

9

Steps

For Buying A Used Car

An Insider's
Step-by-Step

Buying System

Auto Insider Tips



9 Steps for Buying a Used Car

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How to Buy a Used Car for a Great Price, While Avoiding ALL the Dangers!

THE END

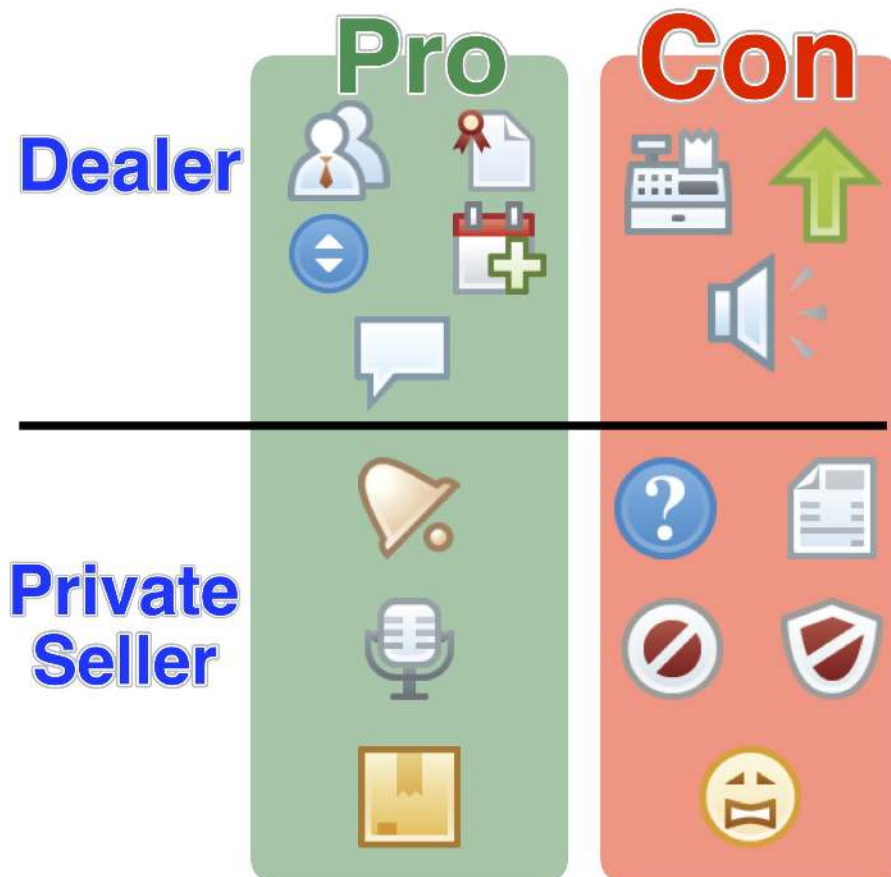


Step 1 - Buying Options

I can't stress how important it is to decide where it makes sense for you to shop for a used car, and equally important, where you should NOT shop! Let's look at the two options in these graphics...

Used Car Buyer's Shopping Sheet



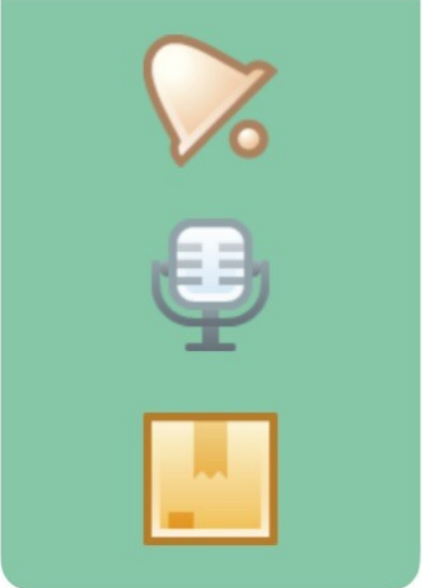
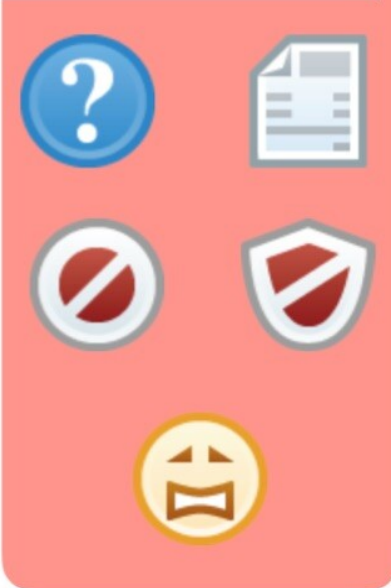
Compare & Contrast Your Used Car Buying Options



Used Car Buyer's Shopping Sheet

Compare & Contrast Your Used Car Buying Options



	Pro	Con
Dealer		
Private Seller		

Dealer

Pro



Selection - having multiple cars to choose from is a dealer advantage



Warranty - Car dealers can offer you a warranty, but it's usually sold at a premium.



Payment Options - A car dealer can offer finance options that might not be available anywhere else.



Convenience - A car dealer should take care of all of the paperwork, including going to the DMV.



Reputation - Although car dealers will sometimes do shady things, many car dealers want to maintain a positive reputation in the community.

Con



Pressure - car dealers are in the business to sell cars, and they will try and pressure you to move faster than you'd like



Expense - all things being equal, buying a car from a car dealership will cost more. They offer some convenience, and their overhead is higher than a private seller.



