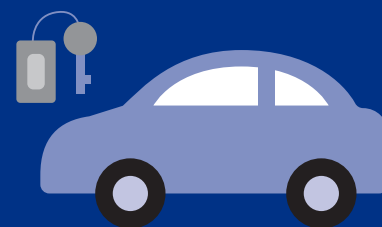


# Buying a Car

Before you shop for a car, think about how you'll pay. And learn how to find out if there are problems with the car you want to buy.



## How will I pay for a car?

When you buy a car, you can pay in two ways:

1. Pay the total price of the car when you buy it.
2. Borrow money to pay for the car over time. If you borrow money, your total cost will be higher because you'll have to pay interest for borrowing the money.

In addition to price, think about these other costs:

- ▶ state car registration fees
- ▶ sales tax
- ▶ car insurance
- ▶ gas
- ▶ maintenance costs

Read **Getting a Car Loan** at [consumer.gov/cars](https://www.consumer.gov/cars) to learn more about borrowing money to pay for a car.

## What is a Buyers Guide and how can it help me?

A Buyers Guide tells you important information about the car, like:

- ▶ its major mechanical and electrical systems, including some problems to look out for
- ▶ whether the car is being sold “as is” or with a warranty. If it has a warranty, the Buyers Guide also tells you what repair costs a dealer will pay for under the warranty.

Dealers must display a Buyers Guide in every used car they sell.



## What do I do when I find a car I want to buy?

Before you buy the car:

- Buy a vehicle history report.** A vehicle history report tells you who's owned the car and the car's mileage. It may also include accidents and flood damage. **VehicleHistory.gov** lists companies that sell vehicle history reports.
- Ask about safety recalls.** Ask the seller if there are safety recalls that haven't been completed. You can also check for recalls yourself at **NHTSA.gov**.
- Review the service records.** Check if the previous owners did the recommended maintenance on time.
- Test drive the car.** Do you usually drive in heavy traffic? Test drive the car in heavy traffic.
- Get an inspection.** Hire a mechanic you trust to inspect the car. The mechanic will tell you what repairs the car needs and how much they'll cost. If the car needs repairs, the seller might lower the price or pay for those repairs.
- Ask for the total price.** Ask the dealer for the total price, including all costs and fees.

