

Basic Tips for Buying a Car¹

Buying a car is an important and costly venture. That being said, military towns could be full of opportunistic car dealers who are looking to cash in on young Airmen with steady paychecks. Following some simple tips can help ensure you get a good deal while avoiding common scams and mistakes.

1. Research prices and dealerships.

This almost goes without saying, but it is often times overlooked. Many times people see a good deal advertised and jump on it without really researching it. Websites such as Edmunds and Kelley Blue Book are invaluable tools when researching car prices and values. In addition to prices and interest rates, it is very wise to research car dealerships in the area to make sure that you are buying from a reputable establishment. The local chamber of commerce is a good starting point, as is the better business bureau. Additionally, a quick internet search will likely pull up reviews from past customers.

2. Account for the total costs involved.

Hidden costs are everywhere when buying a vehicle. Make sure to meticulously go through every charge on the purchase order before signing and to consider future costs. While the price of the vehicle may seem low, there are costs associated with financing, insurance, maintenance, fuel, tires, title and registration, taxes, emissions, and dealer preparation, not to mention any available upgrades you may want. When budgeting, do not forget to account for these costs.

3. Know that once you sign, it is yours.

Generally speaking, purchases on cars are final. There is no cooling-off period after buying a car that allows you to cancel the transaction. That being said, make sure you really want the car

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before you sign for it. Cars depreciate as fast as any product out there, so do not rely on recouping costs in a few weeks if you decide you do not like the car and want to sell it.

4. Be aware of the local lemon laws, but do not rely on them too much.

So-called "lemon laws" exist throughout the country to provide consumers with options in the event they purchase a car that continually has mechanical problems. Lemon laws typically give consumers full refunds on problematic cars that cannot be fixed after a certain number of attempts. Most lemon laws, including South Carolina's, only apply to new cars, although some states have lemon laws that also apply to used cars. A quick internet search pulls up a number of websites devoted to state lemon laws, and the full text of South Carolina's lemon law is available by searching "South Carolina code 56-28-10." Lemon law applicability often hinges on the express warranties, so do not purchase a questionable vehicle thinking that a lemon law will automatically remedy the issue. The key take away: beware of purchases "as is."

Car buying can be a frustrating process. Information overload and eager sales associates can cloud your vision as soon as you walk on the sales lot. By sticking to the above tips, you can make the process as efficient and enjoyable as possible. Also keep in mind that basic principles pertaining to contracts, fraud, and deceptive practices generally apply to car dealerships, so see a legal assistance attorney if you think you may have an issue. If you are in need of legal advice relating to purchasing a vehicle, stop by the legal office located on the second floor of building 1118, or call 803-895-1560 or DSN 965-1560. Walk-in legal assistance is offered Mondays and Fridays from 9-10 a.m., and Wednesdays from 1-2p.m.