Salesmanship - selling cars involves a high degree of salesmanship. Their approach to selling is far more intense than buying from a private party.

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Private Seller

Pro



Lower Price - buying from a private party should allow you to pay less for a the car.



Negotiation Room - a private seller will usually be an easier person to negotiate a price, when compared to a car salesperson.



Taxes- This series by state, but there are usually tax benefits purchasing from a private seller.

Con



Mechanical Risk - A private party sales is almost always 'as-is,' so it is the responsibility of the buyer to make sure they're making a sound purchase



Paperwork Responsibility - As the buyer, it's your responsibility to ensure the paperwork is done legally



No Trade-Ins - Private sellers do not offer the trade-in option.



Scammers- Private selling is the best scenario for a scammer.



DMV- Buying from a private seller requires you to go to the DMV to register and plate the car..

Step 2 - Setting Your Budget

Now, you've narrowed down your shopping options, let's explore how to establish a budget. Before shopping for a used car, you need to have a budget for the vehicle that factors in not just the price, but also insurance, gas, and maintenance.

Looking to the right, most people only focus on the '10,' but if you're financing the vehicle, you need to consider the entire equation now; let's break it down.

The '20'

Put at least 20% of the car's purchase price down. So, if you're financing a car that costs \$20,000 - you should put down at least \$4,000 - or 20% of the car's purchase price.

Note, when you put money down, it reduces the amount of money you're financing. In the example above, the amount financed will not be \$20,000, but \$16,000. Check that this calculation is correct when you sign the financing contract.

Setting Your Used Car Budget

THE 20 / 4 / 10 PRINCIPLE

A simple to calculate budgeting system for new and used car buyers

20%

Put at least 20% down - pay 20% of the car's purchase price up front

4

Do NOT finance a car purchase or lease for more than 4-years

10%

Make sure your total monthly expense for the car doesn't exceed 10% of your Gross Pay

A SMART WAY TO CALCULATE FOR YOUR NEXT USED CAR - AVOID FINANCIAL PROBLEMS!

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The '4'

The '4' relates to the length of time you are financing, do not go longer than four years or 48 months.

If you're financing a car and need to go longer than four years to reach a payment you can handle, you're buying a car out of your price range. When you factor in the price and the interest, going beyond four years doesn't make financial sense.

The '10'

Make sure the total monthly expense for the car doesn't exceed 10% of your gross pay. So, if you make \$75,000 a year, that's \$6,250 per month, so 10% would be \$625.00.

When you are calculating the total monthly expense of the car, you need to consider:

- Principal - the cost of the vehicle
- Interest - the amount of interest you're going to pay for your car loan
- Insurance - your auto insurance is broken out by month.
 - Estimated fuel
 - Estimated maintenance

Edmunds offers a great tool to calculate all of this; it's their [True Cost of Ownership](#).

If you follow the 20-4-10 Rule, you will ensure you're not buying more car than you can afford!

Step 3 - Survey the Scene

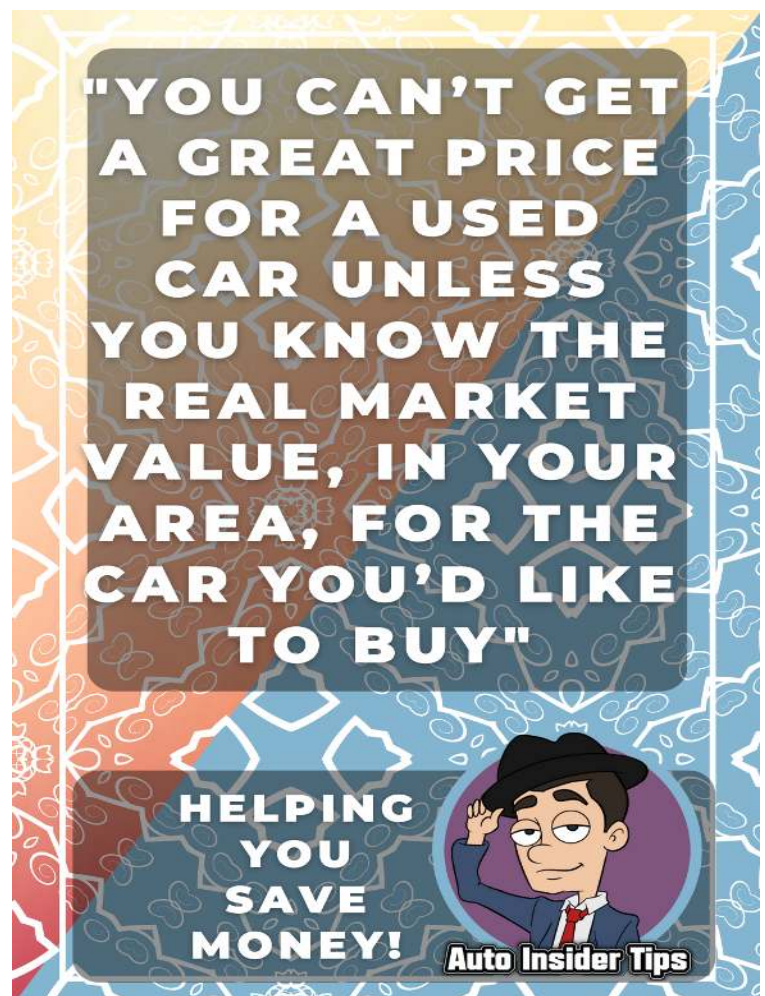
Now, it starts to get fun!

