Used Car Buying Checklist

A checklist for buying a used car the right way.

Set budget and shortlist

- [ ] Set a total budget including repairs, insurance and running costs.
- [ ] Research reliable models and known problem years to avoid.
- [ ] Check typical market prices for the models and mileage you want.
  Pricing guides help you spot both overpriced and suspiciously cheap cars.
- [ ] Decide between a dealer, private seller or certified pre-owned.
- [ ] Factor higher financing rates that often apply to used cars.
- [ ] Shortlist several cars so you are not pressured into one.

Check history and records

- [ ] Run a vehicle history report using the VIN.
  Look for accidents, salvage, flood and odometer flags before viewing.
- [ ] Confirm the odometer reading matches records and wear.
  Excessive wear on pedals, steering wheel, and seats compared to low mileage can signal odometer rollback.
- [ ] Review service and maintenance records for consistency.
- [ ] Check for open recalls by the VIN and confirm they were fixed.
- [ ] Verify the number of previous owners and usage type.
- [ ] Match the VIN on the report to the car and documents.

Verify the seller and title

- [ ] Confirm the seller's name matches the title and their ID.
- [ ] Verify the title is clean, not salvage, rebuilt or branded.
  A branded title sharply lowers value, insurability and safety.
- [ ] Check there is no outstanding loan or lien on the car.
- [ ] Be cautious of curbstoners posing as private sellers.
- [ ] Meet in a safe, public place for private sales.
- [ ] Confirm the registration is current and transferable.

Inspect and test drive

- [ ] Inspect the body, interior and engine bay in daylight.
  Sunlight exposes mismatched paint panels, overspray, rust, uneven gaps, and fluid leaks beneath the car.
- [ ] Test drive on varied roads and at highway speed.
- [ ] Watch for warning lights, smoke, noises and pulling.
- [ ] Note the mileage relative to the car's age and condition.
- [ ] Arrange a professional pre-purchase inspection by a mechanic.
  An independent inspection is the best protection against a bad used car.
- [ ] Use any defects found to inform your offer.

Negotiate the price

- [ ] Base your offer on market value and the car's condition.
- [ ] Use inspection findings and needed repairs as leverage.
- [ ] Compare similar listings to justify your price.
- [ ] Negotiate the total price, not a monthly payment.
  Focusing only on monthly payments lets dealers stretch loan terms to hide higher vehicle purchase prices.
- [ ] Stay calm and be willing to walk away.
- [ ] Get the agreed price and any terms in writing.

Complete the purchase

- [ ] Verify the VIN, mileage and details on the bill of sale.
- [ ] Complete the title transfer correctly and on time.
- [ ] Pay safely and obtain a signed receipt or bill of sale.
- [ ] Update insurance to cover the car before driving it.
  Call your insurer with the VIN before driving off; most policies require coverage active before driving.
- [ ] Register the vehicle in your name and get plates.
- [ ] Collect all keys, the manual and service records.