
SUV, vans & trucks: some spares are suspended under the vehicle. You will need to kneel down and look under to check it out.		
Continuing in the Trunk or Hatch		
Lift the carpet. Do you see any rust?		
Is the carpet wet or musty smelling?	1	
Is the trunk or hatch hard to open? Does it opens easily with the key?	1	
Does the trunk or hatch stay up?		
Windshield		
Any chips or cracks? A cracked windshield will not pass state inspection and can be expensive to replace.		
Exhaust		
Tailpipe should be dry and dark gray. Some rust is normal. Black, greasy, gummy soot could mean the car is burning oil.		
Look under vehicle to check out the muffler and exhaust system Rusty? Soft? Brittle areas?		
Shocks	1	
On each corner of the vehicle (front lt., front rt., rear lt., rear rt.)	FL	
push up and down on the corners to get a rhythmic motion. Let go, and see if the vehicle bounces more than once or twice. If the vehicle bounces several times,	FR	
the shocks may need replacing.	RL	
	RR	

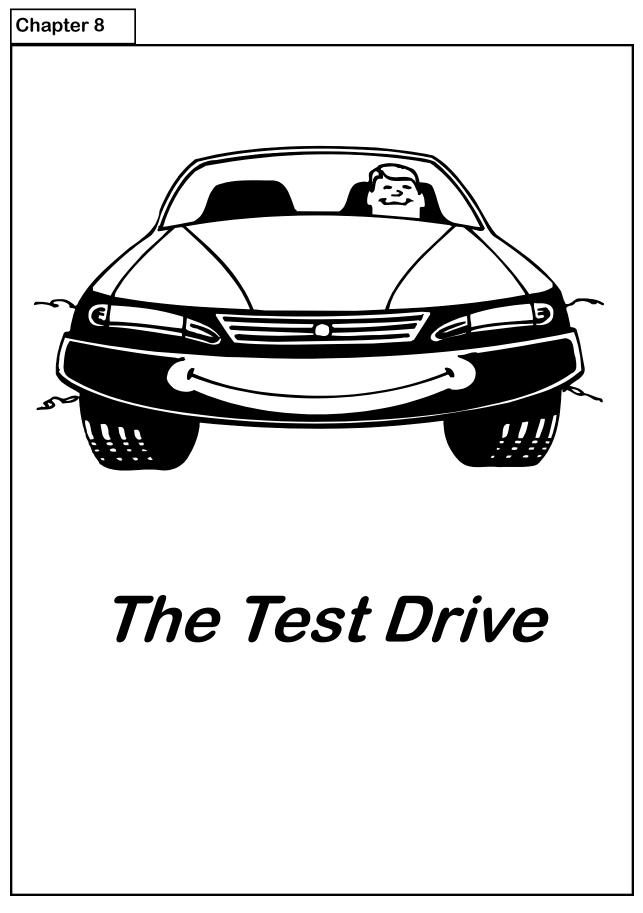
Interior (Open the door and sniff; any musty, moldy or mildew smells?	GOOD	BAD
The condition of the upholstery?		
Sit in all the seats. Are they comfortable?		
How is the head room?		
Do the front seats adjust for safe driving?		
The condition of the carpeting?		
Condition of floor mats?		
Control buttons easy to see, reach & use?		
Door lock, power or manual?		
Remote keyless entry?		
Do <i>all</i> the seatbelts work?		
Does the radio work? The tape player? The CD player?		
Power antenna?		
Cigarette lighter; also called a power outlet work?		
Clock?		
Map light? Dome light?		
Do the windshield wipers work?		
Rear window wiper?		
Windshield washers?		
Rear window washer?		
Heater and defrost - does it get hot quickly?		
Blower switch operates at all speeds?		
Rear defroster?		
Check the air conditioner. Does it get cold enough? Quick enough?		
Sunroof operation?		

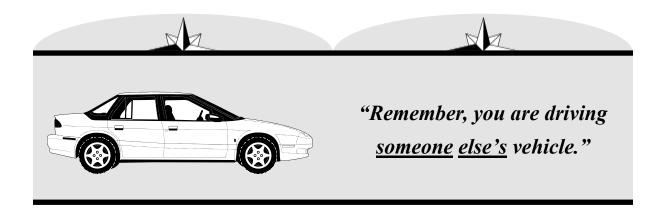
© Automotive Experts LLC - All Rights Reserved

Does the alarm system work?	GOOD	BAD
Does the gas door open easily using the interior release?		
Does the hood and/or back hatch open easily using the lever inside the vehicle?		
Open and shut all the doors: do they move smoothly?		
Rubber seals on the doors: loose, deteriorating, missing? Bad seals can create water leaks, drafts, and wind noise when driving.		
Open and shut all the windows. Do they open and close smoothly?		
Condition of glove box.		
Owner's manual in the glove box?		
Write down the mileage:,,		
Check to make sure that the VIN number (vehicle identification number) on the dash, engine, and in front door area are the same. If different there has been a major replacement of parts for some reason. Vin #		
Lights		
Have a friend outside the vehicle to confirm whether the lights are working. Make sure lenses are intact and not cracked, fogged with moisture or missing.		
Front Low Beam?		
Front High Beams?		
Parking lights?		
Turn Signals: ft. left ft rt rear left rear rt ???		
Fog lights? Flasher lights?		
Brake lights?		
Reverse lights?		

© Automotive Experts LLC - All Rights Reserved

Under the hood - *** check out before turning on vehicle ***	GOOD	BAC
Is the engine excessively dirty?		
Is the battery covered with corrosion?		
Do you see any wires or hoses hanging loose?		
Pull out oil dipstick. What color is it?		
1. Honey-colored - the oil was just changed		
2. Dark brown or black - ok, but old		
3. Whitish color, or white bubbles - bad		
4. Gummy or grayish - bad		
Check level the level of the oil (indication mark on dipstick)		
Pull out transmission dipstick		
1. Transmission fluid should be red / not brown or burnt smelling		
2. Metal particles left on the rag = sign of serious problems		
Remove the radiator cap only if the engine is cold!		
1. Coolant should be clean		
2. Brown sludge inside the radiator neck = poor maintenance		
Look under the vehicle on the ground		
Under the engine		
Any oil drips - brown?		
Any coolant drips - green?		
Under the gas tank		
Any fuel drips or gas smell from the fuel filler tube and/or gas tank?		
Compare your findings with the information you received from your phone call questionnaire. **** Is this anything you're still interested in? **** YES: take it on a test drive. NO: move on to the next one on your list.		