You can start looking at some actual cars and getting a sense of what's available in your price range, and at the same time determine which cars fit your needs.

Let's also talk about what you're not doing at this step, you are not going to get a price on a specific car. If you rush this process, there's one thing that I can guarantee... you will pay too much for your used car.

Listen, you have to be an informed buyer, anything less, and you're an uninformed shopper who will be taken advantage of, whether you're shopping at a dealership or with a private seller.

Now, getting to know the landscape is done online, but do NOT try and use the well-known car websites!



I'm not going to name names, who needs legal problems, but car dealerships pay those websites. So, like every business, they cater to their customers.

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Don't get me wrong, the big car websites can have some benefits, but you have to be careful and use them for specific reasons.

So, here's some links to help you with your research:

- [Vehicle Longevity](#)
- [Brand Rating](#)

After looking around on the sites above, you've got an idea of which type of used car interests you, so now let's take a moment to check the [CAR'S RATING](#) before going forward. Let's make sure this is the car you're interested in purchasing.

Now, you need to become an expert on this specific make and model, this is the only way to get the best price possible, and I'm going to show you an easy way!

In Step 1, you've determined if you're going to shop at car dealerships; if so, here's a website to get a [tree-top look at the availability in your market and the pricing](#).

If you're targeting private sellers, two sites can quickly help you determine the landscape, [Craigslist](#), and [eBay](#).

Here's what you need to know before you move off to the next step. You should have a ballpark idea of the pricing in your market for the type of vehicle you're interested in, based on age (model year) and usage (mileage).

For example, if you're interested in a 2020 Toyota Corolla LE with 12,000 miles - yes, you need to be specific, year, make, and model.

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You need to know the value in your market for the vehicle you're shopping, in the marketplace, you're shopping, a dealership, or a private seller. When you're at this point, you can now start exploring attractive options; let's get shopping!

Step 4 - Shopping

I'm sure you know that this section needs to be broken into two parts, private sellers and dealerships.

If You're Shopping Dealerships

I strongly recommend you shop directly with a car dealership, not through one of the big car websites.

When you shop, you want to ask questions and let the salesperson know two critical things:

- you are a serious buyer, not some tire-kicker
- you have a solid understanding of the car you are shopping
 - you know the different models available
 - you know major options that are on this specific vehicle
 - you are interested in a particular car

Do not go to the car dealership! I always negotiate using email. It provides a clear, easy way for you to get a price quote, and it saves you time and money. I do have an entire course that takes you through this process in detail, including email templates and real car shopping examples. I guarantee the price, so I've made it a no-risk program; [click here to learn more!](#)

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So, via email, you will negotiate pricing, and you can deal with a multitude of different dealerships, all from the comfort of your kitchen table! So, through a series of emails, you will determine which car you'd like to buy!

If You're Shopping Private Sellers

As we discussed, shopping private sellers is the wild, wild west!

You have to understand that there's an incredible number of scammers who are out there looking to take your money or sell you a car that's not as advertised. So, you should pay less shopping with private sellers, but you better be ready to do more work!

You've looked around; you understand the price range for the car you're interested in, so it's normal if you see a vehicle that's priced incredibly low.

As attractive as this looks, if a car's priced way too low, it's:

- got a mechanical or cosmetic problem
- has title issues, like it's been salvaged
- a scammer is trolling to steal your money

I told you this is the wild, wild, west!

Trust me, if the price is too good to be true... believe it!

9 Steps for Buying a Used Car

You will eliminate these outliers, and you will want to start to explore real buying opportunities. Start by communicating with the different sellers. It's not about negotiating the price; instead, your goal is to verify the ad's information and gather information.

Important information to obtain:

- Year, Make, Model
- Mileage
- Number of Owners
- Vin Number
- Has the car been involved in any accidents
- Is the owner aware of any mechanical problems
- Is the Title clean (no salvage, the car has not been totaled)

And any other interesting items that might be in the ad.

Be sure to take notes; you will refer back to these notes as you go through the process. This is one of the easiest ways to weed through your options. If the Seller gives you different information than the ad, this is a huge red flag, be ready to move on!

Many used car shoppers don't concentrate enough on the number of owners. In the best-case scenario, the Seller is the one, and only owner, specifically if the car's got less than 30,000 miles.

It's not uncommon for a car with 30,000 to 50,000 miles to have two or three owners. And, when you get into the 50,000 miles and more, to have 3+ owners.

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We will get into looking at third-party vehicle reports in a minute, but when I talk about owners, I am not referring to dealers. As a car ages, it's common for dealerships to buy cars from other dealers. These don't count as owners for your purposes.

