

# **Complete Car Guide**

**From Purchasing a  
Car to Selling it!**

**From a Real Auto Insider**

**Auto Insider Tips**



# A Complete Car Guide - From Purchase to Sale



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# A Complete Car Guide - From Purchase to Sale

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# A Complete Car Guide - From Purchase to Sale

## Introduction

Welcome to the Complete Car Guide, I appreciate you grabbing a copy, and I hope it provides you with a great deal of help and advice.

I have tried to make this an all-encompassing document. So, I am covering everything from purchasing the car to when you sell it.

You might be asking, who is this guy?

I started working in a garage when I was 16 years old. I've towed cars, performed minor repairs; I have a decent understanding of how vehicles work and a solid idea of how to maintain a vehicle.

Over time I found myself in a unique job helping dealerships sell their cars. I worked closely with Dealer Principals and General Managers to maximize their profits, covering the four primary dealership profit sources, sales, service, parts, and F&I.

So, I have a deep understanding of how a car dealership generates revenue and how to increase their profits.

Now, I am taking all of my knowledge and experience, and I'm sharing it!

I'm providing an enormous amount of information in this document, on my website, and social media. Please take advantage of this information; it will save you money!

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Please know that there are links to products in this document. I believe the products and services I recommend are the best possible resource. Some of these companies offer me compensation for reviews and recommendations. I only recommend products I fully believe in and products I think are the best possible option or solution. An affiliate link in this document will allow you to purchase the product at the lowest price possible. Any compensation comes from the company, not the customer.

## Buying a Car

If you've never bought a car, or if you've not bought a car in years, it's not surprising if you're a bit overwhelmed. Where do you start? There's a lot of noise out there; things have changed a LOT over the last few years!

As someone who's spent years working around the auto industry, I often get asked my thoughts and opinions, so I've decided to create this complete car guide that outlines every step of the car buying process, whether you're shopping new or used. Plus, I cover everything you need for the entire time you own your car! That's why I call this the Complete Car Guide because it's all-encompassing.

## Finding the Right Car

No portion of this Guide's got such a broad scope. And, I'm not someone who's into car shaming or passing along my preferences; if you want the most basic, cost-efficient car buying option, GREAT! And, if you're looking to buy the car of your dreams, I support that too! You should buy the vehicle you want.

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Now, I say the above with one colossal caveat; first, you must give some thought to the car's ability to support your basic needs. A family of five can't have a two-seater as the family's primary source of transportation. So, let's examine some practical elements, and if you're going to make an utterly emotional buying decision, I say Cheers, and I wish you happiness and enjoyment!

## Car Buyer's Practical Concerns

- Can the vehicle handle the number of passengers needed?
- Is the vehicle's cost of ownership - from gas, insurance, and maintenance with your budget?
- What do you ask of a car?
- Long trips
- Lots of city driving
- The types of trips can require specific sizing and creature comforts.
- Are there particular situations that this vehicle will be able to handle, for example:
  - Will you be going off-road
  - Do you need to tow a boat or camper?
- Are your internal needs going to be satisfied? Do you have
  - Child seating issues
  - Physical limitations that require additional assistance





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- What's the size of your garage?
- Does your area's weather require All Wheel Drive or snow tires?
- What are your desires?
- Does the sound system matter to you?
- Do you want things like a backup camera, lane departure warning, or external communication to Waze, Apple, etc.?

## Cost of Owning a Vehicle

There are two ways to purchase a car; one way is to pay for the vehicle's total amount when you make the purchase; the other method involves financing the vehicle.

In a few minutes, I will take a deep-dive into buying or leasing a car, but for now, as we look at the budgeting for a vehicle, let's roll financing and Leasing into the same ball. No, they are not financially the same, but they can be looked at together from a budgeting standpoint.



## The 20-40-10 Principal

If you're purchasing the car, you need to 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.

**20 - 40 - 10 Car Budget Principal**

**20** Put 20% of the purchase price down at the purchase time

**4** Don't finance longer than 4-years, or 48 months

**10** Your Total monthly vehicle expense doesn't exceed 10%

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## The '4'

The '4' relates to the length of time you're 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](#).

