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Tips for Buying a Used Car by Hiteshbhoi

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Buying a car is one of the largest investments many people make in their lives-and more and more, people are bypassing new cars for used models. In fact, used cars have become big business in the U.S. and today, consumers have choices that stretch beyond the big lots and dealerships.

Just remember that when you're buying a car-new or used-it's important to get the facts first. Doing so can help you be more certain you're actually getting the car you want at the price that's right.

"Buyers should be sure to consider all the angles-from mileage, model and vehicle history, to warranties and financing," says Brad Eggleston of AutoVantage. Here's how to protect yourself:

• Check out the model's repair record, maintenance costs, and safety and mileage ratings in consumer magazines or online. Check the National Highway Transportation Safety Administration's Web site (www.nhtsa.dot.gov) to see if the car you are considering has any recalls associated with it.

• Get a vehicle history report from Experian Automotive (www.autocheck.com). It's a cheap way to ensure you're not the victim of odometer fraud and that the car wasn't in a fire, flood or accident.

• Dealers are required by the Federal Trade Commission to post a Buyer's Guide in every used vehicle offered for sale. Read it. This guide provides important information about the car and always overrules your sales contract.

• Consult the Kelley Blue Book to learn what a car is worth before going to the negotiating table. Be prepared to bargain for the best deal on your car. Also, visit a qualified mechanic for an automotive diagnostic and inspection before buying. Check the Car Care Council's Web site (www.carcarecouncil.org) to find certified mechanics.

• Take a serious test drive. Test the acceleration and give the brakes a workout. Make sure the steering wheel doesn't wander from left to right or shake. Drive up and down hills, down highways and through stop-and-go traffic.

• When financing, beware of advertisements offering tempting deals to folks with bad credit or first-time buyers. Find out the exact price you're paying for the vehicle, the amount you're financing, the finance charge, the APR and how many payments you're up against.

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