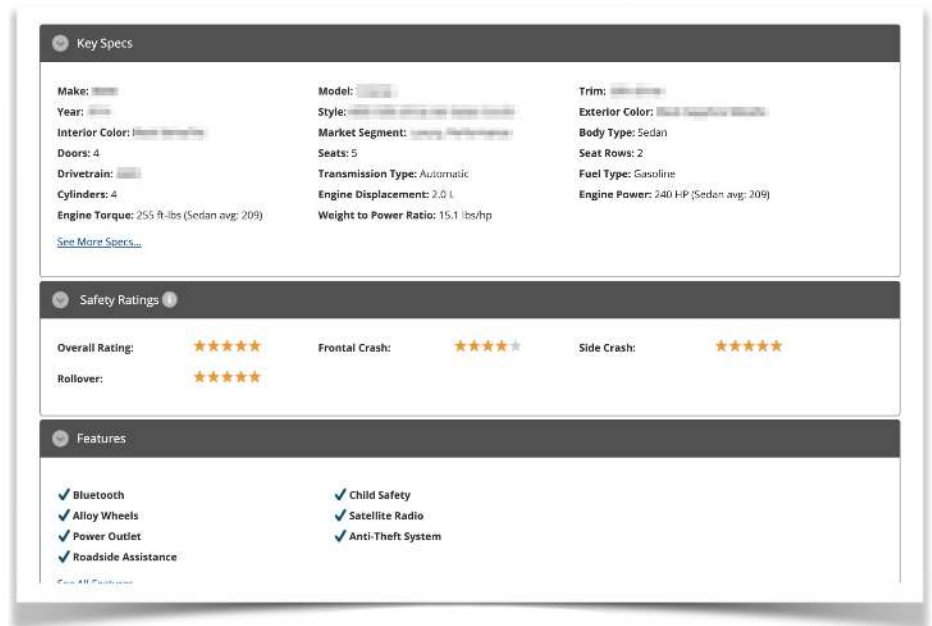
Information for Both Dealership & Private Sellers

Now that you have gathered information from several sellers, all cars you're interested in buying, let me tell you what you will do before negotiating the price, or taking a test drive, run a free car report.

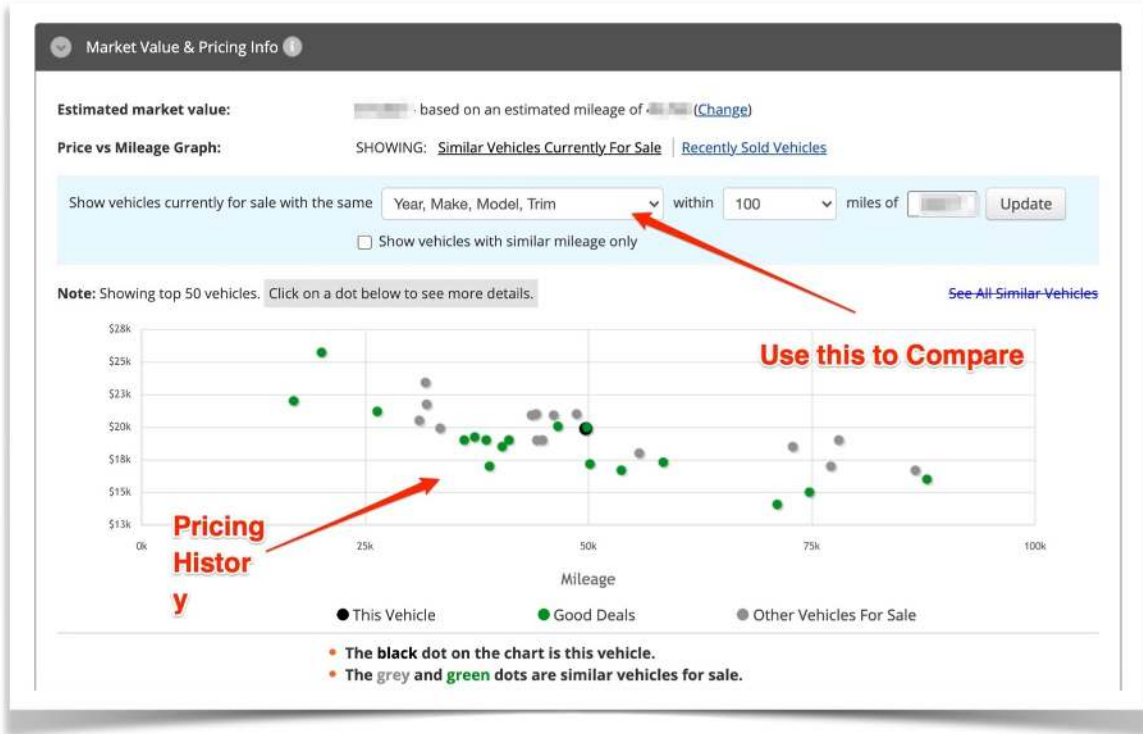
You can generate a [free car report](#) for each car, and you want to run the report and make sure there are no discrepancies. Before you buy a car, I will recommend you run a [CarFax report](#), and those take money, but this free report will certainly help you determine important things like:

- Vehicle specs
- Safety Ratings
- Features
- Market Value
- Mileage Analysis
- The number of owners, and more!

Here are some screenshots of the information you can access for free.



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Mileage Analysis

Estimated Mileage: [redacted] (Change)

Estimated miles driven per year: [redacted]

Seller's Description (from previous listing on [redacted])

Green - Positive attribute detected
Red - Negative attribute detected

Explore any Red Attributes!

Here's Where You Check the Number of Owners

Listing History

	Listed	Removed	Price	Mileage	Color	Seller / Location
1	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
2	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
3	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

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Additional Helpful Information



If the information you receive from the Seller (Dealer or Private Seller) doesn't match this information, that's a red flag, and you need to sort this and be ready to move on to the next vehicle.

At this point, you should have a group of potential vehicles, and you should not get involved in price negotiation now because you've not seen the car. We'll cover price negotiation during the 'Take a Ride' step. Doing it now reduces your leverage.

Right now, you know the Seller's asking price. So, the ceiling is set, and if you do it at the right time, you can lower the cost!

Step 5 - Financing

Please keep in mind; if you're paying cash for your used car, you will not need to focus on this step.

