



OnRamp
DRIVEN BY HOPE

RELIABLE RIDES

USED CAR BUYING GUIDE



OnRamp Used Car Buying Guide. Version 1.0

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Want more content from OnRamp, including inspiring stories of the amazing clients we serve? You can follow us at www.OnRampTX.org or at @OnRampTX on Facebook and Instagram.

CHAPTER 1. INTRODUCTION

Let's begin with the basics. Why is it worth your time to read this book and why can you trust the advice we give?

How this book can help you

We have seen dozens of families in our community suffer after making mistakes when buying a used car. Sadly, once they bought the vehicle, there was no way out. Some were scammed. Some bought unreliable cars. Some bought a good vehicle but didn't know how to keep it in good shape. This book will help you avoid all of these costly mistakes.

This book will help you...

- ...find a reliable car, truck, or SUV
- ...steer clear of scams, crooks, and lemons
- ...minimize future repair costs
- ...get the best price on a used vehicle
- ...keep your vehicle running well
- ...find a safe vehicle for your teenager
- ...understand auto insurance
- ...and more!

Why you can trust our advice

OnRamp is not a business trying to sell cars to you. We are a 501c3 charity that gifts reliable vehicles to hard-working families in our community to partner with them on the road to self-sufficiency. In our first five years, we've donated reliable cars and SUV's to over 140 local clients. We buy and prepare a vehicle for each client, plus we maintain the vehicle for them, free-of-charge, for the first year of their ownership. As a result, we have been able to track EVERY PENNY spent on all 140+ vehicles. We have a LOT of data on exactly what each make and model will cost you. We are experts at finding reliable cars and trucks in the \$4000 - \$15,000 price range, and we're excited to share all we've learned with you!



For more info about OnRamp, visit www.onramptx.org

The OnRamp Program

Here is the program that your purchase of this book helped to fund. We gift reliable vehicles and ongoing support to help qualifying individuals improve their employment, spend more time with their children, and serve their community without falling prey to scammers or predatory lenders or losing hours walking so that they and their families can become self-sufficient for generations to come. We currently serve clients in the Brazos Valley of central Texas and in the Dallas/Ft Worth area, but hope to expand throughout the U.S. All clients are hard working men and women nominated by local charities, churches, schools, and health care providers who are already helping them on their journey towards self-sufficiency. To learn more about nominating a worthy person in one of the counties we serve, please visit our website.



Marlo: our inspiration

Marlo, a single mom of four, inspired the creation of OnRamp. In need of a vehicle, but with little money or credit, she was forced to turn to a dishonest used car dealer who sold her an absolute lemon. The radiator was held on with duct tape and electrical wire! We spent months trying to keep her car running, which lit the fire that launched this charity to ensure no one ends up in a similar situation again! Five years ago, OnRamp donated a great Chevy Tahoe to Marlo which is still serving her today.

Tiffany: from client to Board member

This single mom found herself out of options when her only car broke down at the same time her daughter's college tuition came due. She needed a reliable vehicle to get her to and from work in our local school district. With the car we gifted her, she was able to pay her daughter's tuition, attend her children's school activities, increase her income over 50%, and complete a college degree of her own. She accomplished her goals so well that we invited her on to our Board of Directors so she can help guide OnRamp for years to come!



To help us empower more clients like these,
please consider donating at www.onramptx.org/give



PART 1
BEST AND WORST
USED VEHICLES



**Pure JOY when client #40 received a Honda Civic
from OnRamp, September 2020**

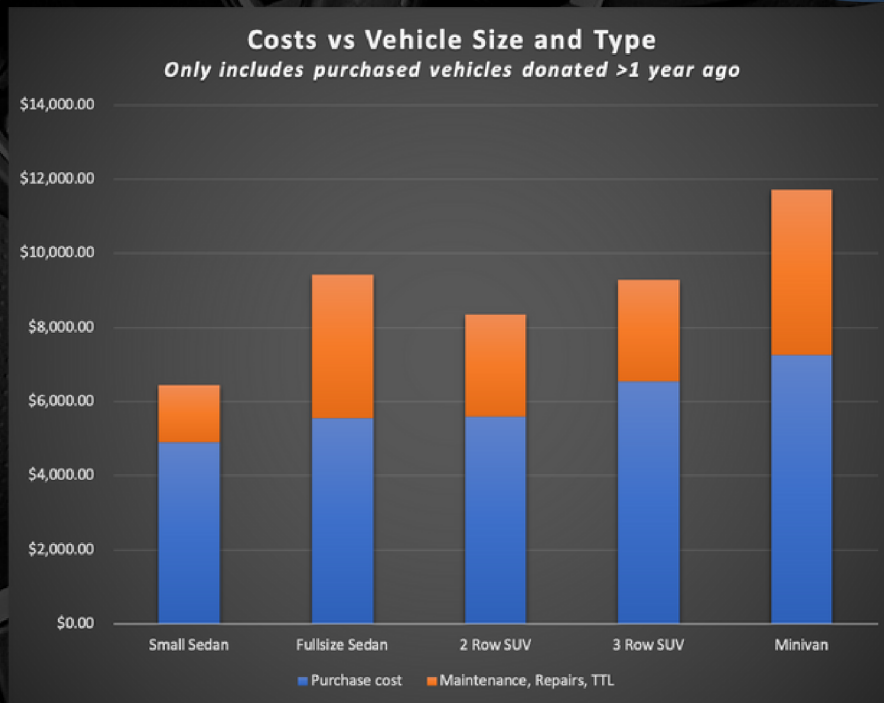
CHAPTER 2.

5 KEYS TO RELIABILITY

Before we reveal our list of the most reliable vehicles in the used car market, let's start with five key principles. Follow these principles and you are far more likely to end up with a dependable car or SUV that lasts for years to come.

1 Smaller is Better

Size matters. The smaller the vehicle, the cheaper it is to maintain. Tires, shocks, gaskets... they are all more expensive as vehicle size increases. So buy the smallest vehicle you can reasonably live with (there are exceptions for new drivers - see chapter 6). Can you make do with a Corolla? Buy it!



2 Mileage left matters more than mileage spent

We would buy a 150,000 mile Toyota Rav4 over an 80,000 mile Nissan Murano even if they were the same price. Why? Because in our experience, the Toyota will go 250k miles while the Nissan may only make it 120k miles. What matters is how many miles you can expect to get out of the car, not how many miles the previous owner got.

Why do we avoid Nissan Muranos? Many people have had great success with these, and they can be very nice for the price. But we had to fix two 10-year-old Murano's for client families that suffered total transmission failures at around 120k miles. They use fancy CVT transmissions (continuously variable) instead of traditional automatics, and when those fail, they can't be repaired. They must be replaced. Those were \$4000-a-pop hits and led us to avoid these SUV's.

3 Age matters as much as mileage

Rubber and plastic parts become brittle as they age regardless of how many miles a vehicle has covered. Therefore, even low mileage vehicles can require expensive repairs as they age. So we recommend buying a vehicle no older than 15 years if possible. Exception: if the seller has done lots of recent maintenance on rubber and plastic parts, that might make an older vehicle a valid option. But have a mechanic check the vehicle before you buy it to confirm condition.