- Ask about insurance. You may be liable for damages if you crash an uninsured vehicle.
- The first thing to do before you drive away is adjust the mirrors and driver's seat. Attach the safety belt and adjust it.
- $rac{1}{2}$  Look around and become familiar with all the controls.
- Step on the brake before you even start the car to get a feeling for how it works. If the pedal sinks to the floor, put it back into park, turn off the car and walk away. This means there are no brakes working in this vehicle and it is unsafe to drive!
- Don't start driving until you're sure how to operate the vehicle.
- If you're confused as to where or what certain buttons are, check out the owner's manual in the glove box, or ask! Better safe then sorry.
- Test drive the vehicle on a variety of road conditions: hills, highways, and in stop-and-go traffic.
- Plan on at least 20 minutes driving around so you have enough time to check the engine's cooling system, the heater, and air conditioner. Take your time. Be sure to simulate your normal driving patterns.

Before starting the engine			
Turn the key, but don't start the engine. Do the warning lights come on in the dash?			
Put on hand brake. Does the brake light come on?			
Is the emergency brake strong enough to hold the vehicle on a hill?			
Take off hand brake. Does the brake light go off?			
Test brakes before moving. Does the brake pedal feel firm? If it slowly drops down to the floor, it is too dangerous to drive and costly to fix.			
Start The Engine			
Engine starts easily and without excessive noise?			
Do the warning lights go off after a few seconds?			
Rev the engine. Does smoke coming from rear exhaust?			
Shift gears. Does the gear shift move smoothly?			
Does the clutch engage and disengage smoothly without grabbing?			
Test brakes at a slow speed. Do they stop smoothly?			
Drive in reverse. Can you see well? Is it easy to go backwards?			
Start out driving at 35 mph. Does the vehicle take off smoothly?			
Any unusual sounds?			
Any unusual smells?			
While on a flat, smooth road, lift your hands slightly from the wheel. Does the car go straight or pull to one side or the other?			
<b>Drive around town in stop and go traffic</b> . Does it stop smoothly? Start without hesitation?			
Does it start right up after stopping at a light or stop sign?			
Turn right & left corners. Any noises or weird vibrations?	1		

Parallel parking. Is the vehicle easy to park?	Yes	No
Drive up and down a hill		
Does it have power going up the hill?		
Any smoke coming out the exhaust?		
If you brake in the middle of the hill, does the vehicle start up again smooth- ly?		
Do the brakes squeak going down the hill?		
Do the brakes respond quickly to a touch of the pedal?		
Driving on a highway		
Does the vehicle have power when you speed up?		
Does the transmission shift smoothly?		
Does the front end shake at high speeds?		
Is the temperature gauge still reading normal?		
Any loud squeaks or rattles?		
Any wind leakage?		
Is the ride smooth and comfortable?		
Braking		
Stop without grabbing?		
Stop without vibrating?		
Stop without pulling to one side?		
Stop without grinding noise?		
When you get back from your test drive	<u> </u>	
When the vehicle idles, does it pop or rumble?		
Ask to see the service records and receipts if available. Are there service records for regular oil changes and major maintenance every 15,000 and 30,000 miles?		
Sit in the back seat. Is there enough leg room for family or friends?		
Make sure equipment / instruments / massage tables, etc. fit in the trunk.	1	
Check out the Cup Holder to make sure your favorite cup fits!	1	

### The Most Important Step of Buying a Used Car



## The Professional Inspection!

- ☑ If you like what you see and the car passes your inspection and test drive, then it's time to call a shop and make an appointment bring in your potential new vehicle for a thorough Used Car Inspection Service.
- ☑ A mechanical inspection is different from a state safety inspection. Passing the state inspection means it's safe to drive down the road "right now, today." The brakes may be 85% worn, but it still stops safely, so it passes inspection. The yearly state inspection will not give you the overall reliability or mechanical condition of a vehicle that you need everyday; it is a minimum safety standard check.
- $\square$  If you give a dealer or a private owner a deposit while you take the vehicle for an inspection, make sure you get a receipt that specifies it is a refundable deposit.

# *What can a trained technician find that you can't spot on your own?*

- $\square$  For one thing, a shop has a lift. Being able to put the vehicle up in the air and inspecting the undercarriage is invaluable.
- $\square$  They will be able to take off the tires to do a more in-depth inspection of the brake system.
- ☑ They are also trained in what to look for, they do this everyday. They have the inside knowledge of which cars have chronic engine or transmission problems and their expert eyes will spot problems you might have overlooked.
- ☑ If you're serious about buying a particular vehicle, let the seller know that the sale is contingent upon the inspection by your technician. If a dealer or private owner won't let you take a vehicle to your technician to have it checked out **RUN AWAY!** An inspection can't harm the vehicle, and if the seller is uncooperative about making it available for an inspection they are probably hiding something.

<sup>©</sup> Automotive Experts LLC - All Rights Reserved



- ☑ If the vehicle is dirty, tell the owner or dealer you will need to take it through a car wash before you take it to your technician for a better view while inspecting. An honest seller will not have a problem with this and your technician will appreciate it.
- ☑ Once the vehicle has been inspected, make sure you get a written report with a cost estimate for all necessary repairs. Minor problems can be easily repaired, but a major problem should be avoided.
- ☑ The estimate should include the vehicle's year, make, model, VIN number and mileage.
- ☑ If the shop has a digital camera, have them take pictures of any problems or consider loaning them your camera, as they say, "a picture is worth a 1000 words!"
- ☑ Make sure you understand all the repairs and maintenance this vehicle would need to make the car safe and reliable if you were to purchase it.
- $\square$  Ask the technician if the asking price is fair.
- ☑ The information you receive from a trained auto technician is the key to negotiating a great price for a vehicle if you decide you want it.
  - **Buying from Dealers:** They don't like to lower the price, but you may be able to get the dealer to fix any problems found. It is more cost effective for them to have their service department do the work then it is to lower the price. But you will be saving time and money by having the work done for free.
  - **Buying from Private Owners:** you may be able to get the seller to go down in price when they hear how much additional money their vehicle needs to be safe and reliable.



