



Used Car Buying Checklist

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1. Before you go

- ☐ Set an all-in budget: price + tax, title, registration and dealer fees
- ☐ Get a pre-approved loan quote from your bank or credit union first
- ☐ Get insurance quotes on the exact model before you fall for it
- ☐ Research common problems and typical repair costs for that model/year
- ☐ Compare asking prices for similar cars (year, miles, trim, area)
- ☐ Ask for the VIN, then run a history report (accidents, owners, title brands, odometer)
- ☐ Check open recalls free at nhtsa.gov/recalls with the VIN
- ☐ Ask: why selling? how long owned? service records? any warning lights?
- ☐ Ask the seller not to start the car before you arrive (cold start)
- ☐ Bring a friend, a flashlight, paper towels and a cheap OBD-II scanner

2. Walk-around (exterior and underneath)

- ☐ Panel gaps even; paint color and texture match on every panel
- ☐ Overspray on rubber seals or trim (sign of bodywork)
- ☐ Rust: wheel arches, rocker panels, door bottoms, subframe, brake lines
- ☐ Glass: chips or cracks; all lights work and lenses aren't fogged
- ☐ Tires: even wear, matching brand, tread depth, date code under ~6 years
- ☐ Uneven tire wear can mean alignment or suspension problems
- ☐ Look underneath for fresh leaks: oil, coolant, transmission, brake fluid
- ☐ Exhaust: no heavy rust, holes, or loose hangers

3. Under the hood (engine cold)

- ☐ Oil level and color; no milky residue under the oil cap
- ☐ Coolant at the right level and not oily or rusty
- ☐ Belts and hoses not cracked, soft or swollen
- ☐ Battery terminals clean; note battery date
- ☐ No signs of fresh steam-cleaning hiding leaks
- ☐ Cold start: no knocking, rattles or clouds of smoke

4. Interior

- ☐ All dash warning lights come on with the key, then go out
- ☐ A/C blows cold, heat blows hot; all windows, locks, mirrors work
- ☐ Wear on pedals, seat and wheel matches the odometer
- ☐ Damp carpet, musty smell, or silt under seats (flood warning)
- ☐ Seatbelts, airbag light, horn, wipers, radio and screens work
- ☐ Plug in the OBD-II scanner: stored or recently cleared codes?

5. Test drive (at least 20 minutes, mixed roads)

- ☐ Starts easily; idle is smooth and steady
- ☐ Smooth, quick shifts; no slipping, flaring or clunks (automatic)
- ☐ Clutch engages mid-travel and doesn't slip under load (manual)
- ☐ Brakes stop straight, with no pulsing, grinding or squealing
- ☐ Car tracks straight; steering wheel is centered
- ☐ No clunks over bumps; no wandering at highway speed
- ☐ Listen for whining, humming or clicking when turning
- ☐ Test cruise control, reverse camera and parking sensors
- ☐ Temperature gauge stays steady in the middle
- ☐ After the drive: look under the car again for drips; check for burning smells

6. Get a pre-purchase inspection (PPI)

- ☐ Have an independent mechanic you choose inspect it. It usually costs far less than one surprise repair
- ☐ Ask for a compression or leak-down test on older, high-mile or performance engines
- ☐ If a seller refuses any inspection, treat that as a reason to walk away

7. Paperwork, VIN and title checks

- ☐ VIN matches on the dashboard, driver door sticker and title
- ☐ Seller's name and ID match the name on the title
- ☐ Title is "clean": not salvage, rebuilt, flood, junk or lemon-branded
- ☐ No lienholder listed, or a lien release letter from the lender
- ☐ Odometer on the title and history report matches the dash
- ☐ Service records match the history (oil changes, timing belt, etc.)
- ☐ Read the dealer "Buyers Guide" window sticker: as-is or warranty?
- ☐ Get a written bill of sale: price, date, VIN, both names and signatures
- ☐ Check your state's rules for title transfer, tax, plates and emissions
- ☐ Never sign a blank or incomplete contract

Private sale tip: meet in daylight at a safe public place (many police stations offer one), and complete payment and title transfer at a bank or DMV office when possible. Avoid wire transfers, gift cards and anyone who can't meet in person.

8. Negotiating tips

- ☐ Know your walk-away number before you arrive, and stick to it
- ☐ Negotiate the out-the-door price (all taxes and fees), not the monthly payment
- ☐ Use facts: comparable listings, inspection findings, tires or service that are due soon
- ☐ Get repair quotes for anything the PPI finds and ask for that amount off
- ☐ Arrange your own financing and treat any trade-in as a separate deal
- ☐ Say no to add-ons you didn't ask for (paint or fabric protection, VIN etching, nitrogen-filled tires)
- ☐ Be polite, be quiet after your offer, and be ready to leave. There's always another car
- ☐ Get every promise ("we'll fix that", "new brakes") in writing before you pay

9. Red flags: slow down or walk away

- ☐ Price far below similar cars, with a story about why it must sell today
- ☐ Seller wants a deposit or payment before you've seen the car
- ☐ Title isn't in the seller's name ("curbstoning"), or no title at all
- ☐ VIN plates missing, damaged or not matching
- ☐ Seller won't allow a test drive or an independent inspection
- ☐ Engine already warm when you arrive
- ☐ Recently cleared trouble codes or a warning light that's been "fixed"
- ☐ Signs of flood: silt, rust on seat bolts, musty smell, fogged lights
- ☐ Mileage that doesn't fit the wear, records or history report
- ☐ Pressure to sign today, or vague answers about fees

Your notes

Car / VIN: _____ Asking: \$ _____ Offer: \$ _____

Issues found: _____

Walk-away price: \$ _____ Decision: _____

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