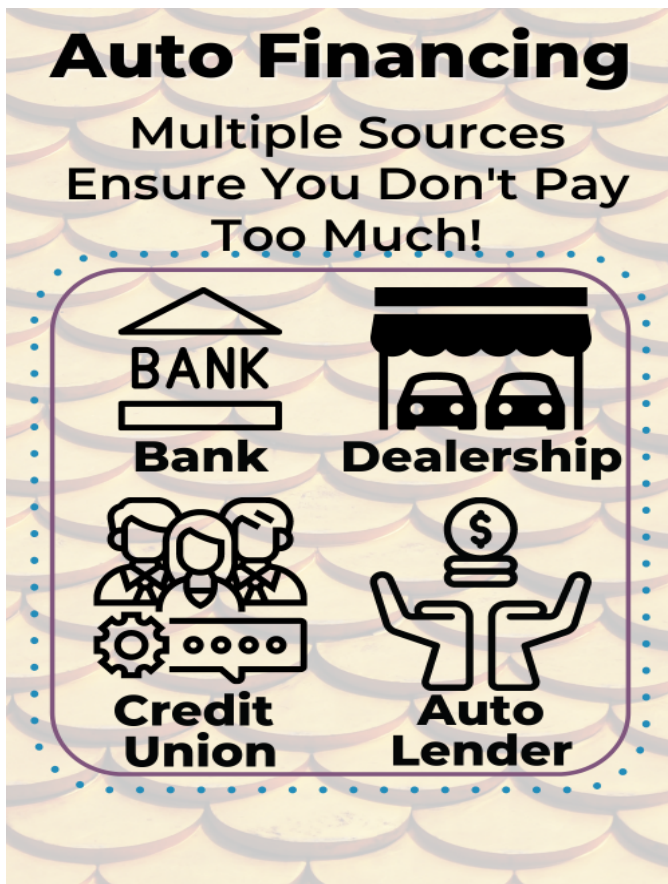
If you follow the 20-4-10 Rule, you will ensure you're not buying more car than you can afford!

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Now that you've set your budget let's decide whether you should buy new or used!

## Auto Financing

You should NEVER rely on one source for your auto financing!



Too many people walk into a car dealership and use whatever rate the dealer's got, and never consider looking at an alternate source. This mistake could add hundreds or thousands to the overall price of your new car!

Here's the thing, it's so easy to get a bunch of lenders to compete for your loan, and more times than not, this can help you save money!

Yes, sometimes you can get an unmatched deal at the dealership; 0% financing is something you should always grab if it's there. But, it's not always an option, so why not take a

couple of minutes and have a multitude of lending options at your fingertips!

Yes, get the dealership's rate, but BEFORE you ever walk into a dealership, I suggest taking a couple of minutes and complete the short form on this webpage. You will generate a soft inquiry (no impact on your credit rating) and see many lenders all bidding for your business.

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Use this for new and used cars, and you'll not only know the best rate you qualify for, but you'll also see how much a lender's willing to loan to you.

This is fast and easy, and every car shopper needs to do this before they walk into a dealership or do any car shopping!

## Credit Score

A big part of the auto loan process revolves around your credit score. In general, you will have 'good credit' if you've had some loans and you've made your payments on-time.

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.

Now, a lot of people live somewhere in the grey area between good and bad credit. If you're going to need a loan for your new or used car, you want to know your credit scenario before going too far into the process. Your credit status can have an enormous impact on what you can purchase!

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Here's an easy game plan if you find yourself somewhere in the previously mentioned grey area:

1. Find out where you stand with lenders. This is the company I mention above; you're able to run a soft inquiry and see how a multitude of lenders view you as a prospective loan without having your credit 'nicked' with a 'pull.' Credit checks (done by a lender) will lower your score, what I am suggesting in this step will not reduce your score, it's called a soft inquiry.
2. If your 'credit is good,' no problem, continue. But, if your credit's not fair, you may have an issue, so let's examine how to move forward.
3. Every year we have the right to pull your credit score for free from the three major reporting companies, Equifax, Experian, and TransUnion. Go directly to them, use this link: [Annual Credit Report](#) . Once you get your report, check to see if there are significant problems, mainly if there are errors.
4. If you're credit's just poor, and you want to improve it, this is the top-rated company - my fico - they are the folks who invented the Fico score, and they offer affordable methods to start improving your credit.
5. If you've got significant problems, if your credit's poor, for good reasons or not, this is the best source to repairing your credit - [Lexington Law](#)

If your credit is poor, I recommend you try and improve it before taking a loan. Better credit equals paying less interest. But, I also know that this is not always possible. I've got LOTS of experience and knowledge in the sub-prime area (loans for people with poor credit). In addition to getting quotes from this company, I recommend you get a quote from a company specializing in loans to people with poor credit.