## If you would like a helping hand...

### Auto Craftsmen has been helping folks Purchase Quality Used Cars for over 24 years! We would like to help you too!

- We give the vehicle a thorough & detailed inspection. Wait in our comfortable waiting room and afterwards, we will take you into the shop so your ASE Certified Master Technician can go over the details of this potential buy.
- We use our digital camera to take and print you pictures of any problems the vehicle has to be use when negotiating for the best deal!"
- A detailed report is written, given to you, and explained in everyday language so you will understand. We also will teach you how to negotiate for the right price or will to tell you to 'run away' to avoid a nightmare.





Don't let *anyone* pressure you into something you are not comfortable with. If you're having second thoughts and are starting to feel stressed out...

- Take a break.
- Go out to lunch.
- Go for a walk.
- Take another test drive.

Do whatever you need to do to get away from someone trying to pressure you into make a decision right away.

This could be the salesmen or it could be a parent, spouse or partner.

You are the one who is going to be driving this vehicle and may be paying a loan on it for years, so make sure you are satisfied with the vehicle, and the deal before its all settled.

### If you have taken the time to use this manual you have all the information needed to negotiate a great deal!

Information is power, use it to your advantage!



# Trading in or selling your current vehicle

## Know the values for your old vehicle before you make any decisions:

- *The wholesale value* of your vehicle is the smallest amount your car is worth. This is typically what you would receive for your trade-in at a dealership.
- **The retail value** of your vehicle is the wholesale value + any profit someone will pay to buy your vehicle. You can get closer to the retail value if you sell yourself or consign with a reputable dealer.
- ► Keep these numbers to yourself. If the salesperson starts talking about anything other than the price of the vehicle you're interested in (trade-in, financing, extras, etc.) tell them you are giving your old car to your child, neighbor or whomever and you want NO ESTRAS! You just want the bottom line!
- Be firm in that you want an agreement on the price of the vehicle you want to purchase, before you talk about anything else!

### Trade-in:

► If you want to trade-in your old car, tell them AFTER the salesmen has given you a price for the car you want to purchase. Otherwise the numbers will be skewed and you won't know if you're getting a good deal or not!

### Selling your car yourself or consigning it:

- If your vehicle is all worn out, trading it in or giving it away will get it out of your hair as soon as possible and with as little hassle as possible.
- If it's still in great shape, you can sell it yourself or take it to a local auction to be sold on the auction block.

### Ready Set Go Checklist!

How's the vehicle is rated in consumer reports (page 9)		
Fuel economy (page10)		
Crash tests reports (page10)		
Recall records (page 11)		
Where the money to pay for it is coming from (page 16)		
Cost of insurance (page 17)		
Market value of the vehicle (page 19)		
Total amount of your budget to purchase a used car? (page 18)		

## Along with this sheet, bring with you when you go to make the deal:

- The Auto Technician's report of the vehicle.
- The written estimate of repairs and maintenance needed right away.
- Any pictures to back up the repairs or maintenance needed

### Be confident!

#### If you have done your homework, you know more about this vehicle than the owner or dealer does. **Private Seller:**

► Tell the private seller you really love their vehicle and would like to buy it.

46

- Give them all the information you have gathered on their vehicle. Be sure to show them the estimate for the cost of all the repairs and maintenance work it needs and use the pictures to back up your claims.
- Most folks have no idea what condition their vehicle is really in. Now that you have disclosed all the repairs and maintenance the vehicle needs to be safe and reliable, they will be more than glad to lower the price to get it off their hands.
- ► Tell the private seller: "I really love this vehicle and would like to buy it. But I am going to have to spend additional money on the repairs and maintenance to make it safe to drive and this is beyond my budget, *What Can You Do For Me*?"
- NOW, BE QUITE! Let <u>them</u> make you an offer to lower the price. If they lower the price for part of the repairs then say something like: "Thank you so much, that will help. But I will still need to get new tires so I will be safe driving <u>your</u> car down the road (or brakes, or struts, or whatever else it needs) and this is still beyond my budget...What Else Can You Do For Me?"

### The Dealer:

- ▶ Use the same tactics on the dealer that is described above under private owner.
- But realize that it's cheaper for a dealer to repair the vehicle in-house then to lower the price. Negotiate with them to do as much of the repairs and maintenance work as possible.

## Be willing and able to walk away from any deal you're not comfortable with.

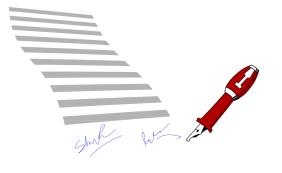
Bargain with knowledge, leave your emotions at home.

## There will *always* be another car out there, that's a Great Deal!



## Warranty Information

- \* Warranties and service contracts can be complex. So even though this subject may make your brain start to feel fuzzy... read on!
- \* Dealers are *not* required by state or federal law to give used car buyers a three day right to change their minds and cancel the sale. The right to return the car in a few days for a refund exists *only* if the dealer grants this privilege to the buyer in *writing*. Your best warranty is to have the vehicle thoroughly inspected by your mechanic before you agree to purchase it!
- \* **Implied Warranties Only**: This means that the dealer does not make any specific promises to fix things that need repair when you buy the vehicle or after the time of sale. But, state law "implied warranties" may give you some right to have the dealer take care of serious problems that were not apparent when you bought the vehicle.
- To understand the "lemon laws" of your state, you can look them up on the web at <u>www.DMV.org</u>
- \* The Magnuson-Moss Warranty Act of 1975 requires that warranties be available for reading *before purchase*.
- \* Read warranties carefully, especially the fine print. Be sure to obtain copies of the documents you sign. Be sure the written warranty and Buyers Guide's warranty match.
- \* Get any extra promises in writing, and remember that the warranty is not intact unless it is in writing and signed by all parties!