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If you are paying cash and buying from a private seller, here's what to do:

- Do not show up with cash
- Use a cashier's check, money order, or bank check
- Complete the transaction at your bank (contact them to arrange)
- Avoid wire services; this is the scammer's go-to source



Be very careful if you're buying a car registered in another state.

Be sure to follow these steps, and be extra cautious when it comes to the paperwork; more on that in a moment.

Auto financing is the process of finding the lender who's willing to loan you the money to buy the car at the lowest interest rate possible.

Always have your financing in place before taking a test drive; if you make that mistake, you will almost inevitably lose money!

If you are shopping at a dealership (a new car or used car), never walk into the dealership without having at least one financing source already in place.

Rule #1 - NEVER rely on one lending source!

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What you want to do is have a multitude of lenders competing for your business; this is how you get the best rate!

Know Your Credit Rating

When you're taking a loan, the amount of interest you will pay is predicated on your credit score. This is easy to do, and it's free!

Once a year, you can obtain your credit score from the three companies that track this information: TransUnion, Experian, and Equifax - [Grab Your Annual Credit Report](#).

If there are errors on this report, you will want to get them corrected; use the forms to address specific errors and make sure they get corrected.

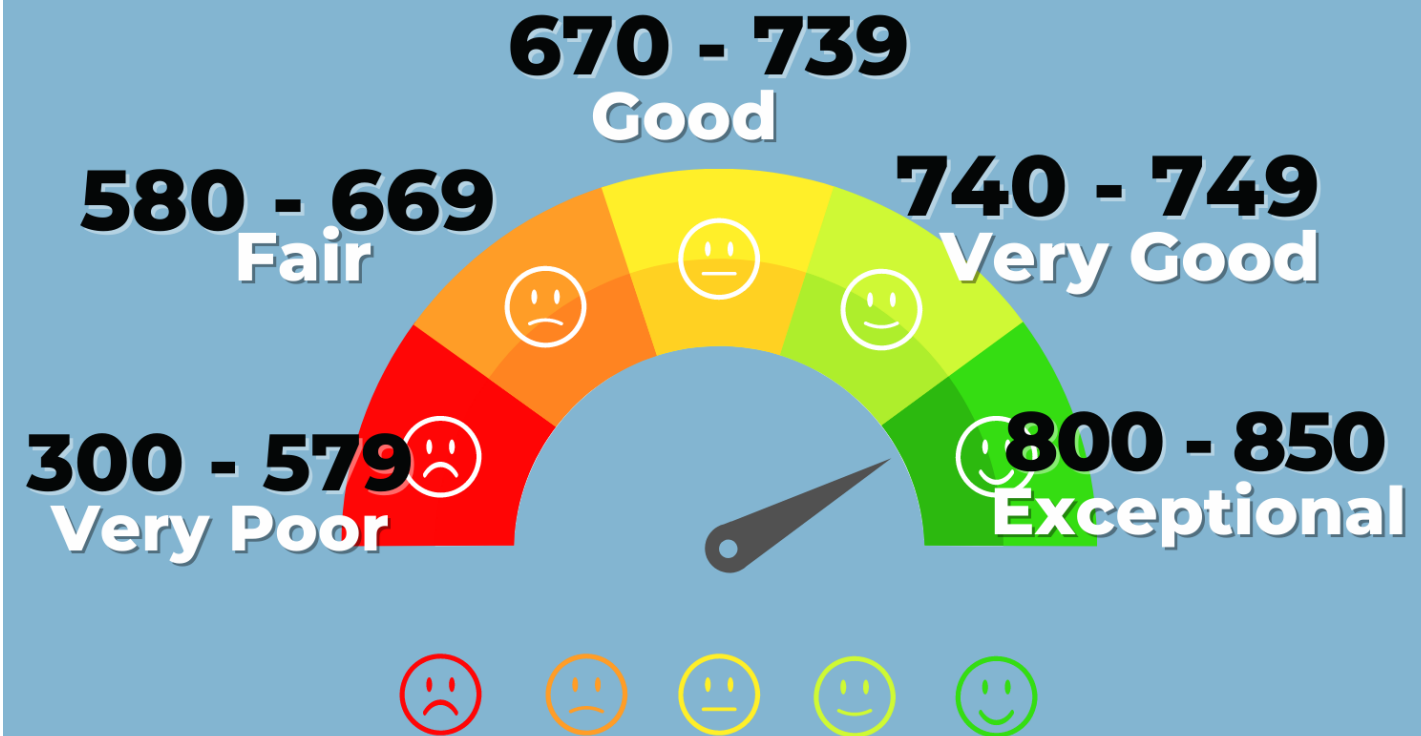
Lenders have a credit score on each of us; it's called a FICO score. And your score is based on the chance you will make a loan payment over the next 24 months, 90 days later or longer. Almost every lender uses this FICO score, so it's bound to be critical in your upcoming loan.

You will probably have 'bad credit' if you've not had a loan (no credit record equals lousy credit) or you've had loans and not made your payments on time or defaulted.

As you can see on the chart on the next page, a score of 670 or higher falls into the 'good' category, and anything below 670 is a 'fair' or poor credit score.

Now, you must understand where your credit score lies to evaluate your lending options intelligently. Your credit status can enormously impact what you can purchase and how much you will ultimately pay each month!

Understanding FICO Scores



So, your first step must be to determine your FICO score. Some people might not know their exact score, but you will know your credit status if you have:

- Had several loans, made your payments on time, paid off some loans, you will have a good or very good credit score.
- If you do not have a credit history or have taken loans, and you regularly miss payments or make your payments late, you will have a poor credit score.

