

BUYING OR LEASING A CAR CHECKLIST

Well before buying or leasing:

- Review this entire checklist before acting
- Plan to never buy or lease on your first visit to a dealer

If you're considering leasing:

- Be aware that leasing almost always costs much more than buying
- Be aware that vehicle dealers often try to convince you to lease instead of buy - dealers usually make much more money from leasing
- Try to deal with an established company
- Consider first negotiating with the dealer for the cost of buying, then compare the dealer's best price with the capitalized cost of leasing
- Ask the dealer for the capitalized cost – this will give you an idea of the total cost of leasing
- Get the effective interest rate from the dealer
- Plan to get gap insurance (you might be able to get it free)

Deciding what kind of vehicle to buy or lease:

Decide whether to buy/lease a new or used vehicle:

- Be aware that the value of a new vehicle drops significantly as soon as you drive it off the lot
- Be aware that a used vehicle may have been involved in a serious accident and the title altered to hide that fact

Deciding whether to buy from a private individual or from a dealer:

- Be aware that if you buy from a private individual, there's probably less chance of getting your money back if vehicle has problems

For safety information on most vehicles:

- Check the National Highway Transportation Safety Administration website

Model:

- Consider a model that is less likely to be stolen

Color:

- Choose a color that makes the vehicle easier to be seen by other drivers - to reduce risk of a collision
- Choose a color that is less likely to be stolen - red cars are said to be the most likely to be stolen

Before deciding whether to buy or lease a specific vehicle:

- Inspect the vehicle for indications that it was involved in a serious accident, e.g.,
- parts painted to match the rest of the vehicle
- Have the vehicle looked at by a dealer who handles that type of vehicle
- Have the mechanical and structural condition of the vehicle checked by your mechanic to make sure the vehicle hasn't been involved in a serious accident
- Check the title for an indication that the vehicle was involved in an accident (most titles will indicate " salvage " or " rebuilt " if the vehicle was involved in an serious accident)
- Conduct, or have conducted, a search of records for the vehicle's history, including serious accidents

When you think you might be ready to close a deal to buy or lease from a dealer:

- Be aware that you'll probably get a better deal on a vehicle if the dealer has a significant number of the particular model on the lot
- Plan to visit dealers near the end of the month - they may be more motivated to close a deal with you to meet their monthly sales or leasing targets
- Visit the dealer late in the day - it might speed up the negotiations since the staff will probably be anxious to go home on time

When negotiating for the best price:

- Ask if there's a rebate available on any of the vehicles you're interested in
- Let the dealer's staff know you're not in a hurry

Once you think you have their best price:

- Get it in writing
- Take the written offer to at least two other dealers to see if they will beat it

After deciding to lease a vehicle:

- Ensure up - front deposits are deducted from the total cost
- Read the lease agreement carefully
- Ensure the final cost is clearly stated on the lease agreement
- Ensure the dealer doesn't charge you for things that should have already been included in the estimated monthly lease payments, e.g., gap insurance, taxes

Cleaning your vehicle:

- Have your car washed at a car wash that recycles the water and disposes of dirty water properly
- Avoid cleaning the top of the dashboard with any cleaner that leaves a gloss - to reduce dangerous glare in sunny weather that can obstruct your view v

Regularly:

- Clean the windshield - to reduce dangerous glare in sunny weather that can obstruct your view

Items to keep in your vehicle:

- Jack and wrench to operate it
- Breaker bar (also known as a four - way) - to loosen lug nuts
- Spare tire (properly inflated)
- Booster cables - to help start a vehicle with a weak battery
- Tire inflator (can)
- Fire extinguisher
- Roll of electrical tape
- Screwdrivers (straight slot and Phillips head)
- Pliers
- Distress sign and/or flag
- Flares
- Siphon pump - to transfer gas from one vehicle to another
- Water - for drinking and/or radiator
- Flashlight (s) and batteries
- Coins - for phone calls, tolls
- Safety vest - to wear while working on vehicle near traffic
- Gloves
- Tissues, paper towels
- Bungee cord
- Rope - to tie items onto roof
- First aid equipment
- Phone books (white and yellow) - to get phone numbers, addresses - so you won't have to look for a phone booth with a phone book, possibly in a dangerous neighborhood
- Gas can – before taking off the cap of the can, touch the can on the ground and touch the gas pump nozzle to the can, then remove the can cap - to avoid explosion due to static electricity igniting gas fumes

MAINTENANCE:**Regularly:**

- Make sure your spare tire is properly inflated

When you have the tires rotated:

- Tell the mechanic you want the lug nuts torqued to manufacturer's specifications - lazy mechanics often tighten lug nuts too tight with automatic tools
- Ask the mechanic to use a torque wrench to ensure all lug nuts are tightened evenly - can cause

uneven and dangerous braking, especially with disc brakes

REPAIRS:

If you are told your vehicle needs repairs before driving further and you are not close to a garage or repair shop you trust and/or you feel pressured to have repairs done at a specific repair shop:

- Determine if temporary repairs can be made to enable you to drive your vehicle to a repair shop you trust

Call a mechanic or friend you trust to ask:

- Do the suggested repairs seem appropriate ?
- What should the suggested repairs cost ?
- What should you expect to pay per hour for labor ?
- Consider having your vehicle towed to a repair shop you trust
- Consider renting a flat bed truck to transport your vehicle to a repair shop you trust