## Never sign a blank form!

- \* Be firm that you want an agreement on the price before you talk about warranties! The best time to negotiate for a used car warranty is after you know the price of the vehicle.
- \* Purchasing a used car that is still under the manufacturer's warranty is the best warranty scenario. Not everyone is able to do this because this means spending a good chunk of money.
- \* Extended warranties are similar to purchasing an insurance policy on your car that will pay you money if certain parts of the car break. There can be high deductibles and lots of exclusions. The policies come in different grades of coverage. Like anything else there are good warranties and really poor ones. *Read the warranty carefully, especially the fine print!*
- \* Some dealers will offer to "throw in a warranty" to seal the deal. Free warranties usually have very high deductibles and don't cover a lot. *Again* read warranties carefully, especially the fine print.
- \* Up to 50% of the price for the warranty is kept by the dealership as profit. This is why they push so hard for you to buy one.
- \* If you have a trusted auto technician, have them read over the warranty and give you their professional opinion.
- \* Did you know a warranty can be purchased at any time? You can even buy them online. You don't have to buy it now!
- \* Check Consumer Reports for ratings of particular warranties before you purchase one, or take one as part of the deal.

## The Buyers Guide... (displayed on the next 2 pages)

- Must be displayed on the window of vehicles in a licensed dealer's lot. "The information on this form is part of any contract to buy this vehicle. Removal of this Label before consumer purchase (except for purpose of test-driving) is a violation of federal law (16 C.F.R. 455)."
- Cautions you not to rely on spoken promises. Get all promises in writing on the guide and signed by all parties.
- Must tell whether the vehicle is being sold with a warranty.
- Must tell what % of the repair costs a dealer will pay for a vehicle under warranty.
- Tells that spoken promises are hard to enforce.
- Gets all promises in writing.
- Reminds you to keep the Buyers Guide for reference after the sale.
- Reminds you to ask to have the vehicle inspected by an independent mechanic before you make a final purchase.
- The back of the guide includes some major mechanical and electrical systems which are on the vehicle, including some of the major problems you should look out for.
- Take the original Buyers Guide that was posted on the window of the vehicle and put it in your vehicle file at home in a safe place. The Guide becomes a part of your sales contract and overrides any contrary provisions.
- **PLEASE NOTE:** This buyers guide is from Vermont. Each state has it's own version. You need understand what your state's buyers guide does for you!

 $\ensuremath{\mathbb{C}}$  Automotive Experts LLC - All Rights Reserved

## **BUYERS GUIDE**

IMPORTANT: Spoken promises are difficult to enforce. Ask dealer to put all promises in writting. Keep this form.

YFAR

VEHICLE MAKE

MODEL

VIN

DEALER STOCK NUMBER (optional)

WARRANTIES FOR THIS VEHICLE:

## AS IS - NO WARRANTY

YOU WILL PAY ALL COSTS FOR ANY REPAIRS. The dealer assumes no responsibility for any repairs regardless of any oral statements about this vehicle.

## WARRANTY

FULL LIMITED WARRANTY. The dealer will pay % of the labor and % of the parts for the covered systems that fail during the warranty period. Ask the dealer for a copy of the warranty documents for a full explanation of warranty coverage, exclusions, and the dealer's repair obligations. Under state law, "implied warranties" may give you even more rights.

SYSTEMS COVERED:

**DURATION:** 

SERVICE CONTRACT. A service contract is available at an extra charge on this vehicle. Ask for details as to coverage, deductible, price, and exclusions. If you buy a service contract within 90 days of the time of sale, state law "implied warranties" may give you additional rights.

PRE PURCHASE INSPECTION: ASK THE DEALER IF YOU MAY HAVE THIS VEHICLE INSPECTED BY YOUR MECHANIC EITHER ON OR OFF THE LOT.

SEE THE BACK OF THIS FORM for important information, including a list of some major defects that may occur in used motor vehicles.

#### Below is a list of some major defects that may occur in used motor vehicles.

#### Frame & Body

Frame—cracks, corrective welds, or rusted through Dogtracks—bent or twisted frame

#### Engine

Oil leakage, excluding normal seepage Cracked block or head Belts missing or inoperable Knocks or misses related to camshaft lifters and push rods Abnormal exhaust discharge

#### Transmission & Drive Shaft

Improper fluid level or leakage, excluding normal seepage Cracked or damaged case which is visible Abnormal noise or vibration caused by faulty transmission or drive shaft Improper shifting or function in any gear. Manual clutch slips or chatters

#### Differential

Improper fluid level or leakage excluding normal seepage Cracked or damaged housing which is visible Abnormal noise or vibration caused by faulty differential

#### **Cooling System**

Leakage including radiator Improperly functioning water pump

#### Electrical System

Battery leakage Improperly functioning alternator, generator, battery or starter

#### Fuel System

Visible leakage

#### Inoperable Accessories

Gauges or warning devices Air conditioner Heater & Defroster

#### Brake System

Failure warning light broken Pedal not firm under pressure (DOT spec.) Not enough pedal reserve (DOT spec.) Does not stop vehicle in straight (DOT spec.) Hoses damaged Drum or rotor too thin (Mfgr. Specs) Lining or pad thickness less than 1/32 inch Power unit not operating or leaking Structural or mechanical parts damaged

#### Steering System

Too much free play at steering wheel (Dot specs.) Free play in linkage more than 1/4 inch Steering gear binds or jams Front wheels aligned improperly (DOT specs.) Power unit belts cracked or slipping Power unit fluid level improper

#### Suspension System

Ball joint seals damaged Structural parts bent or damaged Stabilizer bar disconnected Spring broken Shock absorber mounting loose Rubber bushings damaged or missing Radius rod damaged or missing Shock absorber leaking or functioning improperly