How'd we learn this lesson? We bought and then donated a 2003 Rav4 to an amazing client who works as a victim's advocate fighting human trafficking. We love Rav4's! Unfortunately, at 20 years old, lots of plastic and rubber parts started to fail during her first year of ownership. Windows stopped rolling down (plastic gears). Suspension got loose (rubber bushings). Engine seals started to leak on her driveway. It became such a problem, we had to replace it and give her a new car (we never make our clients suffer for our mistakes). We still donate Rav4's, but none older than 15 years.

4 Simple is better

Luxury features and fancy electronics cost more to buy AND to maintain. There are simply far more parts to break in a luxury or performance car. Therefore, we recommend buying the simplest used car you can if you want the lowest cost of ownership. Two-wheel drive (2wd) is simpler, and thus cheaper than 4WD or AWD. Traditional gas powered cars are simpler than hybrid powered cars, and thus cheaper to repair (gas mileage gained rarely outweighs increased cost to buy and repair).



Base models RULE! We love manual seats and rotary dials. If possible, leave digital climate controls and touch screens for those who want to spend a lot on maintenance when those gadgets break.

5 Brand support matters

Larger brands are more likely to provide the parts you need down the road. That's why we prefer Toyota over Mitsubishi, for example. Now there are exceptions. With supply chain issues, even great brands like Toyota are having trouble getting certain parts when needed. But the brands below have given us the most problems over the last couple years when we needed a part for a ten-year-old or older vehicle. Note, this list doesn't include any European or exoctic brands because OnRamp doesn't donate such cars. We only work with budget-friendly brands.

Based on OnRamp's experience, you may want to AVOID older used cars from these popular brands due to poor parts support:

- Mitsubishi
- Kia / Hyundai
- Nissan
- Mazda

CHAPTER 3. BEST SMALL VEHICLES

Remember, this list is about RELIABILITY, not performance, comfort, looks, or technology. It's also about USED cars in the \$5-20k price range, not new or nearly new cars.

1 TOYOTA Corolla, Camry, Yaris, Matrix, Rav4, Tacoma with up to 160k miles

If in doubt, buy a Toyota! Toyotas tend to last 250k miles or more if maintained. From our experience, they are overall the best vehicles in the used car market for reliability!

HOWEVER, avoid 2005-2009 3.5L V-6 engines with 2GR-FE engine designation and 2006-2011 4-cyl 2.4L engines with 2AZ-FE engine designation. Some of these engines suffer from major defects.



We are not sponsored by Toyota, nor do we get discounts from them. We just love their cars! Many of us drive them daily ourselves. And after giving reliable cars and SUV's to over 140 local clients in the last 6 years, Toyota's Corolla and Camry sedans have outlasted everything.

2 HONDA Fit, Civic, Accord, CRV with up to 160k miles

Hondas are a strong second to Toyota and can often go 200-250k miles!

*TIP: Toyota V6 engines before 2007, Honda V6's before 2015, and Honda 4-cylinder's before 2003 have timing belts instead of chains. These belts **MUST** be replaced every 80-100k miles or the engine could be toast. Make sure that was done or negotiate \$1000 off the purchase price to get it done yourself.*

3 SCION – all models with up to 130k miles

These are great, simple cars built by Toyota. However, they are not as rugged as name-brand Toyotas, so only buy one if it's priced below a similar Toyota or Honda.

4 FORD Edge, Explorer, Freestar, Taurus BUT only with 3.5L V-6 engine, 2010 or newer, and less than 150k miles

Fords older than 2010 or with engines other than this specific 3.5L V6 tend to be much less reliable. But these newer 3.5L models are impressing us with their durability.

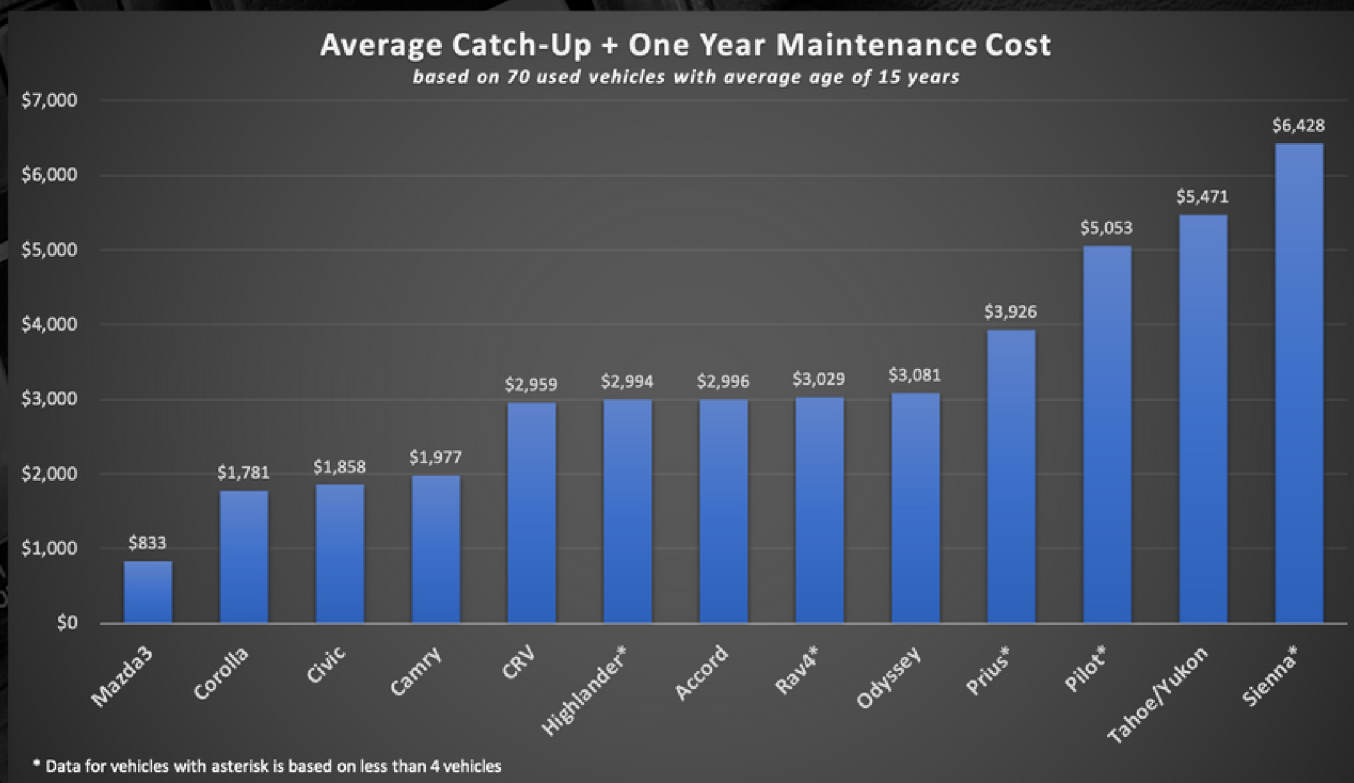
5 HYUNDAI and KIA vehicles with up to 80k miles

Hyundai and Kia are often cheaper than same age/size Honda or Toyota, but they do not tend to last as long. You are likely to not get more than 150k miles. For that reason, we prefer to buy a 130k mile Corolla to an 80k mile Hyundai at same price and age.