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So, if one of those scenarios is your situation, proceed below with the proper steps. But, if you are not sure what your credit score is, or feel like you're somewhere in the middle, here's a way to find your credit score:

[Get Your Credit - FICO Score](#)

If You Have Good Credit

As someone with good credit, there are lots of lenders who want to do business with you! So, you will qualify for a low-interest rate, and here's how to get the lowest rate possible! By following these two steps, you will have lenders competing to do business with you, and that's going to save you money!

Good Credit - Step #1

Using the link below, you will have the best rates from the largest lending network in the world in just a couple of minutes!

[Lowest Rates from the Largest Lending Network in the World](#)

Good Credit - Step #2

Now, after taking Step #1, you've got some great rate quotes, but let's take just a couple of minutes to make sure you're going to pay the lowest rate possible! We're going to do this by getting quotes from two smaller lenders; sometimes, a smaller bank will bend over backward to get your business!

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Remember, when taking a loan, the lowest interest rate is the company you want to do business with, so you can quickly check these two lenders:

Small Lender Works Hard - Low Rates

Always get a rate from a specialist; here's a bank that only does auto lending; find out if they've got the lowest rate.

An Auto Loan ONLY Lender

If You Have Poor Credit

Getting a car loan, even a small one, can be the first step towards improving your credit score!

As someone with a less than stellar credit history, you will pay more for your auto loan, but you should not feel like you've got to settle. Odds are there are lots of lenders who want your business, so let's get you the best rate possible!

I'm going to be sharing lenders who want to do business with you, and you should use this opportunity to turn your credit history around; it will make life easier in the future and save you lots of money!

With a poor credit history, you're going to do a bit more work, but your efforts will probably save you hundreds while improving your credit rate, saving you more in the future, so it's time well spent!

9 Steps for Buying a Used Car

Poor Credit - Step #1

Start by seeing what type of loan and rate you can get from a large network of lenders. Understand, even if many of these lenders may not provide you with a lending option, it's still the right first step.

[Lots of Lenders - Step #1](#)

Poor Credit - Step #2

Here's a website that searches for lots of auto-specific lenders. For example, they have banks that specifically want to work with buyers who have poor credit.

[Auto Only Lenders](#)

Poor Credit - Step #3

Depending on your credit rating and the amount of money you're looking to borrow, you will have a good number of options by now, but even if you don't, there's still more you can do!

Here's two lenders who specifically want to lend money to people who need to create a better credit rating. These lenders should be able to get you the money you need so you'll be driving your car soon!

[Lender That Helps all Levels of Credit](#)

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An auto only lender who's looking to help you get a loan, and repair your credit history:

Auto Only Lender - Almost 100% Approval

Step 6 - Take a Ride

Now that you have a group of vehicles you're interested in buying, it's time to get behind the wheel and see which cars you like, and see if one is not right.

But, there's another vital part to the test drive to determine the car's condition and the accuracy of the information the seller has told you.

Don't get me wrong, I'm not a negative person, and I trust people, but I can not stress enough, used cars as a magnet for scammers, and you need to protect yourself!

So, during your test drive, you want to make sure the car is as advertised and you find the car comfortable. Pay attention to how comfortable you are in the seat; how are the sight-lines in the vehicle?

This is especially important if you are tall or on the shorter side because you might not see well or be comfortable in a seating position necessary to see well.

Test Driving a Car What's it For...

Taking a test drive should be used to help you determine if a car that:

- Makes financial sense
- Meets your needs
- Is appealing to you

If it ticks the boxes above, a test drive determines if this car is an option for you. This car must:

- Be comfortable
- Have good sight-lines
- Is what you expected

**But, Don't Negotiate
at This Point**

9 Steps for Buying a Used Car

Please take notice of the car's features, are they as advertised, and you want to see how well they work. But do all of this before hitting the road.

Don't drive with the radio on; you want to listen for troublesome sounds from the engine or the suspension system.

You need to think about the test drive like you would inspect and look over a home you are buying. Depending on where and how you're shopping, you might want to think about the test drive in the same fashion you might approach walking across a minefield!

Lots of people try and mask problems!

I was buying an old car from a guy once, I liked that type of car, and I wanted a third car in the family for weekends, emergencies, etc.

So, I show up, and I ask him to start the car and open the hood. You should always do this, listen for strange sounds, look for fluid leaks that the seller might have cleaned up before you arrived.

I like to let the car run, and this guy was rushing me into the driver's seat. Well, all that did was encourage me to tell him my entire life's story!

By the time I got into the passenger seat, the car's radiator was running hot. A look under the car revealed a hole in the radiator, plugged... with a Bic pen cap. You know, the blue Bic pens, he used the cap!

9 Steps for Buying a Used Car

This gentleman had explicitly told me that he did not know of any mechanical issues. This is a perfect example of 'Not Buying Someone Else's Problems!'

Here are some other things to do when you're taking a test drive.

Now, after you've taken a car for a test drive, you can begin the price negotiation process. "that's always fun," said no one, ever!

The following applies equally, whether you're shopping at a dealership or with a private seller. Of course, you must know that used car dealers are experts at negotiating, and you better be ready! Many folks don't know that negotiating with a private seller is sometimes more difficult than dealing with a dealership!

I'm sure you know there's more advice out there than there are videos on YouTube, but I'll join in here and share my thoughts. First of all, no two negotiations are ever the same, so these folks saying, all you need to do... are wrong.