#### Tires

Tread depth less than 2/32 inch Sizes mismatched Visible damage

#### Wheels

Visible cracks, damage or repairs Mounting bolts loose or missing

#### Exhaust System

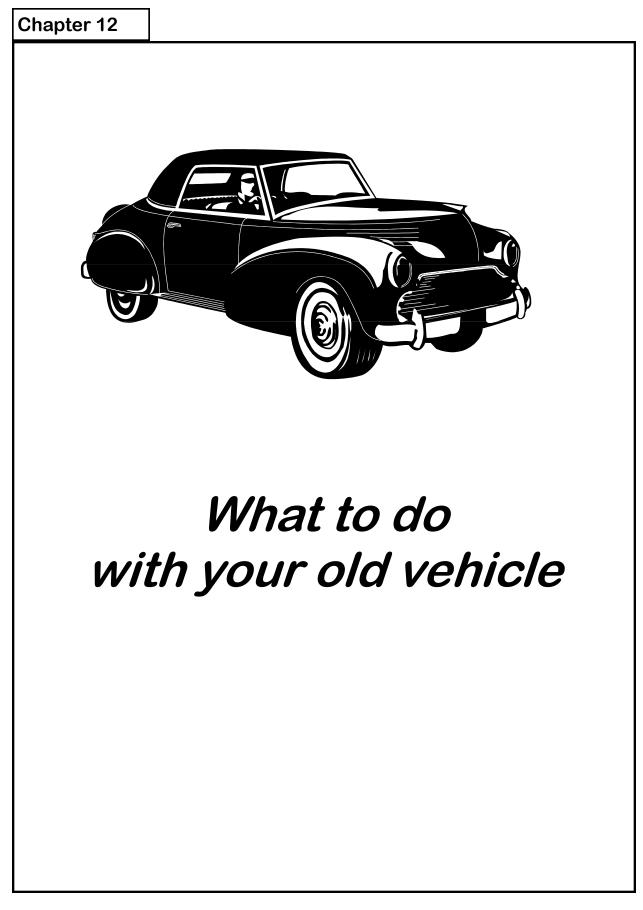
Leakage

Dealer

Address

See for Complaints

IMPORTANT: The information on this form is part of any contract to buy this vehicle. Removal of this Label before consumer purchase (except for purpose of test-driving) is a violation of federal law (16 C.F.R. 455).





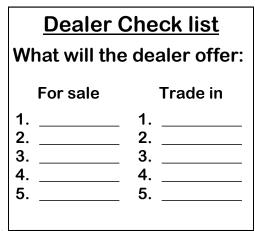
The value of your car is based on its age, mileage and condition. To find out what you may possibly get for it, go online to <u>www.edmunds.com</u>, <u>www.kbb.com</u>, or <u>nadaguides.com</u> and put in the year, make, model, and mileage, then add your zip code. They will ask a lot of questions to establish pricing. From this website you can even print a window sticker for your car pretty easily. The real value is based on the vehicle's age, mileage, and the condition of the body, the interior and the engine. You should also gauge the amounts given against the ads in your local newspapers.

<u>Checklist</u>	
Value of vehicle: \$	
Empty all "stuff."	
Clean inside and out!	
Gather together all service & repair papers.	

- Emotionally attached? Don't be looking at "Old Rosy" with rose colored glasses. Doesn't matter that it took you across the country 4 times and never stranded you once. A good trick is to ask yourself, "What would I pay for this car?"
- It will make a HUGE difference on what you can get for it if you take the time to clean it inside and out! Make sure you also clean out all your "stuff" from the door pockets, glove box, ash-tray, cubby-holes and under the seats.
- Gather all the car's documents and put them in order and in a folder. This should include service and repair records of work done on the vehicle and any parts bought for it.
- Don't worry about putting any repair work into the vehicle. You will never recoup the money. Just be honest about what it needs to the next owner.

### Selling your car to a Dealer is the easy way out.

- ☆ If you sell your car to a dealer you will get a much smaller amount than selling it yourself or consigning it. If you're in a giant hurry and you want to go this route, at least go to the dealer that specializes in your make. Example: sell your Toyota to a Toyota or Import specialty dealer, your Chevy to a Chevy dealer.
- ☆ If you get a ridiculously low offer, try another dealership.



You may do OK if you're *Trading in* your old

car to buy a new or used car from the same dealer. It is essential that you get the dealers best deal on the vehicle you want to purchase FIRST, then get a trade-in price for your old car. Otherwise, there will either be no discount on the original price or the salesperson will quote more of a trade-in to induce you to buy. The price from the dealer will be lower than selling it yourself, but you won't have to deal with any scrapes, missing trim pieces and any work needed i.e. brakes, exhaust. It's cheaper for the dealer to do the work. You'll never recoup anything for any of the work you have had done to the vehicle, but you may use the money for the trade-in as a down payment on your newer vehicle and lower your loan payment.

## Selling your car privately will get the most money in your pocket, but can take a lot of time and energy.

- ♦ It is very important that you clean the car inside and out. First impressions make a huge difference. Don't want to clean it yourself? You take it to a professional car detailer and it will cost approx. \$130.00 - \$200.00.
- ♦ Sometimes it takes several weeks to sell a car. Be patient and be prepared for an annoyance or two.

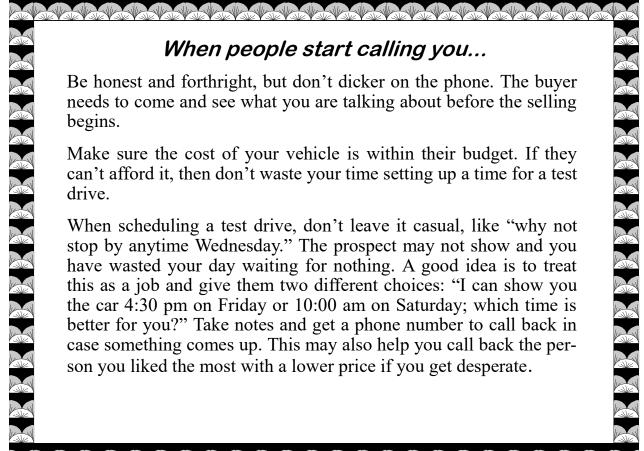
### Where to advertise your old vehicle...

