

# How to Buy a Used Car or Truck

By Dave Huffman

If you want that dream car that was out of your price range a few years ago, maybe you should think about buying used. Common wisdom is that a new car loses 15 to 30 percent of its value the moment you drive it off of the lot, so a used car can be a better value as well.

There are two sources from which you can purchase a used vehicle, private parties and dealerships. Use classified ads in the paper and online as well as signs and local dealerships to find cars for sale in your area. Most reputable used car dealers advertise weekly in the paper and you can find their best deals in the paper before you head into the dealership.

Before you begin your search, make a list of what features you want in a car, including automatic vs. manual transmission, power windows, two or four wheel drive and any other variable. Think of how many people you drive, how much cargo you need, and how often and over what kind of terrain you drive. Since price is usually negotiated for a used car, you should know what you're willing to spend and exactly what you want to purchase before you enter negotiations.

Once you know what you need in a car and how much you are willing to spend, check Kelley's Blue Book for the market value of the vehicle in question. Kelley's Blue Book, [www.kbb.com](http://www.kbb.com) is a resource that catalogs the market value of new and used cars.

Some dealerships offer manufacturer certified pre-owned vehicles which may cost more, but can come with a limited warranty. The certification means that the manufacturer approves of this seller.

Whether you buy from the dealer or from a private party, ask some questions about the car's history, such as how many owners the car has had, what is the history of accidents and repairs, and why they're selling the vehicle at this time.

To take extra care that you have as much information as possible about the vehicle's history, you can use Carfax. According to [www.carfax.com](http://www.carfax.com), using the car's vehicle identification number (VIN) Carfax will tell you: title information, including salvaged or junked titles, flood damage history, total loss accident history, odometer readings, lemon history, state emissions inspection results, number of owners, service records, lien activity, and/or vehicle use (taxi, rental, lease, etc.).

Before going to see the car, become familiar with a car you know to be in working order to make inspecting the car easier. If you are buying from a private party, arrive 15 minutes early. You may see what the owner is doing to prepare the car for your visit.

There are a number of areas to look at when inspecting a new car. The seams where the doors, hood, trunk, and fender meet should be straight. Check the body for uneven paint touch ups. The tires should be all the same size and brand, with the same amount of treads. Cars should have an inflated spare tire, jack, and lug wrench. The car should sit straight. Check that the shock absorbers are functional. The car should have a gas cap. Check how the seats adjust. Check all of the window cranks, door handles and locks, and interior lights. Make sure all the dashboard dials work. Test the radio, air conditioner, and any other accessories. Look under the car for any fuel leaks.

When driving the car, notice how easily the engine starts. Notice how the car idles, and whether it stalls. Pay attention to how the car accelerates and slows down and how smoothly it runs. Listen for any sounds that occur when operating the vehicle.

Pay attention to the steering. Notice how responsive the car is, and whether it pulls to one side. Notice any noises or vibrations when steering, and whether the steering wheel is centered when the car is going straight.

In a manual transmission, the clutch should operate smoothly. In an automatic, the car should switch gears without jerking.

Try the brakes at different speeds to see how responsive they are. Check the emergency brake as well.

Finally, after you make your own assessment, a mechanic should be willing to check a used car for about \$60 to \$70. This is a good bargain to catch whatever you may have missed.