But, here's what I recommend and teach in [my Course](#), you're shooting in the dark if you start negotiating with the phrase, "would you take..."

8 STEPS WHEN INSPECTING A USED CAR

Tips & strategies to follow when you inspect a car... you don't want to buy someone else's problems!

- LET THE CAR IDLE**
Idle for 15-20 minutes, windows up & heat on. See how the radiator is working & check for condensation on the windows, a sign that a car has been flooded
- GIVE IT A SNIFF**
While Idling, see if there's smoke, pet odors or worse embedded in the carpets and seats. Heat reveals smells masked by a knowledgeable seller.
- INSPECT THE FUSE BOX**
Inspecting the fuse box for water damage & to see if the car's been modified. Look for corrosion and wires not neatly bound together or not properly stowed.
- CHECK THE TRANNY**
If the car has 4x4, make sure it works. Does the car come with features like stability control, paddle shifters, etc.? During your test drive. If they don't work, this could be a sign of even more significant problems.
- TIRES**
Turn the wheel completely to one side to inspect the tread on the front tires & look at the rear tires, checking for wear and damage. Do all four tires match? Non-matching tires might indicate a car that's got other problems!
- HEADLIGHTS, CARPET & MATS**
Make sure the headlights work, both low & high beams. While you're doing this, make sure driving lights, hazards and directionals work. Look at the mats and carpets. Does the wear and tear match the mileage?
- BUTTONS, KNOBS & GADGETS**
Today, cars come with all sorts of gadgets. But, sometimes they break or stop working, so check and make sure they work. If some of them are not working, it could be a sign of a car with electrical problems!
- REGISTRATION & INSURANCE**
Does the current owner have the car registered, and insured? By itself, this doesn't mean much, but it could be a sign of problems. Ask questions and try and determine why the car's not registered and insured!

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Sure, you may get a "yes," but if you get a no, you've established the bedrock of the discussion. That person's not going to take less.

Instead, I suggest you use two elements to craft your negation:

- Your understanding of the market
- Your evaluation of the vehicle during this test drive

So, instead of asking, "would you take," you might start the process by mentioning there

are similar vehicles for sale with less mileage for a lower price.

You might also include information about the car's present condition and the cost to restore it. Or, you can point out a part of the car that's going to need to be repaired or replaced soon.

Evaluating A Used Car's Value

10 Critical Evaluation Points

- 1 MILEAGE**
Number of miles on the car
- 2 MODEL YEAR**
Car's age
- 3 CONDITION**
Car's condition - inside & out
- 4 RELIABILITY**
Car's reliability ratings & history
- 5 SERVICE HISTORY**
Has the car been serviced properly
- 6 WARRANTY**
Is there eligible factory warranty left?
- 7 MODEL STYLE**
Is this the current model style?
- 8 FUEL ECONOMY**
How's the car's fuel economy?
- 9 OWNERSHIP**
How many owners has the car had?
- 10 SIZE**
What's the vehicle's size & desire

Auto Insider Tips

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In my Course, I do share with you specific emails I've used, and you see the results.

I also help you present the same data someone working in a dealership would use to negotiate or evaluate a vehicle's value.

There's too much for me to dive into here, but know this, you can check out my Course and realize it's so affordable.

I guarantee to save at least the price, an authentic no-questions-asked guarantee, so you have nothing to lose... except your money!

My Used Car System

A Complete Used Car Buying System that includes real examples and everything is done for you!

Why pay more for your used car?

[Learn more](#)

If you've gotten to the negotiation-phase, you've inspected and test-driven the car, it's everything you want, and you don't see any problems. If you and the Seller agree on the price, you're all done.

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No, not so fast!

Before you complete the transaction, you should have a mechanic look over the car. A professional inspecting the vehicle should happen if you're shopping at a dealership, and it needs to be a certainty if you're shopping at a private seller. Let's dive into this in the next step.

Step 7 - Doctor Please

Spending \$100 to \$200 for a mechanic to look over the car you'd like to buy is one of the most intelligent decisions you can make. I say it repeatedly **when you shop for a used car; your first goal is to 'not buy someone else's problem!'**

So, spending this money will let you know if there's a mechanical problem with the car. You will know if there are any recalls out there; you will have a professional who can tell whether the car's been well maintained. A mechanic can see lots of things once it's up on the lift!

At this point, I highly recommend getting a [CarFax](#) report. Make sure everything on this report matches what you've learned about this car!

It makes no sense to fly blind if there's a problem that will cost you thousands down the road. Isn't this money well-spent?

Step 8 - Paperwork

You must check for any state-specific paperwork. You should be able to find this on your state's Department of Motor Vehicle website. But, let's cover some paperwork you will need to have in place.

Every car has a Title, and unless you're working with a lender, you need to make sure you have possession of this document when you complete the sale.

You will need to sign the Title, and the Seller also needs to sign this document. If the Seller does not produce a Title, a replacement Title can be obtained from the DMV.

It's worth your time to visit your state's DMV website to see what examples of a Title in your state, so you're familiar with the document and its appearance. You will see that these documents have changed some over the years.

Make sure part of your efforts to complete this transaction includes a Bill of Sale. In some states, official documents are required, some needing a Notary; in others, it's less formal. But, I would insist that any Bill of Sale include the transaction date, odometer reading, VIN, year, make, and model.

As I've mentioned, state requirements vary, and you may need to provide emissions testing or a formal vehicle identification document. Know the paperwork that's required; used car scammers often commit their crimes at this specific point!

