

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.
- ☐ 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.
- ☐ 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.
- ☐ 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.
- ☐ Register the vehicle in your name and get plates.
- ☐ Collect all keys, the manual and service records.