These companies will often look closely at the scenarios that have created the poor credit score. They will likely differentiate and consider things like:

- Illness or job status created a poor FICO score.

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- Recent credit history shows improvement.



Here's something important, if you have bad credit, there are LOTS of companies that prey on people like you, and that's just wrong! People who have had bad luck or made mistakes do not deserve to be victims. On the other hand, please know that if you take out a loan, you're going to pay more than someone who's got a solid credit history; that's how lending works.

That doesn't mean you don't deserve respect, and you should work with a company that will treat you properly and assists you to obtain a loan at a fair rate while helping educate you in the process so you'll start to improve your credit status.

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This is the company I recommend; there is no cost to request a loan, many companies will charge you to find out the terms of a loan!

Your inquiry is private, so websites will sell and distribute your information after completing the online form.

This service is free, and they're a trustworthy company to work with, and they are an industry leader, get more information now!

[A Top-Rated Auto Loan Source](#)

## New Car vs. Used Car



Now you need to decide whether you're going to buy a new car or a used one. There are two factors to consider: the amount you will pay and your needs. You will use the information you've formulated in the first portion of this document, Finding the Right Car.

There will be both new and used cars that will meet your needs for the vast majority of people, so you will determine if you should buy new or used now.

Any discussion like this must address the concept and the impact of depreciation.



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Cars are just one of the countless assets that suffer depreciation over time and use. Whether you buy a new car or a used car, it will depreciate, but it happens at a different rate.

Like many assets, a new car suffers dramatic depreciation when it's driven, or more accurately, the moment it is registered! Yes, the moment you've signed the contract for a new car, it's registered, it's value depreciates somewhere between 25% to 30%!

That's a lot of money!

A new car bought for \$20,000 is only worth \$14,000 or \$15,000 when you drive off the new car lot! Now, this depreciation is only realized when you sell the car. For a new car, this is also the quickest point of depreciation, and over time the car depreciates at a slower and slower rate, assuming there's not a spike in mileage or damage.

Yes, mileage and damage will now be the reason for the new car's depreciation. Driving a car is the reason you purchase one, so you must accept the concept of mileage depreciation, and there's not much you can do about it, but wear and tear is something you need to address to help maintain this asset's value. That's why I am going to handle vehicle upkeep later in this document.

Commit to maintaining your asset's value. It will enhance your ownership experience and inevitably repay you down the road!

A used car will depreciate at a much slower rate than a new car, but cars always depreciate!

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Now, if you're buying a car through a business, there are some tax benefits to leasing a vehicle. Additionally, if you're buying a truck for your business, there are often tax benefits, be sure to consult your tax advisor. For this document, I'm not going to dig deeper into these options.

Please keep in mind; not all cars depreciate at the same rate! Here's a ballpark estimation of depreciation by brand; now, keep in mind, specific models will depreciate faster or slower.

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I recommend you search online for the presently estimated depreciation of the vehicle you're considering buying new. Here are some well-known brands and their depreciation over the first 3-years:

- Audi - 40%
- BMW - 35%
- Cadillac - 65%
- Chevy - 55%
- Chrysler - 50%
- Dodge - 45%
- Ford - 40%
- Honda - 50%
- Hyundai - 45%
- Jaguar - 50%
- Jeep - 35%
- Kia 50%
- Land Rover 30%
- Lexus - 40%
- Mazda - 40%
- Mercedes-Benz - 40%
- Mini - 25%
- Nissan - 35%
- Porsche - 25%
- Subaru - 30%
- Toyota - 35%
- VW - 40%
- Volvo - 35%

## New Car Depreciation

**Be Sure to  
Understand  
What  
You're  
Paying...  
And, What  
It Will  
Be Worth**



This depreciation impacts the value of your asset if you try and sell the car. And, it's used to establish the lease price too, more on that in a moment!