Be VERY careful and talk to a mechanic about any particular Hyundai or Kia you are interested in buying. Some are vulnerable to catastrophic engine failures due to manufacturing defects and only a mechanic will know the specific models, years, and VIN numbers to avoid. Also, as mentioned in chapter 2, Hyundai and Kia are struggling to provide parts for their older cars, so be careful.

Where does our advice come from?

We record every dollar we spend on every vehicle. That includes money spent before donation to catch up all past-due maintenance and repair anything broken. It also includes all repair costs during the first year of our client's ownership since OnRamp pays for all of that (a key part of our program's impact). As a result, we can chart the average costs and overall reliability for each make and model, as the graph below shows.



CHAPTER 4. BEST LARGE VEHICLES

Need room for 6 or more people? Then choose one of these large vehicle options. Again, RELIABILITY is our key, not comfort, performance, or tech. Also, this list is not necessarily applicable to new vehicles. This is for 5+ year-old vehicles.

1 TOYOTA Sienna, Highlander, Sequoia with up to 160k miles

Toyotas tend to last 250k miles or more if maintained.

From our experience, they are overall the best vehicles in the used car market for reliability!

AVOID 2005-2009 3.5L V-6 engines with 2GR-FE engine designation. Some of these engines suffer from major defects. We had an awesome Sienna with this engine that we donated to a local single mom. Just a few months later the engine grenaded and we got to replace it for \$8,000!

Note that Sequoia's get very bad gas mileage due to their large size and engine, but they are stout!



Minivans may not be cool, but they are THE most cost-effective way to haul lots of people and stuff. If you've got 7 or more passengers, you can't do better than an Odyssey or Sienna. And base models are best. Power doors are great until they break! I'll take manual sliding doors any day.

2 HONDA Odyssey and Pilot with up to 160k miles

Hondas are a strong second to Toyota and can often go 200-250k miles!

AVOID 2011 Odyssey's - these had major engine defects. Also, carefully test automatic transmissions in older Odysseys using the "full-throttle test" described later in the packet.

TIP: Some Toyota V6 engines before 2009 and all Honda V6's before 2015 have timing belts instead of chains. These belts MUST be replaced every 80-100k miles or the engine could be toast. Make sure that was done or negotiate \$1000 off the purchase price to get it done yourself.

3 CHEVY/GMC Yukon and Suburban with up to 130k miles

These are not as reliable as Toyotas and get poor gas mileage. But since they are "body-on-frame" vehicles (the frame is separate from the body and built like a tank), they are extremely rugged and can survive dirt and gravel roads better than other vehicles. We only purchase these for drivers who frequently use such roads.



This client drives miles down "washboard" gravel roads. That requires a heavy-duty truck frame like in this Tahoe we gave her. HOWEVER, the trade-off is that when she brought it in for suspension service, it cost OnRamp more than double what a Camry sedan would cost for that repair! BIG vehicles cost BIG money!

TWO THINGS TO REMEMBER ABOUT BIG VEHICLES:

- Unless you drive often in snow or mud, we strongly suggest 2WD (two-wheel drive) instead of 4WD or AWD. It's cheaper to buy and cheaper to maintain since there's far less moving parts. 2WD vehicles are also typically more fuel efficient than their AWD/4WD siblings.
- The larger the vehicle, the more expensive the parts and tires. So if you want the lowest ownership costs possible, then buy the SMALLEST vehicle you can reasonably live with. You might really want that Tahoe, but do you really need it? A smaller vehicle will cost you SO much less over the long run. Check out this tire data for proof. These are prices for identical specMichelins.



4 tires for a 2012 Corolla (16" wheels) = \$608

4 tires for a 2012 Yukon (20" Wheels) = \$1052

CHAPTER 5.

VEHICLES TO AVOID

If any chapter was going to be controversial, this is it! Here are the vehicles we do NOT recommend for cost-conscious, used-car shoppers. Remember, this is NOT about new vehicles, nor does it take into account comfort or performance. This list is about what to avoid if you are looking for a 5-20 year old vehicle and want to have as few maintenance costs or headaches as possible based on OnRamp's experience and data.



1 European Vehicles – BMW, Mercedes, Audi, VW, Mini, Volvo, Porsche, etc.

These can be wonderful cars to drive, but if you are trying to keep your costs down and aren't ready to do repairs yourself in your garage, then steer clear. Parts and labor for European vehicles can easily cost twice what Japanese and American car repairs cost. None of these brands are known for Toyota-like reliability. When a generous family donated a beautiful Audi to OnRamp, we sold it and bought two Corollas! We'd never give a car to someone that they can't afford to maintain over the long haul.

2 Nissan, Subaru, Mitsubishi, Isuzu

In our experience, these Japanese brands have proven less reliable than Toyota or Honda. Yes, they tend to cost less, too. But if you're not the first owner, you could be on the hook for expensive repairs. Nissan CVT transmissions from the 2000's and early 2010's frequently fail. They can't be repaired; they must be replaced, and that can cost as much as the whole purchase price of the vehicle. Subarus are great off-road vehicles, but their complex drivetrain and problematic engines can lead to expensive failures. Mitsubishi and Isuzu seem to be pulling back from America, leaving owners with spotty and uncertain service. We cannot recommend these brands.

3 Buick, Pontiac, Saturn

These General Motors brands have major drawbacks. Pontiac and Saturn no longer exist, so you won't find dealer support and will struggle to get parts. Buicks have not proven to be reliable vehicles for our clients. We recommend you avoid.

ONE EXCEPTION: the Pontiac Vibe is actually a rebadged Toyota Matrix with a Corolla engine! Feel free to buy these hatchbacks. They're great!

4 Chrysler, Dodge, Jeep

There are GREAT enthusiast vehicles made by these brands, like fast Chargers and go-anywhere Wranglers, but they do not have the best record for reliability or build quality. We've seen Chrysler minivans and Jeep SUV's with major engine and transmission failures surprisingly early in their life. We simply can't recommend any of these if reliability is your chief concern.

5 Chevy and GMC cars and midsize SUV's

While the large body-on-frame GMC/Chevy trucks and full-size SUV's are solid, reliable vehicles, their cars and small-to-midsize SUV's have not proven reliable for our clients. We had a Chevy Cruz with a blown head at 50,000 miles. The Chevy Traverse and Equinox and GMC Acadia and Terrain have been the worst SUV's for reliability we have seen.



