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|  |  | You need to buy a car or truck. Here are some tips that can save you lots of time, potentially thousands of dollars, and less stress with your upcoming purchase.  Statistically, most people purchase a car within a few days of making the decision to buy. This is great for sellers. It can be detrimental to unprepared buyers. As the buyer, you should be in control, making many choices before you ever speak with a seller.  As you begin to research vehicles, consider checking out [J.D. Power for studies on Quality, Performance & Design, and Dependability](http://www.jdpower.com/Cars/Ratings). You may be interested in the Government [5-Star Safety Ratings](http://www.safercar.gov/Vehicle-Shoppers). Below are the steps we recommend you consider when it is time to purchase your next vehicle.  **Step #1:** Determine the type of vehicle that will meet your needs. Consider number of seats, doors, size, color, performance, style, comfort, towing capacity needs, and types of cargo you may need to carry. Consider how many miles per year you may be driving and look at the fuel economy for that vehicle. Many online sites offer side-by-side comparisons like Nada Guides, Kelley Blue Book and Edmunds. (nadaguides.com, kbb.com, Edmunds.com)  **Step #2:** Determine how much car you can afford. We always recommend paying cash for what you can and trading up as you save more. If you’re going to finance, there are calculators online that can help you determine what you can afford. Speaking with your Financial Planner prior to a large purchase can be a wise decision at this step. Remember, those zero-percent financing deals that dealerships advertise to pull you in are not available to more than 2/3rds of the US population (credit-based decisions).  **Step #3:** Know the value of what you are looking at. Your vehicle is the second most expensive purchase after a home. It is wise to have a little education before negotiating a purchase price. Knowing the approximate value of used cars is important, to ensure you do not overpay. There are a few websites that provide value ranges. [www.nadaguides.com](http://www.nadaguides.com) [www.kbb.com](http://www.kbb.com) [www.carfax.com](http://www.carfax.com)  **Step #4:** When looking at used cars, ask for a vehicle maintenance history. This could be a file from the prior owner, or it could be a copy of the car fax report. Reputable sellers in the industry provide a free Car Fax for vehicles they have listed for sale. You are looking to confirm that the vehicle has had regular oil changes at least every 5K miles. You want to see air filters replaced annually. You want to see if the spark plugs and transmission fluid have been replaced. Four-wheel drive vehicles need differential fluids and transfer case fluids changed too. Diesel vehicles do not have spark plugs but should have fuel filters replaced annually. You can often see accident information and how many owners the vehicle has had.  **Step #5:** Take the vehicle for a good test drive. Put a minimum of 50 miles on the vehicle during a test drive. During this drive, run some errands so you can start and stop the car several times. Take the car on the interstate where you can get up to top speed limits and take the car on city roads where you must idle at stop lights. You can pull seat belts back to look for water lines and look under the carpet in the trunk and around the doors to see if there are any signs of water (silt, rust, etc). If you are happy with this vehicle so far, call your insurance agent and get a quote for what the annual premiums are going to be.  **Step #6:** If everything passes your step 5 road test and review, it is time to call an expert in to visually inspect and road test the vehicle. You can see if a fender is bent but you may not know that the brake pads are low, the control arm bushings have failed, the tires have play, or that two sensors have failed. A wise shopper will trust but verify the vehicle condition with an independent and unbiased shop. Get a professional inspection for your protection.  **Step #7:** You are ready to negotiate your purchase, Congratulations! Make your offer based on the condition of the vehicle with any repairs that may be needed. Remember, no used car will be perfect. Yet, no used car should be at retail price with major repairs needed. The selling dealer may recommend a warranty or service contract that you can purchase. Be sure you understand the difference as well as the specifics of what you are agreeing to buy. Shop carefully because the quality and coverage vary wildly.  We have been in the automotive business a long time. We know what to look for in a Pre-Purchase Inspection. We also have had the opportunity to work with many car lots, dealerships, insurance agents, warranty companies, and many bankers over the years. If you need a connection for any of these, let us know. We are more than happy to help.  Cedarville Car Clinic | 10638 N Hwy 59, Cedarville, AR 72932| 479.474.2971 |
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