There are some advantages to buying new, and some advantages of buying used, let's examine both!

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## New Car Advantages

You're buying and driving a vehicle that's in pristine condition. The manufacturer and the dealership fully support the new cars they sell. So, if there's a problem, you stand the very best chance of getting support if you've purchased the vehicle new.

You won't get a better financing rate than with a new car because the vehicle doesn't have any wear and tear. Plus, manufacturers often provide subvented financing, which means they subsidize the rate, and it's below the going rate for money!

Buying is made simple because you're dealing with a new car dealership, and you can cross-shop dealerships comparing the same asset.

New car smell! Yes, there's that new car smell that people love. But, in reality, I want to emphasize that buying new affords you the very best the manufacturer has in technology, safety features, and comfort.



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## New Car Disadvantages

- Enormous asset depreciation
- Asset maintenance - there's not a scratch or dimple, and it's on you to do everything possible to maintain this asset's pristine appearance and condition.

### **New Car Disadvantages**

- Depreciation
- Terrible Buying Experience
- Expensive Insurance
- Sales Tax
- Higher Monthly Payments

New Model Testing

**Find the Best  
Option for You**

## Used Car Advantages

- We've touched on this in detail, but there's less depreciation.
- The vehicle ownership cost is lower for used cars, including insurance.  
Asset maintenance is not difficult on a used car; it's not pristine.
- For the same cost (compared to a new car) you can buy a more luxurious vehicle.

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## Used Car Advantages

- Spend Less Money
- Less Experience Insurance
- Less Depreciation
- Lower Registration Costs
- Lower Sales Tax
- Vehicle Durability

**Find the Best  
Option for You**

## Used Car Disadvantages

**Scammers** - the used car market is filled with scammers. I share a used car scammer in my used car buying course with you—everything from their ad to actual phone recording.

**Pricing comparisons** - when shopping used, you need to spend some time understanding your local market. Without this knowledge, you're not going to know

what's a reasonable price.

**Vehicle reliability** - there are lots of folks out there trying to sell their problem cars! I once had someone trying to sell a used car with the cap of a pen plugging the hole in the radiator! You need to know how to avoid the dangers of buying a financial problem!

## Used Car Disadvantages

- Scammers
- Risk of Buying Someone Else's Problem
- Pricing Difficulties
- Paperwork Hassles
- Some Options Not Right for Everyone

**Find the Best  
Option for You**

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## Lease or Buy

Let's breakdown this common question, should I lease or buy my next car?

If you're buying used, you should rarely lease the car because of the vehicle's value at least end. If this doesn't make sense, it will in a moment.

## What is the Difference?

The difference between Leasing and buying, when you lease, you're paying for the right to use the car for a specific period, for a particular number of miles.

A lease is calculated by taking the car's price at lease inception and the vehicle's estimated value at the lease's end, and you will be paying the difference.

Leasing is, in general, a shorter length of time. That's why the typical lease is usually two to four years, while if you finance a car, the length of the agreement is typically 4-6 years.



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## Leasing vs Buying the Benefits...

- Will probably be driving a newer car more often
- less money needed for the down payment
- Should be able to lease a more luxurious
- Will most likely pay much less for repairs
- You should end up with less out of pocket expenses when you pick up your car

### Some benefits to Leasing (compared to buying) you:

- Will probably be driving a newer car more often
- less money needed for the down payment
- Should be able to lease a more luxurious
- Will most likely pay much less for repairs
- You should end up with less out of pocket expenses when you pick up your car

### Some benefits to buying rather than Leasing:

- Mileage is not an issue
- You can modify the vehicle to your pleasing
- When you make your last payment, the car is yours

### Some disadvantages to Leasing:

- If your car is wrecked or stolen, you may be responsible for some expenses
- If something changes in your life and you need to put more miles on your vehicle, you could be spending an additional fee, sometimes as high as \$0.25 per mile for every mile over
- You may have to pay an extra fee for what is determined to be excessive wear and tear on the car.