AVOID

6 Ford vehicles older than 2010, any Ford Escape, any Focus or Fiesta with an automatic, all Lincoln

Ford is hit-or-miss. Their 2010 and newer 3.5L V6 vehicles are excellent, and their newer trucks and full-size SUV's seem to be quite reliable. However, they do have some lemons. Avoid Escapes. Avoid the automatic Focuses and Fiestas due to a design flaw in their transmissions; but feel free to buy manual versions. Avoid Lincoln simply because these luxury vehicles have lots of electronics and features that tend to break long before the vehicle wears out.

And what about Mazda?...

We LOVE Mazda. As you saw on the maintenance cost chart in chapter 3, we have had great success with Mazda's little sedan, the Mazda3. These vehicles have cost us less to repair on average than any other vehicle. BUT there's a problem that the data masks. The chart only shows vehicles we ended up donating and maintaining. It does not show vehicles we were given or bought that failed and had to be scrapped. Sadly, that includes a few Mazdas that suffered major computer-related failures, including engine control electronics and ABS brake modules. Mazda has struggled to make these repair parts, leaving us searching junkyards for substitutes. Furthermore, even when they are available, these complex computers can cost thousands of dollars to buy and install. Sadly, we have had multiple older Mazdas we've had to dispose of because we couldn't find or afford the repairs. So buyer beware!

CHAPTER 6.

TOP PICKS FOR NEW DRIVERS

According to the CDC, teenage drivers are almost three times as likely as older drivers to be involved in a fatal accident. And based on Safe Roads Alliance surveys, 43% of first-year drivers and 37% of second-year drivers end up involved in car crashes. In other words, your new teenage driver is very likely to have an accident in their first few years of driving. So, what type of vehicle should they drive to keep them as safe as possible. Here are our top tips for teenage drivers!



1 Newer is usually better

The newer the car, the more safety features it is likely to possess. Your child is likely safer in a high-mileage newer car than a low-mileage older car.

There is a catch. New vehicles with lots of tech gadgets can actually be a distraction to new drivers. If possible, avoid vehicles with touch screens. Simple buttons are far less distracting.



Here is a frontal crash test between a 1959 Chevy Bel Air, a massively heavy sedan, and a 2009 Chevy Malibu. The Bel Air disintegrated, and the occupants likely would have died. But the Malibu fared far better thanks to modern crumple zones and airbags. The occupants likely would have survived. Newer is safer, especially if it's more than ten years difference.

2 Mass usually wins

You could have the safest 2-door hatchback ever made, but in a collision with a Suburban, you will almost certainly lose. It's a simple matter of physics. That said, big, heavy SUV's and trucks carry their own safety risks, most notably increased risk of roll over, which can be deadly. Therefore, we advise a middle-ground. The safest vehicles tend to be mid-size or full-size sedans and SUV's.

3 Check crash-test data

Fortunately, experts at NHTSA (National Highway Traffic Safety Administration) and IIHS (Insurance Institute for Highway Safety) have collected crash test data for every vehicle made and share it for free on their websites, linked below. Enter the year, make, and model you are interested in and they'll give you safety ratings for multiple crash scenarios such as front collision, roll-over, side impact and more. If the vehicle you're researching performed poorly, find something else!

[visit NHTSA](#)

[visit IIHS](#)

4 Boring is better

Please do not buy your new driver more car than they can handle! Fast cars are a privilege to earn, not a rite-of-passage for testosterone-filled teens. According to the CDC, teen drivers are much more likely to speed and drive unsafely than adult drivers. On behalf of all innocent bystanders, please do not give a new driver a Corvette. Give him or her something slow and boring. My first car was an early 80's two-wheel-drive Chevy Blazer. 0-60 took over ten seconds. You had to work to exceed the speed limit... which made it perfect for a new driver. You wouldn't throw a toddler in the deep end to learn how to swim, so don't throw your sixteen-year-old the keys to a sports car. For all of our sakes, help your kid learn the skill of safe driving in something boring.



So what are our favorite used vehicles for new drivers?

If you are looking for a ten-year-old vehicle for your new driver, then here are OnRamp's four favorites based on both reliability and safety data.



Honda Accord



Honda CRV



Toyota Camry



Toyota Rav4

BUT REMEMBER...

The particular vehicle you buy is FAR less important than teaching your teenage driver to PUT THE PHONE AWAY! The best way to protect teenage drivers is to train them to be fully engaged in the task of driving. Two hands on the wheel. Eyes forward. No texting while driving, EVER. No phone calls, either, since calls can be as mentally distracting as texts. Teach them to put the phone in the glovebox or cubby while they drive and focus on making it home to you in one piece!



PART 2
**HOW TO BUY A USED
CAR... AND NOT GET
SCAMMED**



FREEDOM for client #59 and her granddaughter thanks to this sedan from OnRamp, April 2021

CHAPTER 7. FIRST THINGS FIRST

While the first part of this book focused on what specific vehicles you should and shouldn't buy, this second section focuses on the actual process of buying a used car. There are SO many potential mistakes you can make in this process, mistakes that could cost you and your family dearly. Please read the following chapters carefully to avoid becoming yet another victim.



Let's begin with the two MOST IMPORTANT principles to follow when shopping for a vehicle:

1 Take your Time

Years ago, OnRamp gave a vehicle to a local single mother. Unfortunately, she had an accident and the vehicle was totaled. Once insurance paid her the vehicle's value, we cautioned her to be patient and let us find her a great replacement. But she felt desperate, and that led to the worst mistake you can make when buying a used car: she rushed. She bought the first vehicle she found in her price range. It didn't even make it home. Her money was gone and the new vehicle was headed for the junk yard. If you rush, you greatly increase the chances you will be scammed.

Take your time. Do your research. Get expert advice. READ THIS BOOK! If that requires you to get rides from friends or use Uber for a few weeks, that is infinitely better than rushing into a scam.

This brings up an important point. If your current vehicle is on its last leg, you need to be saving and shopping for a replacement now. Don't wait till it dies and leaves you stranded, because then you'll have to rush to replace it.

2 Stick to your Budget

Before you step onto a used car lot or search Facebook Marketplace, you need to decide exactly how much you can afford to spend. If you wait until you're face-to-face with a salesman, you are likely to be spend more than you can afford. So here are a few principles for setting your budget.