- ♦ In newspapers classified ads use emotion words like luxurious, sporty, safe and reliable, etc. Describe the reasons why someone else would find your car interesting. Accentuate all the positives. For example, "one owner, nonsmoker, never had a dog in it, highway miles only, all service up-to-date with records to prove it, tires almost new, kept in garage," etc.
- ♦ Women would be well advised to have someone along whenever they show a vehicle for safety reasons.

- ♦ Place posters on bulletin boards where lots of people will see them (grocery stores, country stores, health clubs, schools, Laundromats, etc.). The poster should have a picture and features of your car, with tear off phone numbers on the bottom.
- Consider listing your car on <u>Craigslist.com</u>, <u>cars.com</u>, <u>eBay.com</u>, or <u>autotrader.com</u>. Approximately 70% of all car buyers start their search on the internet.



- ♦ See if there is a radio call in "swap and sell" show in your area.
- ♦ Ask everyone you come in contact with if they or someone they know is looking for a great used car. To give them incentive to find you a buyer, offer them a "bird dog fee" (\$50.00?) if they send you a qualified buyer who completes the deal.
- ♦ Park your car on a busy street with a detailed information sign in the window. Ask around to find out the local "hot spot" where sellers park their vehicles on the weekends.





- If they come driving up like a wild cat in a run down vehicle, there is no law that says you have to let them drive your car. Any excuse is better than regretting later that you didn't listen to your inner voice!
- Write down the potential buyer's driver's license number and name before the test drive to make sure it's current.
- ♦ Go on the test drive with the potential buyer. You don't know who they are... and you don't want anything to happen that you're not aware of.
- ✤ If asked, agree to have the vehicle taken to a technician for an inspection. Get a refundable deposit and give them a dated receipt. Get a name and location and make arrangements to drop off your car for the inspection.
- ✤ To firm up the deal, set a time limit for picking up the vehicle.
- ♦ Don't release the vehicle, the title or the keys until the car has been paid for in full. Recommend that the buyer gets a bank check. This is guaranteed by the bank and you can release the vehicle that day. Cash is the easiest and most secure way to go when possible.
- Once you sell the vehicle, take off your old plates. Make sure the new owner has registered and insured it before they drive it away. Notify your insurance company to remove the car from your policy.

Ρ	rivat	e sale	check	list

Selling price \_\_\_\_\_

#1

#2

#3

#4

□ Put ad in paper

 $\Box$  Put sale sign in window

Name and driver's license number of potential buyer.

Deposit? □ yes □ no \$\_\_\_\_\_ Phone number \_\_\_\_\_

Name and driver's license number of potential buyer.

Deposit? □ yes □ no \$\_\_\_\_\_ Phone number \_\_\_\_\_

Name and driver's license number of potential buyer.

Deposit? □ yes □ no \$\_\_\_\_\_ Phone number \_\_\_\_

Name and driver's license number of potential buyer.

Deposit? □ yes □ no \$\_\_\_\_\_ Phone number \_\_\_\_\_

□ Get payment

□ Make sure personal check cleared!

□Give receipt

 $\Box$  Give title & bill of sale

□ Make sure it's registered and insured before handing over the keys

- □ Pull the plates
- $\Box$  Cancel the insurance policy

### No one wants to buy your old vehicle?

**Give it away:** Sometimes your old car is just not worth selling or trading-in. But with some tender loving care someone could make it road worthy once again. Donations get a tax deduction and also helps someone who doesn't have a lot of money, but still needs a car to get to work. Places that take donated vehicles are looking for vehicles with a solid frame and engine. They will do all the repairs and maintenance needed and then sell the vehicle for the cost of that work.

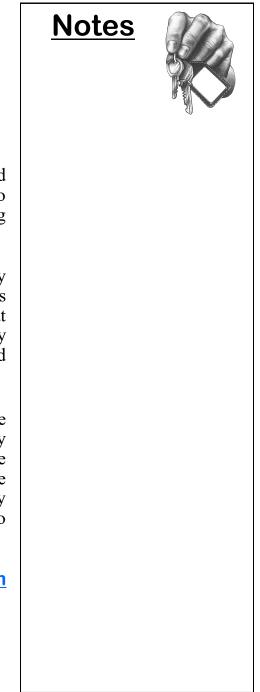
- *www.donatecarusa.com* or *www.800charitycars.org* are national programs that will provide transportation to pick up a worthy donation, and this gives you a tax deduction.
- In Vermont, you can donate your car to <u>www.goodnewsgarage.org</u>

**Schools:** If there is a vocational school around that teaches automotive classes you may be able to donate it to the shop so the students have something to work on.

**Parts car**: There are some repair shops that may take your vehicle to be used as a "parts car." This will get it off your hands! Look for a shop that works on your make only. Don't expect to get any money for your car. Be happy they are taking it and recycling the parts instead of throwing them away.

**Junkyards:** If your old vehicle is worse for the wear don't waste your time trying to give it away for parts, sometimes they should just be taken to the junk yard. Remember...nothing lasts forever. Some may tow it away for free, and then again, some may charge you to take it off your hands. Call around to get the best deal.

**Junkyard online**: www.classicjunkyard.com is like an eBay that sells old car parts.



### BONUS



## Recommended services, are they really needed?

### Do you hear yourself saying things like...

- "If it's not broken, don't fix it."
- "My dad said that none of this is necessary."
- "You're just selling me things I don't need."
- "I've never done any of this on my old cars."

You may believe that the cars of today are the same as those of yesterday, but nothing could be further from the truth.

Part of an auto technician's job is to provide you with enough information to allow you to make an informed decision that's appropriate for you and your situation.

Preventative maintenance always saves you money, and experience proves it. Let us share a few facts...

• There are at least 30,000 parts on the average new car, and over 5,000 of them move. All moving parts require a clean source of lubrication oils, coolants or greases, and this is provided by some relatively inexpensive, but very hard-working, fluids and filters.