Step 9 - Home

Now, you're ready to bring your car home, so you probably think you're done... not so fast!

You've got to ensure that car!

First, make sure you've got at least the state-mandated minimum amount of insurance for your car, not sure what that is; here's [a source to find this information](#).

If you're looking to get [more information about auto insurance](#) and determine the amount of coverage you need, I have this in-depth blog post that you're going to get the information you need!

Here's the thing about car insurance, for your last car, your present company might have offered you the premium, but that doesn't mean they will provide you with the best option for the vehicle you are about to purchase.

So, you will want to make sure you get a couple of auto insurance quotes for the car you're about to purchase.

If you follow my simple, fast, two-step auto insurance pricing process you're going to be sure to pay as little as possible for your auto insurance!

Auto Insurance - Step #1

Start by using this handy website that will allow you to quickly get pricing from the 5 top auto insurance companies.

9 Steps for Buying a Used Car

Auto Insurance Quotes from the Top 5 Auto Insurers

Be sure to make sure you're comparing the same coverage when you get the pricing from each company.

Auto Insurance - Step #2

15 Factors That Can Lower Your Insurance Premiums

1. Owning a Home or Homes?
2. College Grad?
3. How Much You Drive?
4. Car Alarm?
5. Married?
6. Teen Driver's Ed?
7. Teen Driver - Good Grades?
8. Are You a Veteran?
9. Do You Use a Garage?
10. Use the Vehicle for Work?
11. What's Your Job?
12. Premium Payment Flexibility?
13. Auto Pay Premiums?
14. Paperless Statements?
15. Who Actually Drives the Car?

**Get a Quote Factoring
This Information!**

When you're getting quotes, make sure your quote includes all of the elements that could lower your price. This is where step two ensures you save the most money!

Keep in mind that some online insurance companies are not equipped, or may not offer you discounts for some of these elements.

So, here's a page [on my website](#) that will allow you to get a custom quote quickly and easily from multiple of other insurance companies, and if you have some unique situations you may save more money!

Discover Even Lower Auto Insurance Rates

Links & Tools

I've put all the key resource links below, plus some additional products to help you save money and keep your car looking its best!

Vehicle Research

Vehicle Longevity - [Click Here](#)

Vehicle Brand Rating - [Click Here](#)

Car Ratings - [Click Here](#)

Shopping at a Dealership - Start Searching - [Click Here](#)

Seeing some cars that interest your - Free Car Report - [Click Here](#)

Lenders and Loans

Get Your Credit Report for FREE - [Click Here](#)

Help with Credit Rating Issues - [Click Here](#)

Auto Lenders - Good Credit

Obtain loan quotes, no fees and it's the best way to ensure you're going to pay the least amount of interest. Get multiple quotes in minutes!

1. Start Here - the World's Biggest Lending Network - [Click Here](#)
2. Check the rates with lenders that specialize in auto loans - [Click Here](#)
3. A small lender actively looking for auto loans - [Click Here](#)

9 Steps for Buying a Used Car

Auto Lenders - Poor Credit

Just because you don't have the best credit doesn't mean you can't get a car loan. And, you don't need to pay a fortune in interest! Save money by following the steps below.

1. Start here - this gives you a broad search and lots of information - [Click Here](#)
2. Now, get more loan quotes quickly, [Click Here](#)
3. Lenders specifically looking for your business - [Click Here](#)
4. Also helps to restore your credit rating - [Click Here](#)

Price Negotiation Time

Get a CarFax Report - [Click Here](#)

My Complete Used Car Buying System - Guaranteed to save you money! - [Click Here](#)

Auto Insurance

A quick two-step process to ensure you're paying the lowest amount for your auto insurance, and you'll be done in minutes!

1. Get a fast quote from the Top 5 Auto Insurers - [Click Here](#)
2. More insurers - cover all your bases - [Click Here](#)

Maintaining Your Vehicle

Interior Care

Mats - Guaranteed lowest price on WeatherTec mats - [Click Here](#)

Hand-Held Vacuum - [Click Here](#)

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Exterior Care

Wheel Cleaning Brush - [Click Here](#)

Car Covers - Sized for Specific Vehicles - [Click Here](#)

Tires - Shop Online & Save - Compare Prices

Save money buying tires online! They do everything including arranging installation at a local facility. Shop, compare and save!

1. A top-rated online retailer - [Click Here](#)
2. Another top retailer - [Click Here](#)

Windshield Wipers

Windshield wipers are another item that's so much cheaper to buy online! Plus, you don't have the hassle of going to the store!

Source for the lowest prices - [Click Here](#)

Different Colors & Wiper Styles - [Click Here](#)

Repairs & Problems

Cracked Windshield or Windows - get 3 local quotes fast & free - [Click Here](#)

Replacement Car Manual - [Click Here](#)

9 Steps for Buying a Used Car

Auto ReFinance

If your credit score improves your can refinance your auto loan and save money every month!

Changes in your financial situation? Get a free loan refinance quote - [Click Here](#)

Complete Car Ownership Help & Savings

Now that you're about to buy a used car, it's a good time to think about how you can maintain this asset and how to save money maintaining your vehicle. No worries, I have you covered! Grab a copy of my free book, the **Complete Car Guide - it has helpful advice that will save you money... free to download** - [Click Here](#)

Questions

I want to thank you for taking the time to read my 9 Steps to Buying a Used Car! I'm here to help you and you can find lots more information on my website and social media!

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