- **DON'T BUY MORE CAR THAN YOU NEED.** Vehicles are depreciating assets, meaning they go DOWN in value over time (there are rare exceptions, but they tend to cost big money). Therefore, you want to spend as little as you reasonably can to find a reliable vehicle. Money you save or invest earns you returns in the future. Money you spend on a vehicle does not. So don't buy more car than you need.
- **BUDGET FOR TAXES AND FEES.** The "sale" price is hardly ever the "true" price! At a minimum, you will have to pay state sales tax and registration, which can add thousands to the cost. If you buy from a dealer, expect multiple fees. If you buy with a loan, expect even more fees. Do your research on all of these additional costs and include them in your budget to ensure that you can actually afford the "out-the-door" total.
- **BUDGET FOR REPAIRS.** All vehicles need maintenance. If you don't include that in your budget and build up an emergency fund for repairs, you'll be sunk when something breaks. Budget at least \$1000 a year for ongoing maintenance, tires, and repairs.
- **GET THE TRUE PRICE OF A LOAN.** So many shoppers spend way too much for a vehicle because they only consider monthly payments. If you need to take out a loan, then find out all the details about what the potential loan will cost you, especially the annual percentage rate (APR). Compare that APR to other options, such as other banks or lenders, to make sure you're getting a fair deal. Note that loan costs vary greatly based on credit score. If yours is low, look into taking a class on improving your score. It will lower your future loan costs.
- **CHOOSE A REPUTABLE LENDER.** If you can't buy in cash and need a loan, try to get approved through your own bank. That's typically a safer option than financing at a used car lot. If you can't use your bank, do your research CAREFULLY on possible lenders. There are many predatory lenders out there that actually hope you'll miss a payment so they can repossess and resell the car! You want to find an honest lender committed to your success.
- **PRACTICE MAKING MONTHLY PAYMENTS AHEAD OF TIME.** To determine what monthly payment you can afford, practice saving a target amount for 3 months before you go buy a car. Were you able to save that amount without tapping in to long-term savings or leaving other bills unpaid? Adjust as needed to make sure you can afford the loan you are considering.

CHAPTER 8.

WHERE TO SHOP

Used car buyers have more shopping options than ever before. Brand-name dealers, corner lots, online retailers, Facebook Marketplace... each option has both advantages and disadvantages that you should be aware of as you shop.

1 Brand-name Dealers

By "brand-name," we mean a large dealership connected to a particular car maker, such as Honda or Chevrolet. These large dealerships typically have in-house financing if you qualify. They are both the safest and most expensive options on our list. They are the safest source of used cars because they highly value their reputation. If they treat you badly, that could have repercussions on their ability to sell more profitable new vehicles, and could even endanger their relationship with a car-maker. So they are unlikely to do anything criminal.

That additional safety comes with a price, however. Expect to pay more at a brand-name dealer for an identical vehicle bought anywhere else. Also, expect them to add various dealer and document fees to your purchase price.

One final challenge with this option. Many brand-name dealerships do not sell vehicles that are less than \$10,000. It's simply not worth their time. One dealership in our area doesn't put any vehicle under \$20,000 on their lot! So if you're in the market for an inexpensive used vehicle, this may not even be an option for you.

Word of warning: most used cars are sold "as-is" by dealers, meaning that you have no warranty and no recourse if the car breaks down after purchase, even if you're only a mile down the road! Unless they outright lied to you during the sale, they haven't broken the law. "Buyer-beware" is the rule when buying a used car "as-is."

2 Online Nationwide Sellers: Carmax and Carvana

Carmax, Carvana, and other nationwide used car sellers are attempting to change the game by offering easy financing, no-haggle pricing, free return policies, and home delivery in some cases. There are advantages to these models. Like name-brand dealers, these businesses care about their reputations and are, therefore, less likely to scam you. They also have large inventories of used vehicles in every price range, and can often ship vehicles from anywhere in the country to your town or even your door.

The disadvantage to this option, like the previous, is the additional cost for this convenience. Prices tend to be relatively high compared to other buying options. Furthermore, the innovators in this market, such as Carvana, have grown so fast that they have made serious errors that have hurt their customers, and may even lead to their bankruptcy. In some cases, title paperwork was lost or state laws were inadvertently broken, and owners were left without legal protection. Do your research carefully on these companies and their reputation in your particular state.



3 Local Used Car Lots

Be extremely careful if you choose this option! Some used car lots are honest and sell good cars for a fair price. Others are criminal enterprises that won't hesitate to steal from you. Telling one from the other can be tough! Start by carefully checking online reviews and the Better Business Bureau. Ask friends on Facebook or talk to coworkers. If you know anyone who works in the automotive industry, like a mechanic or car salesman, ask what they've heard about the business. If their reputation is bad, **DO NOT DO BUSINESS WITH THEM** even if their prices are excellent. Definitely get a pre-purchase inspection and a Carfax report (see next chapter). If the car lot salesman is pushy, makes you feel uncomfortable, prevents you from test-driving or opening the hood, or makes excuses for the vehicle, walk away.

One additional warning: many small lots offer sub-prime financing and zero-down payment buying options. We **STRONGLY** urge you to avoid any of these. Subprime and zero-down options tend to have very high interest rates, and you'll end up paying far more in the end than the vehicle is worth.

4 Private Seller

Now we've arrived at the highest risk, highest reward option. When you buy from a private individual, you are truly on your own. There's no Better Business Bureau to protect you. However, this option can be the most rewarding since you're not paying a middle man - you are buying directly from the original seller. For this option, we **HIGHLY** recommend a Carfax report and pre-purchase inspection (see next chapter).

Private sellers are very unlikely to offer financing. You'll need to pay the full price in cash or get a loan through your bank.

When buying from an individual, the person matters as much as the vehicle. Look up the seller online to see what you can discover. Call and have a conversation about the vehicle and their history with it. Do you get a sense that you can trust the person? Or do you get a sense that he or she could be lying to you or hiding something. If **ANYTHING** makes you feel uncomfortable or nervous, walk away. Trust your gut.

When the time comes to test drive, inspect, and potentially purchase the vehicle, safety trumps everything. Make sure to meet somewhere that's public and open. Many police departments actually have "buy/sell" parking lots where buyers and sellers can meet up knowing that they are both on police camera. Don't bring a wad of cash. Instead, if you decide to purchase the vehicle, meet at your bank and go inside together to get the cash and exchange the title and keys.

WHERE ONRAMP SHOPS

Most of the vehicles we buy are from private individuals and are found on Craigslist or Facebook Marketplace. That's a risky option, but we have learned to spot scams, do our homework, and find the rare gem among the crowd of scams. You can do the same, but only if you follow ALL the advice in the next chapter! Don't skip any steps. It's a jungle out there!

CHAPTER 9.

HOW TO AVOID A SCAM

In OnRamp's experience, half the used car ads on the market at any given time are scams. At best, dishonest sellers are merely hiding serious problems from you, hoping you don't know enough to spot a lemon. At worst, criminals are trying to steal your money, your identity, or both. The used car market is a JUNGLE, and you are easy prey if you don't follow the steps below!

1 Spot the Obvious Signs

You can avoid many scams by simply being aware of common traps. If the price seems too good to be true (more than 25% below fair value), it's probably a scam. If the seller wants payment in an unusual way such as Venmo, Western Union, gift cards, or PayPal, walk away. If the story sounds fishy, like he's selling a car for his cousin who's deployed in the military and can't sell it himself... walk away.

2 Research the Seller

If the seller is a business, check the Better Business Bureau for complaints. Read reviews on Facebook, Google, and Yelp. If the seller is an individual rather than a business, try to discover what you can about their honesty and integrity from social media or mutual acquaintances. If the person seems shady, walk away. And finally, remember that buying local will always be safer. If you are misled or scammed, it will be harder to get justice if it occurred out of town or, even harder, out of state.