- The simplest of new cars have more computing power than the Apollo Moon Landers - in fact, you could get to the moon with just 1/10th the computing power found on a modern car!
- Today's electronics are so sophisticated that cars run well even when there are serious failures in progress. The systems have enough power to hide developing problems. The only outward indication the driver may get is a warning light on the dash. By the time

you notice any malfunction, one that you can feel or otherwise sense, you may have damaged expensive parts.

• In Conclusion: You will want to take care of your new investment and service your new - used car at the recommended time so it will last a long time and be safe and reliable for years to come.

### An (approximate) Schedule of a preventative maintenance program is:

Check your owner's manual for your vehicles maintenance program

Oil change	Every 3,000 to 5,000 miles depending on the model & miles driven per day.
Cooling system power flush	Every 75,000 miles
Brake fluid flush	Every 2 years
15,000 mile maintenance inspection	Every 15,000 miles or yearly
Major tune-up	Every 30,000 to 90,000 miles depending on the model
Automatic transmission flush	Every 30,000 miles
Drive train fluids changed	Every 30,000 to 45,000 miles depending on the model
Timing belt job	Approx. every 60,000 to 105,000 miles depending on the model.



#### How Often Should Your Car Get An Oil Change?

You could ask this question of 10 different experts and get 10 different answers. Websites like <u>www.moneybluebook</u> and <u>www.greencar</u> make a very convincing argument that 5,000, 7,000 or even 10,000 mile intervals would be fine "under normal driving conditions." But you have to ask this important question.... *What is normal?* 

If you look in your owner's manual, there are two different driving conditions/categories listed:

1. *Normal driving category*: This is mostly long highway driving.

2. Severe driving category:

- Taking frequent short trips of 10 miles or less.
- Driving in cold weather.
- Driving in salty or dusty environments.
- Towing a trailer.

- Driving for extended periods at high speeds.
- Driving routinely in stop-and-go traffic.
- Driving with a car-top carrier.

Most drivers across the country would fall under the severe driving category, so it's confusing that the manufacturers define this type of driving as "severe." In conclusion, I would be comfortable stating that in Vermont, most of us would fall under a *Super Severe Driving Category*.

To make an informed decision, you need to understand that **motor oil does the following things:** 

1. Cools The Engine by removing much of the heat generated by the engine and carries the heat away from the moving parts when it flows into the oil pan. The air passing under the car cools the oil in the oil pan before it is sucked back up into the engine for this never ending cycle. 2. *Clean The Engine* as it passes through the engine removing the dirt and tiny metal pieces that get trapped in the oil filter, while some of it settles to the bottom of the oil pan and some continues to circulate around the engine.

3. Lubricates: The oil lubricates the internal parts of the engine.

4. *Cushions*: Keeps the oil from compressing under pressure and acts as a cushion to the forces exerted on the many internal parts of the engine.

## Over time and distance all motor oils, regardless whether they are conventional, synthetic or a synthetic blend need to be changed:

If you talk to Vermont Auto Technicians... the folks that are changing motor oil on a regular basis, they all laugh at the idea of going 6000 to 10,000 miles between oil changes unless you are using synthetic oil. Oil is relatively cheap, and changing your oil every 3000 - 5000 miles is a very cheap insurance policy against a major repair down the road.

To determine how often your car needs an oil change, your primary care automotive technician will need to know the year, make, model, mileage, and *how & where* you drive *your* car.

As an added benefit of having a good shop change your oil, they will check the level of the oil before changing it to see if your car is loosing or burning oil. They will also check the air pressure in the tires, the coolant condition, windshield wipers, headlights, brakes, suspension parts, etc. every time you go in for service. Having the oil changed in your car every 3000- 5000 miles is one of the cheapest ways to make sure your car will be safe and reliable for years and years of Vermont super severe driving conditions.

#### Fluid Flushes: The Best-kept Secret Of Vehicle Maintenance

Most everyone understands how important blood is to the human body. Without it we can't live. It cleanses the body and carries life and health giving elements to all parts of the body. The term "life's blood" refers to its importance in the health of the human body.

#### In the same manner the fluids in your vehicle are the "life's blood" of the components they operate.

- Engine Oil: is the "life's blood" of the Engine Lubricating System
- **Coolant:** is the "life's blood" of the Engines Cooling System.
- **Transmission Fluid:** is the "life's blood" of the Transmission for both cooling and lubrication.
- Brake Fluid: is the "life's blood" of the Hydraulic Portion of the Brake System.
- **Power Steering Fluid:** is the "life's blood" for the Lubrication and Cooling of the Power Steering System.

Just as your blood must be in good condition for your body to be healthy and function properly, so must your vehicle's fluids be in good condition for your vehicle to function properly and to get the full life span from the component. Most component failures are preceded by a failure of their fluids. If the fluids are kept in good condition the components will last the longest and operate properly for the longest time.

## TIMING BELT - 101



#### 1. Why is it important to change your timing belt?

Like any other part in your vehicle, the timing belt eventually wears out. If it breaks, your car stops...dead! The recommended interval to change your belt varies from 60,000 to 105,000 miles.

#### 2. Do all automobiles have timing belts?

No. Most modern vehicles have timing chains. They are much stronger and can last the lifetime of the vehicle. Ask your regular repair shop if you have a timing belt or a timing chain. I'm sure they will gladly look it up for you.

#### 3. What does a timing belt do?

This flat, rubber belt with teeth, synchronizes valve and piston movement inside your engine. In some applications it can also run the water pump, in others the oil pump and in some cases both.

#### 4. Free Running or Interference Engine?

In a FREE RUNNING Engine if your timing belt breaks, your car stops...period. You get it towed into the shop to get fixed. You only suffer the inconvenience of your car breaking down unexpectedly.

In a INTERFERENCE Engine if your timing belt breaks, the pistons and valves collide. This not only stops your car, but damages the valves, pistons or heads... and in most cases, completely ruins the engine.

**5. Where is the timing belt?** The timing belt is inside your engine. You can't see it when your open the hood. It's under a large metal cover.

#### 6. Should other parts be changed when the timing belt is changed?

It depends on how long you want to keep your car on the road. We recommend at least changing the water pump. If you want to keep your car the long haul, then you should also have the idler, tension pulleys, seals, and other belts changed too.

