



Used Car Shopping Tips

- First decide what types of cars you are interested in and check their prices. You can find pricing and other information at the National Automobile Dealers Association's (NADA) Guides, Edmunds , Consumer Reports and Kelley Blue Book.
- Ask for the vehicle's maintenance and repair record. Look over the car carefully during daylight hours as this will show signs of damage or water marks if they exist.
- Always test-drive the car. Make sure you drive the car on various road conditions, such as up hills, on highways, and in stop-and-go traffic.
- Ask the dealer questions about the history and condition of the car, such as whether it was ever in an accident or flood. Complete a vehicle history check through the National Motor Vehicle Title Information System (NMVTIS), for a small fee, can give you information about a vehicle's title, odometer, and damage history.
- Have a mechanic YOU choose inspect the vehicle. This is important because it lets you know the true condition of the vehicle and gives you negotiating power.
- "AS IS" means YOU will pay the costs for all repairs. The dealer does not guarantee the car will run and will not pay for any repairs that are needed.
- The 3-day right to cancel rule does NOT apply to car deals. Once you sign on the dotted line, the car is yours.



Ready to buy that used car?

Remember these tips...

- If you're planning to finance, use an online loan calculator so you know how much you can safely borrow and still stay within your budget. (Most banks have online car loan calculators or try the one at www.bankrate.com.)
- Don't forget to factor in insurance costs when figuring out your budget.
- Shop for a loan before you visit the car lot. Compare the APR—the annualized interest rate. The lower the APR, the less expensive the loan will be over its life.
- A car dealer may offer to sell you an extended service contract (warranty). Read all the fine print before you agree. The FTC has helpful information on car loans and service contracts at www.consumer.ftc.gov/topics/buying-owning-car.
- Make sure to read and understand all loan documents before signing.
- There is no lemon law (buy back) on used cars in Ohio.

Have any questions or want to file a complaint?

Contact Consumer Affairs at cuyahogacounty.gov/consumeraffairs or call **216-443-7035**.