3 Confirm Title, Plates, and Registration

We once tried to help a victim who bought a car from a guy who said he was a dealer. Car looked great and ran well, but he said he'd have to mail her the title because he left it at work. She handed over the money and drove an hour home. A month later, still no title. She came to us for help, and we discovered that the vehicle had been stolen! She lost the vehicle and her money. Don't even bother looking at a vehicle if the seller doesn't have the title in his or her name ready to hand you. Look at it with your own eyes; don't just take his word.

We also avoid cars that don't have license plates and current registration stickers. If the sticker or plates are missing, it is likely being sold by a flipper who bought it for cheap and is trying to make a profit off of you. There's nothing criminal about that, but it does cost some of your hard-earned money. Furthermore, some flips are actually scams seeking to hide problems with a vehicle such as flood damage by buying cheap and selling to a naive buyer.



4 Run the VIN Number

Every vehicle has a unique Vehicle Identification Number (VIN) etched into the frame at the base of the windshield. If the seller has not posted the VIN, ask for it. If the seller won't share the VIN, run away! That's a sure sign of a scam. Once you have the VIN, run a [Carfax](#) or [Autocheck](#) report on it. This costs \$30-40, but is well worth the price. Carfax saved OnRamp from buying vehicles that were presented as pristine but had been flooded, totaled, or had an odometer rolled back.

Once you've got the VIN report, walk away from the vehicle if it has ANY of these issues:

- A salvage or rebuilt title - unless you're a mechanic, it's not even worth your time to look at
- A serious accident that deployed the airbags - that could compromise safety or reliability
- Any odometer discrepancy - if the mileage suddenly dropped from one entry to the next, the odometer has likely been tampered with ("rolled back"), which is a crime. Do not buy!
- A long time spent in the midwest or northeast - this is not a scam, but it is a concern because these states use salt on their roads in winter which can cause catastrophic rust

5 Get a Pre-Purchase Inspection

Unless you are buying a Certified Preowned Vehicle from a brand-named dealership, insist on a pre-purchase inspection from a repair shop that is not associated with the seller. It will cost you \$100-200 since the buyer pays for inspections, but it will be the best money you'll spend. If there are any accidents listed in Carfax, ask the mechanic to check that out carefully. When the mechanic has completed a full inspection, walk away from the vehicle if serious undisclosed issues are reported or if you get the sense that the seller was trying to hide something from you. If the inspection indicates that the vehicle is in good shape, you can use any smaller issues to try to negotiate a better price. OnRamp uses Christian Brothers Automotive shops for all of our inspections.



Want proof you need a pre-purchase inspection? A sweet woman in our town bought a four-year-old Buick SUV with only 55k from an out-of-town used car dealer. It seemed to run fine till she got it home and the check-engine light came on. Turns out the oil was NEVER CHANGED and had turned to sludge. The engine was destroyed. The dealer would do nothing to help even though we could prove they purposely hid the problem. Don't become a victim! Get a mechanic to check out the vehicle BEFORE you buy it.

A final caution: BE PATIENT

So many people get scammed simply because they get in a hurry and buy on impulse. Until you hand over your money, you are in control. But after, you have virtually no recourse if you were scammed. Remember, lemon laws only apply to NEW vehicles, not used. So take your time to do your research and have the vehicle thoroughly inspected. If ANYTHING makes you feel uncomfortable or worried, walk away. It is far better to take Uber for an extra week than to make a hasty decision and blow your savings on a lemon.

CHAPTER 10.

HOW TO INSPECT A VEHICLE

You've found a vehicle you like and you're ready to check it out. What should you look for? What questions should you ask the seller? What should you do during the test drive?

Here's an overview of the steps we follow. For a free, downloadable checklist with detailed instructions, click [HERE](#).

KEY TO USING THIS LIST:

If the vehicle fails ANY item below that is yellow, we suggest you find something else to buy. If it fails any option in white, this may mean to walk away, or it may simply mean that you should negotiate for a lower price. Talk to a mechanic for specific advice.

1 Check the Inside

- No dash warning lights, check-engine light, or airbag light (see chapter 13 for illustrations and explanations of key warning lights)
- No smell of mold or mildew or sign of water or mud under carpets or in crevices
- All windows work and doors open, close, and lock
- Both AC and heat work on all settings and are free of bad odors
- Headlights, brake lights, turn signals, interior lights work
- Radio works properly
- Windshield wipers and washers work correctly
- Seats and mirrors work correctly – test all power seat controls

2 Check the Outside

- All body panels appear original, free of rust or significant damage (small dents are ok)
- Panel gaps and seams along hood, trunk, doors, fenders are consistent and line up correctly
- Underneath car is free of dripping leaks or major rust (get down and look under both sides)
- Tires are less than 5 years old, good tread, free of cracks, no abnormal tire wear (click [HERE](#) for instructions on determining a tire's age)
- Spare tire and tools present
- Windshield free of major cracks
- Rubber seals and trim in reasonable condition

Want to go the extra mile? Borrow or buy an OBD2 scanner and follow the instructions to connect it to the car. This will scan the onboard computer to see if there are any error codes. If there are codes, write them down and talk to a mechanic before you buy. Note that if you get a pre-purchase inspection (and you should!) the mechanic will do this for you.

3 Check Under the Hood

- Check the dipstick: oil at the proper level and free of sludge and water
- Check the radiator: coolant at proper level and free of sludge, rust, and oil
- Check the top and sides of the engine: free of leaks, heavy rust, or cracks
- Check the battery: corrosion free and less than 4 years old

4 Take it for a Test Drive

Time to take the vehicle for a spin! First things first, start the engine and listen for how easily it starts. Does it hesitate or fire up right away? Pop the hood and listen to the engine as it idles. Does it sound smooth and quiet? If it knocks or sounds unusually loud, that's a problem. While the engine is still idling, go to the back and check for white or blue smoke from the tailpipe which could indicate a major engine problem. Now get back in the car and rev the engine a few times with the car still in Park. Does it rev freely and smoothly? Or are there knocks or hesitations? If so, that's a problem.

Now it's time for the **5 road tests** OnRamp performs on cars we inspect:

1. **Engine mount test:** Before driving away, hold the brake pedal down FIRMLY, put the car in Drive, and press the accelerator while still holding the brake pedal so the car doesn't move. This loads the engine and transmission. Does the engine feel like it's still held down firmly, or does it shake or jump? Repeat the procedure in Reverse. You are checking to ensure the mounts have not failed.
2. **Parking lot test:** in a safe, open parking lot, do two full circles at slow speed, one with the wheel turned all the way to the left, and one all the way to the right. Turn the wheel till it stops and hold it there while doing a full circle. Listen to make sure there's no clicking, groaning, or scraping sounds. Next, drive over a speed bump or pothole in the parking lot with the left wheels and then again with the right wheels. Listen and feel for excessive bangs, pops, or shakes.
3. **Full-throttle test:** Get to a roadway that is straight and safe. With no cars close in front or behind you, drive the car at 15-20mph in a straight line and then floor the accelerator for a couple seconds. You want to feel the transmission make a smooth shift down to a lower gear. You also want to hear the engine accelerate smoothly. If the transmission failed to shift or if the engine or transmission made strange noises, struggled, or popped, this could be a serious issue.
4. **Brake test:** Be CAREFUL with this test. Your goal is to apply the brakes hard from 50 mph in a straight line WITH NO CARS RIGHT BEHIND YOU. You are testing the brakes. You want them to stop the car quickly without squealing, pulling hard left or right, or shaking the steering wheel.
5. **Alignment test:** Get on the highway and drive the speed limit. During a straight section of road, feel if the car is pulling right or left. If so, it needs to be checked out before buying. This is also a good time to listen and feel for excessive vibrations or noise.

