

The Active Consumer

Tips On Used Car Buying

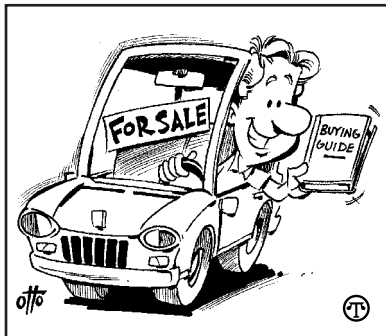
(NAPSA)—To help you stay on the road to safety and savings the next time you buy a used car, the Federal Trade Commission offers this advice:

- Before shopping for a car, think about your driving habits, your needs, and your budget;

- Learn about car models, options, and prices by reading newspaper ads, both display and classified;

- If you finance the cost of the car, consider how much you can put down, your monthly payment, the length of the loan, and the annual percentage rate. Make sure you understand all aspects of the loan agreement before you sign any documents, including the exact price; the amount you're financing; the finance charge; and the total sales price;

- The Federal Trade Commission requires dealers to post a Buyers Guide in every used car they offer for sale. Private sellers don't have to use the Buyers Guide. The Guide tells you: whether the vehicle is sold "as is" or with a warranty; percentage of the repair costs a dealer will pay under the warranty; that spoken promises are difficult to enforce; to get all promises in writing; to keep the Buyers Guide for reference after the sale; the major mechanical and electrical systems on the car, including some of the major



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problems you should look out for; and to ask to have the car inspected by an independent mechanic before you buy;

- Examine the car using an inspection checklist. You can find these on Internet sites that deal with used cars;

- Test drive the car under varied road conditions—on hills, highways, and in stop-and-go traffic;

- Ask for the car's maintenance record from the owner, dealer, or repair shop;

- Hire a mechanic to inspect the car for mechanical soundness as well as safety;

- Talk to the previous owner, especially if the present owner is unfamiliar with the car's history.

To learn more, log onto www.ftc.gov.