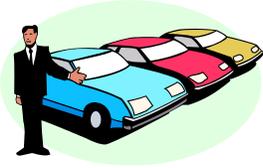


IMPERIAL VALLEY REGIONAL OCCUPATIONAL PROGRAM
ACCESSING CAREERS THROUGH EDUCATION



Buying a Car

Before buying a car, do some research on the **make** (Honda, Toyota, etc.) and **model** (Civic, Camry) to see if the car has a good history and is worth the price. Professionals will look at many things (mileage, engine size, automobile condition, year car was built, etc.) to estimate the value of the car.

The Kelly Blue Book is an agency that offers the most accurate value of a car (New or used). Their website (www.kbb.com) will give you a free estimate of a car to make sure you are getting a good deal. You can also read reviews from owners of just about any car in the link below:

<http://www.kbb.com/new-cars/consumer-reviews/>

Magazines such as *Consumer Reports* will rate the dependability of new and used cars. Here is a list of the best and worst values when buying a used car (cars with the least and most number of problems):

RELIABLE USED CARS UNDER \$8,000		USED CARS TO AVOID	
Acura Integra 96-98	Nissan Altima 96-00	Chevrolet Malibu 97-01	Mercury Mystique 96-00
Chevrolet Prizm 98-00	Nissan Sentra 96-01	Dodge Neon 96-01	Pontiac Grand Am 96-01
Honda Accord 96-98	Toyota Camry 96-99	Dodge Intrepid 97-99	Volks Jetta/Golf 96-03
Honda Civic 96-00	Toyota Corolla 96-02	Ford Contour 97-00	

This does not mean that all the cars considered being a “good deal” are expected to last forever. It just means they have a better chance because of the history of the company and the car. You also need to consider other factors such as mileage, previous owner, and maintenance or accident history.

ADDITIONAL COSTS FOR A CAR

Make sure you really **need** a car before deciding to buy a new or used car. A used car might be a better buy because it will cost less than a new car. There are additional costs that you need to consider. Below are some additional expenses you should know about before making a decision:

Auto Insurance: State law states for every car to have at least liability insurance. You will need to present proof of insurance every year when you renew the license registration. The amount you pay mostly depends on your driving history and type of car you drive.

Registration Fees: Yearly registration fees to update stickers for license plates. The amount you pay depends on the value of the car. You might also pay to change the name of the Certificate of Title.

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Smog Check: The seller of a used car needs to provide proof of current smog certification. If you forget to get that proof, you will need to take the car for a Smog Check. This check-up will see if the car's emission is safe for the environment. You might need to fix certain auto parts if the car does not pass the Smog.

You can check the results of the most recent smog check for any car at the following website:

<http://www.bar.ca.gov/pubwebquery/Vehicle/PubTstQry.aspx>

A vehicle marked as gross polluter had results at least twice as bad a failing vehicle. It will need major repairs to pass the Smog Check.

Remember that requesting a loan to buy a more expensive car is like requesting credit. You will also need to have a down payment (Approximately 20% of car's value) and set up a 3-5 year payment plan. The interest rates will also vary between dealerships and loan companies.

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Check a Car Like a Pro

While most sellers are honest, there will be an occasional dishonest seller who will provide false information about the condition or history of the vehicle. It would be a good idea to ask friends and families for car dealerships or sellers with good reputations.

WHAT ARE CAR TITLE BRANDS?

A "brand" is wording on the Automobile Certificate of Title that indicates what has happened to a vehicle in the past. The vehicle history information is more prominently displayed in a red box near the upper right-hand corner of the document. They can indicate previous problems:

Salvage Vehicle - is a vehicle that has been wrecked or damaged to such an extent that it is considered too expensive to repair. This brand includes previously dismantled (junked) vehicles.

Remanufactured - Vehicles constructed by a licensed remanufacturer, and consisting of used or reconditioned parts.

Lemon Law Buyback - a new vehicle that is leased or sold may be returned to the manufacturer for a refund or a replacement if it cannot be repaired.

True mileage unknown - indicates a possible difference with the odometer and mileage. The car might have a lot more miles than is indicated by the odometer.

Five easy things to check on a used car:

1. Check the car's mileage on the odometer. A car with moderate use should average between 12,000-15,000 miles per year. The car might be overused if it averages more miles. (Example: A 1996 car with 72,000 miles would be considered very good)
2. Cars have individual numbers that identify them. This is called a VIN or vehicle identification number. Make sure the VIN on the dashboard matches the VIN on the driver's side door panel and the one on the vehicle's title.
3. Check front-end and rear-end damage. Check for any signs of welding, painting, or new parts. Check for any signs of repainting on the body of the car and don't forget to look under the car for any damage. See if the car is leaking water, oil or any other fluid.
4. Have engine checked at dealer shop or by a good mechanic. They will check all major points in the engine and see if the car is having any problems.
5. Perform a road test of the car. This is the best way to see if the car is good running condition. See the checklist for the buyer and mechanic on the following page for details.

CHECKING THE HISTORY OF A CAR ON THE INTERNET

Finally, you can verify the vehicle's ownership and damage history by obtaining the VIN, going online (www.carfax.com) and running a **CARFAX** report. For a \$20-\$30 fee, you can see if the car is salvaged, lemon, has a history of odometer tampering, been in an accident or belonged to a rental agency. This might end up saving you the money spent fixing a bad car.