## The Importance of Brakes

**Squeeeeeeel.** When you hear it next to you from another car, it's annoying. When you hear it from your own car, it's frightening. The trick is to determine when it is just a natural mechanical sound of brakes doing their job, or when is it a sign of serious mechanical failure? A little detective work on your part will keep you going or, in this case, stopping for countless miles to come.

### When should you consult a professional to look at your brakes?

- **Drip, drip, drip**. First, look down where your car was parked after you have moved out of a parking space. Are you leaking brake fluid? Check for stains or small puddles of fluid that don't look like oil or coolant. Motor oil will probably have a brown or black look and feel slimy to the touch. Coolant will appear green and watery. Brake fluid can look like fresh motor oil, but it doesn't have that slimy feel. You'll need to get your hands dirty, but check those puddles. If you suspect you are leaking brake fluid, open the hood and check the reservoir (your owners manual will tell you where to find the reservoir). Is it low? If you're leaking brake fluid, give us a call immediately. DO NOT DRIVE THE CAR! Without the proper amount of brake fluid in your brake lines, you will not have full stopping power. If you see a puddle of brake fluid, or your brake pedal feels spongy and low, tow it to the shop and we will check it out ASAP.
- Squeal, squeal, squeal. If the noise from your brakes is constant, you probably have a problem. Consult us immediately. We will check the brake calipers, brake shoes, master cylinder, etc. The cost of the potential repair will vary according to the problem, and the make and model of your car.
- Scrape, scrape, scrape. One sound you should hope never to hear from you brakes is the horrible scraping of metal on metal. In such cases, you have no brake pad left and are literally stopping your car by grinding your metal brake pad holder against your rotors or drums. After only a few instances of this metal on metal friction, your brake parts will be absolutely ruined. As soon as you hear such metallic scraping, call a tow truck and get it to the shop ASAP. The money you spend on the tow will be nothing compared to the money you'd spend on an entire new brake system if you keep using the car and scraping to a stop.
- Brakes feel funny. What I mean when I say "feels funny" is when the brake pedal feels spongy or lower than normal, or when you have to step on the brakes harder to get the car to stop. Another "feels funny" is when you step on the brake pedal and the car pulls to one side. If you experience any of these when stopping your car, bring it to the shop and we will find out why this is happening, and what needs to be repaired.
- If you have any doubts about your brakes, bring your car to our repair shop and we will determine if your brakes are working properly and safely.
- ∽ Brakes should be at the top of your list of repairs that should *never* be put off.

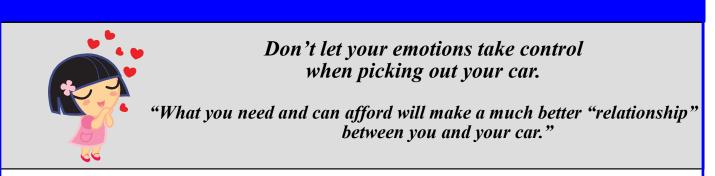
If the car won't start it is a great inconvenience, but if the car won't stop, it can be deadly!

# Why does it benefit you to be an Auto Craftsmen Client?

- Auto Craftsmen offers *Complete Auto Service on All Makes and Models*. We also sell tires at great prices, have an awesome non-toxic undercoating service and give thorough alignments.
- You are not tied to the dealer if you own a Hybrid! We have the tools, equipment, and training to meet your Hybrid needs!
- You have *ASE Certified Master Auto Technicians on staff* who will give you time and advice when you have any questions or concerns.
- *Excellent Customer Service*: We want to spoil you and want your experience here to be easy, educational and of course fun!
- FREE Warranty Program: Unheard of in this industry!
- *Money Savings Car Care Club*: We want to reward you for taking care of your car... which helps keep you out of emergency mode!
- *Fabulous Referral Program:* We want more clients like you! If you refer someone to Auto Craftsmen for service and they become a client, we will credit \$25.00 to your account for parts or service.
- *We have loaner cars* (for our clients only!) if you need a car while yours is being serviced. We also have a Shuttle Service that goes into the greater Montpelier area in the morning and afternoon.
- Used Car Inspection Service: The Key to getting a great deal is to know more about the vehicle then the person selling it. We thoroughly inspect a used vehicle you are thinking of buying. You will know exactly what your getting and have the tools to negotiating a great deal or avoiding a lemon!



www. AutoCraftsmen.com \* 326 State St. Montpelier, VT 05602 \* 802-223-2253



Shopping for a used car can be intimidating, stressful and a downright unpleasant experience...

#### But it doesn't have to be that way!

The information in this workbook will help you separate the good vehicles from the problem vehicles and to avoid the nightmares that we have seen happen to really nice people.... just like you!



Amy is the owner of her award-winning independent service facility in Vermont. Auto Craftsmen is ASE Blue Seal, AAA Approved & AskPatty.com Certified Female Friendly. She manages her business, writes a monthly car care newsletter, wrote the book "How to Buy a Great Used Car" and teaches Women Car Care Clinics. She is the past president of <u>WiAC: Women in Auto</u> <u>Care</u>, is a consultant for <u>ASE</u>, is a member of <u>SEMA Business</u> <u>Women Networking</u> is on the advisory panel of <u>AskPatty.com</u> and was part of the 1957 Chevy Montage all female build that was unveiled at SEMA 2017.

Amy is also a teacher, consultant and a dynamic speaker. She co-authored the book "Whatever Happened to Outstanding Customer Service" and is working on her new radio show 'Shifting Gears'.

Some of her recent awards include: <u>a 2014 Professional Woman of the Year</u> awarded by the National Association of Professional Women, 2015 U.S. Small Business Administration's <u>Vermont Women-Owned Business of the Year</u>, sand 2016 AAA Auto Repair Facility of the Year for Vermont.

> Auto Craftsmen 326 State Street, Montpelier Vermont 05602 Join us: <u>www.facebook.com/autocraftsmen</u> <u>www.AutoCraftsmen.com</u> 802-223-2253