If the vehicle performs poorly or makes unusual noises or shakes during ANY of these tests, have it checked out by a certified mechanic BEFORE buying.

CHAPTER 11.

HOW TO CLOSE THE DEAL

So you've found a vehicle you want and it has passed the VIN check, the pre-purchase inspection, and your own inspection and test drive. Now what? Here are the steps necessary to close the deal safely. Follow them all carefully!

1 Negotiate a total price

Before proceeding, research the vehicle on [Kelly Blue Book's website](#). Enter year, make, model, mileage, options, and condition, and get a "Private Party Value." This will help you determine a fair price. Next, if you are buying from a business, ask for a "total drive-out price" including fees, markups, options, taxes, and registration. You want to know the exact amount you have to pay in total to drive out in that vehicle. If you are financing, get a total price over the length of the loan, not just a monthly payment amount. Make sure the total you are paying is fair for that vehicle.

If the seller's price is high, make a counter offer. Be ready to walk away if the seller will not negotiate. If the inspection identified any problems, try to negotiate down accordingly. For example, are the tires worn out? Those will cost you \$400-\$800 to replace, so try to get at least half of that off the price. Same with brakes, batteries, air conditioning, or any other needed repairs. Even if the seller's price is fair and the vehicle is ready-to-go, you can still try to negotiate. If the seller is motivated to close the deal, you both win!

2 Verify signed paperwork

If you are buying from a name-brand dealer or nationwide seller, simply follow their document and payment process. But if you are buying from a used car lot or an individual, you need to collect and verify paperwork yourself BEFORE HANDING OVER MONEY. The seller must present you with an official title in his or her name. Photocopies are not acceptable. If they don't have the title and promise to mail it to you, WALK AWAY! That's a scam. The seller will need to sign the title correctly and it varies by state. So check your state's DMV website for detailed instructions on how to complete a vehicle title in your locale. Every person named on the title must sign, including both spouses if a married couple joint-owns the vehicle. If there is a lien on the title, the lien-holder (bank or business that owns the loan) must sign off BEFORE you can buy the vehicle.

Most states also require an additional "title transfer form" to be completed (form 130-U here in Texas). Fill it out and have the seller sign in the appropriate spot.

Finally, to protect both you and the seller, fill out and print two copies of this [Bill of Sale](#). Both of you should sign both copies at the time of purchase, and each keep one for your records.

BE CAREFUL!

Remember, until you hand over your money, you are in the driver's seat. But once you pay or sign on the dotted line for a loan, it is VERY difficult to get your money back if something goes wrong. So take your time. Triple check all paperwork. And walk away if the seller does something dishonest.



TEXAS CERTIFICATE OF TITLE

VIN: 2GCEC19T8X | YEAR: 1999 | MAKE: CHEV | BODY TITLE: PK | ODOMETER: 4400 | DATE ISSUED: 05/15/2018

REMARKS: EXEMPT

ASSIGNMENT OF TITLE

FIRST REASSIGNMENT DEALER ONLY

SECOND REASSIGNMENT DEALER ONLY

THIRD REASSIGNMENT DEALER ONLY

LIEN

WHEN VEHICLE IS SOLD, TITLE HOLDER MUST ASSIGN AND FURNISH THIS TITLE INDICATING A DATE OF SALE TO THE PURCHASER WHO MUST FILE APPLICATION WITH COUNTY TAX ASSESSOR-COLLECTOR WITHIN 30 DAYS TO AVOID PENALTY.

FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

SELLER SHOULD SIGN HERE (pointing to signature line on front)

SELLER SHOULD SIGN HERE (pointing to signature line on back)

SELLER SHOULD PRINT FULL NAME HERE EXACTLY AS TYPED ON FRONT OF TITLE (pointing to name field on back)

Here's what a Texas Vehicle Title looks like. The seller signs the front and back as shown, exactly as his or her name appears on the front of the title. If a married couple is listed, BOTH must sign the front and back. Check your own state's DMV website for instructions on how to complete your title document correctly. Be CAREFUL. Mistakes on a title can be tricky to fix.

3 Pay for the vehicle

If you're buying from a dealership or business, they will specify how you should pay for the vehicle. If you're buying from an individual, we highly recommend meeting at your bank to make payment in person. The seller should bring the vehicle, all paperwork, and all keys. You go inside together and verify that all paperwork is ready to go (see step 2 above). If it is, then you withdraw the required funds and exchange the cash for the vehicle documents and keys.

Avoid any unusual methods of payments such as gift cards, PayPal, Venmo, Western Union, etc. These could be scams. Cash, bank wire transfer, or cashiers check are the safest options.

4 File at the Tax Office

If you buy from a private individual, you must take the documents to your county tax office and file the "Change of Title" paperwork and pay the vehicle sales tax (dependent on the state you live in). Go soon. There's no reason to wait, and you have more legal protection once the paperwork is filed. Note that if the registration is due, if you need new license plates, or if the vehicle is from out-of-state, you must get a state safety inspection BEFORE going to the tax office. You will need that document plus your proof of liability insurance to transfer the title.

CHAPTER 12.

UNDERSTANDING INSURANCE

Auto insurance can be complicated and expensive... so let us break it down for you. There are 5 basic types of automotive insurance coverage:

1 Liability Coverage

This is the most basic type of coverage and is required by state law. You can't buy a vehicle and can't legally drive without it. Liability coverage pays for 2 things when an accident occurs:

- If the accident was your fault, liability pays for the other driver's vehicle and medical costs, but does not pay for repairs to your car.
- If the accident was the other driver's fault but they are uninsured or underinsured, it pays medical bills for you and your passengers and pays for the damage to your vehicle.

In Texas, you must have a minimum of 30/60/25 liability coverage to drive legally. This means your insurance will cover up to \$30,000 in injuries per person, up to \$60,000 in total per accident, plus \$25,000 for vehicle repair. You must pay any bills above these amounts out of your own pocket. Since most new cars cost much more than \$25k, we recommend paying extra for 50/100/50 coverage - \$50k in injuries, \$100k total, and \$50k for vehicle repairs.

2 Collision Coverage

This pays for damages or repairs to your vehicle if you hit another vehicle or object. This is crucial to protect your vehicle if you have an accident that's your fault. You'll have to pay a deductible first. The better the insurance, the smaller your deductible. We recommend a maximum deductible of \$1000 if you can afford it.

3 Comprehensive Coverage

This pays for repairs or replacement of your vehicle if it's damaged by something other than a collision, such as a tree falling on your car. Again, you'll have to pay a deductible first. We recommend a deductible no larger than \$1000.

4 Personal Injury Protection – PIP

PIP pays the medical bills for both you and your passengers in the event of an accident, and pays for non-medical costs like lost wages. We recommend a minimum of 2500 PIP which means insurance will pay up to \$2500 towards medical bills and lost wages for each person in your car.

5 Bonus: Roadside Assistance and Rental Reimbursement

We also recommend adding roadside assistance and rental reimbursement to your policy. They don't cost much, and make life much easier if you have an accident or your car breaks down.

TWO CRITICAL WARNINGS!!

1. Some insurance companies are awful

There are many great insurance companies to choose from, but also some to avoid, such as discount carriers that are far more likely to reject your claim and leave you in the lurch. We tell our clients to choose from one of these carriers:

Allstate, Farmers, Geico, Nationwide, Progressive, Safeco, State Farm, USAA

Get quotes from at least a few of them and then choose the policy that best meets your needs and budget.

2. Many insurers DO NOT cover Uber, Lyft, Doordash, etc.

If you want to drive for a delivery service like DoorDash or a rideshare like Uber or Lyft, you MUST talk to your insurer and discuss whether or not your insurance will cover you when you're using your car on the clock. Some do not, which could leave you very vulnerable if an accident occurs. Also check with the company you're working for. Some of these rideshare and delivery services offer insurance for their drivers when they are on the clock. Make sure you understand exactly what protection you have BEFORE signing up for any of these services.

What if you have an accident?

Accidents happen every day. If it happens to you, stay calm and remember, you are far more important than your vehicle! So here's the steps to keep you safe:

1. Call 911 immediately. If there are any injuries, ask them to send an ambulance. If no injuries, ask for an officer to come and make a report.
2. If possible, exit the vehicle and get you and your passengers to a safe location away from the road.
3. From a safe distance, take pictures of the damage to both vehicles as well as a picture of the other drivers' license and insurance card. Let them do the same.
4. If the police officer makes a report, ask for the report number so you can give this to your insurer.
5. Call your insurer and let them know about the accident. Give them the police report # and details on the other driver's insurance. Ask them about towing the vehicle if it is not drivable. Follow their instructions about where the car should be taken for an insurance adjuster to inspect it.
6. If you have ANY physical symptoms such as whiplash, headaches, etc. see a doctor or nurse ASAP.



CHAPTER 13.

HOW TO KEEP IT RUNNING

CONGRATULATIONS! You've bought your vehicle, insured it, and are hopefully loving it. So now that it's yours, how do you keep it running as long as possible with as few major repairs as possible?

1 Drive GENTLY

The life of your vehicle largely depends on how you treat it when you drive. Here's 3 vital tips:

- **Let the engine warm up fully before you give it much gas.** Most engine wear occurs when the oil is cold. Therefore, drive gently for at least 5 minutes after first starting the car to give it time to warm up to operating temperature.
- **Accelerate, turn, and brake gently whenever possible.** If you're merging on a highway or about to hit someone, push those pedals hard! But otherwise, if you'll use the brakes, accelerator, and steering wheel gently and smoothly, you'll extend the life of your car and tires. Imagine there's a penny on the dashboard. Drive smoothly enough that the penny never moves!
- **Take bumps slowly.** I'm amazed when I see people fly over speed bumps! That is HARD on a vehicle and will definitely wear out suspension and drivetrain components quickly.

2 Check and change FLUIDS often

- **Don't skip oil changes.** That's like saving \$50 so you can throw away \$5000! We recommend oil and filter changes **every 5000 miles or 12 months**, and check the oil level every 2 months.
- **Check levels of coolant, brake fluid, and power steering fluid every two months** and get the car to a mechanic if the levels are falling or fluid is dripping. That's a leak that will need repair. Have each fluid changed according to the schedule in your owners' manual.
- **Have a mechanic check your transmission fluid annually** and replace according to the schedule in your owners' manual. Don't neglect this! Transmissions are EXPENSIVE to fix.

3 Care for your TIRES

Tires are EXPENSIVE and, since they're the only part of your car touching the ground, vital to keeping you safe on the road. So check the following at least every TWO MONTHS:

- **Check tire pressures** after the car has been sitting for at least two hours and compare to the guide on your drivers' door jamb. Add or remove air as needed. Also do this before any long distance trips. This will save tires and gas.
- **Check each tire for wear.** Tires have little "wear bars" in the center treads. When the tread wears down enough for those bars to be flush with the surface, the tire must be replaced to be safe in wet conditions. Also, check for any signs of uneven or unusual wear. If the tires are not wearing evenly, your vehicle may need an alignment. Talk to a mechanic in that case.

Need to find a good mechanic? Look for shops with "ASE Certified" mechanics and warranties on their work. Compare the fine print on warranties to see exactly what's covered and for how long. Ask for recommendations from people in the community you trust to see which shops have the best reputation for honesty and skill. This is more accurate than internet reviews which can be gamed. Don't just go with the cheapest option. That can cost more in the end.

4 Never ignore a WARNING LIGHT

The warning lights on your dash are NOT there to annoy you... they are there to SAVE you money and heartache! Follow the chart below to decode these lights. Note that red or flashing lights mean you need to get to a mechanic AS SOON AS POSSIBLE. Do not delay.

Case in point: we had a client ignore a yellow check engine light for a few weeks. What started as a simple sensor malfunction which would have cost \$300 to fix ended up destroying the catalytic converters, costing \$3000! Never ignore a warning light.

DECODING DASHBOARD LIGHTS

**The advice below is generally true for most, but not all vehicles. Always follow the specific directions in your vehicle's owner's manual.

COLOR and FLASH MATTER!

- **Red** or flashing light = SERIOUS safety or mechanical issue. Stop and turn off engine as soon as safely possible and call a repair shop for advice.
- **Yellow** or **orange** light = service needed SOON. You can drive to mechanic.
- Blue or **green** light = a system is operating normally. No sweat!



Oil pressure warning



Check engine light



Engine coolant warning



Airbag warning



Battery / alternator warning



Power steering warning



Brake system warnings



Traction control system warning

5 Use a SUNSHADE and TINT

If you live in a southern state like we do and park your vehicle outside without a sunshade, it can get hot enough inside to melt plastic during the summer. That will destroy your interior after a few years. So grab a \$10 sunshade and use it whenever the car is in the sun. That will keep out the heat and UV rays that can fade and crack your car's interior. Also, if you have the funds, get the side and rear windows tinted with a UV-reflecting tint. This will extend the life of your interior and make you and your passengers much more comfortable on hot days.



THANK YOU for supporting OnRamp's charitable work through your purchase of this book. We hope this resource will help you find a great used vehicle to enjoy for years to come!

To find out more about OnRamp, visit us at www.onramptx.org

To invite others to purchase this packet and support our mission, simply direct them to our homepage.