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## Some disadvantages to Buying:

- Depreciation, your car's value drops when you drive it off the lot. This reduction averages approximately \$3,500 during the first year of ownership. This depreciation puts you in a position called Upside Down; you own more than your car is worth. To avoid this situation, you will need to put down approximately 20% when you buy the vehicle.
- If you made a poor buying decision, you're stuck! Things like:
  - Poor resale value
  - Mechanical problems

## Test Drive

You've decided whether you're buying new or used, you've settled on a specific vehicle, now's the time to take that car for a test drive to ensure it's everything you need and want!

## Leasing vs Buying the Disadvantages...

- If your car is wrecked or stolen, you may be responsible for some expenses
- If something changes in your life and you need to put more miles on your vehicle, you could be spending an additional fee, sometimes as high as \$0.25 per mile for every mile over
- You may have to pay an extra fee for what is determined to be excessive wear and tear on the car.

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You need to sit in the seat, experience how the car moves through a turn, check out the sightlines, determine if you're comfortable in the driver's seat and the other seats, and make sure it's got the creature comforts you want in your next car.

## 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

You'll want to see if it's got the room you need in the front and back seats. Plus, you will want to check cargo areas to be sure they provide the space you need.

Don't forget to make sure you're able to do things you need, like properly secure your car seat, and consider how your frequent passengers would feel about the vehicle and the options it offers.

When driving the car, be sure to see how quickly it accelerates and brakes, knowing cars are different. Make sure you have the radio off when you're driving. You will want to judge the vehicle's amount of road noise and

listen for strange or unexpected sounds.

Whether you're shopping at a dealership or with a private party, don't be distracted!

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The above goes for both new and used cars. Now, let me share two special tips, especially for used car shoppers. Regardless of the weather, turn the heat on full blast, make sure the windows are up and the doors are closed. In addition to sweating off a pound or two, you will see if there's moisture in the car. If you see the windows fogging, this could indicate that the car's been in a flood. Meaning you will not buy that car!

Other signs of water damage can be corrosion on wires, be sure to look at the wires under the seat if the car's got power seats. Also, look in the fuse box for signs of water damage.

The other used car tip I recommend, particularly if you're not shopping at the dealer, bring an OBD2 reader. Ok, if you are asking, what's an OBD2 reader? It's a device that plugs into the car's port and tells you if there's anything wrong with the vehicle. You've probably seen mechanics using one if your car's having problems.

The OBD2 reader should provide you with a great deal of data! And, it's a great tool to see if there's a problem in the car. Sometimes, a car seller will have a warning light or two that's temporarily cleared, but your OBD2 reader will show the issues.

## Recommended OBDII Reader



★★★★★ 460

**AUTOPHIX OM129 OBD2 Scanner Auto Code Reader Car Diagnostic Scan Tool with Graphing Battery Test for All OBD II Car After 1996(Upgrade...**

Buy AUTOPHIX OM129 OBD2 Scanner Auto Code Reader Car Diagnostic Scan Tool with Graphing Battery Test for All OBD II Car After 1996(Upgrade Version): Code Readers & Scan Tools - Amazon.com ✓ FREE DELIVERY possible on eligible purchases

amazon.com

## Click to Shop

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[I like this one](#) - Picture above - it's affordable, it can print out the data, allows you to look up what the codes mean, and in my opinion, it can pay for itself just through the battery reading element. Not all OBD2 readers check the battery strength. If the battery's old, and many are, you can use a low power reading to lower the car's asking price.

## Shopping for a New Car

If you're going to shop for a new car, you only have one buying option to buy from a new car dealership. Depending on where you live, you may have multiple dealership options; I hope you do; it's critical to getting a reasonable price!

Note that people went to the dealership to gather information in the past, but now, I recommend collecting all the needed information before visiting a dealership. This protects you financially, and it saves time! Don't walk into a dealership unless you've got a set price and you understand everything about the vehicle you're buying.

## Mastering the New Car Buying Process



When shopping for a new car knowledge is key!

As you move up the pyramid you do so by gaining knowledge about the buying process, the car you're interested in purchasing, and the way a car dealer presents their product, and how the car dealership generates profit.

**It's a simple formula... the more you know... the more you save!**

## Getting the Best New Car Price... Guaranteed!

I've put together a complete new car buyer's program that provides you with this simple, easy-to-follow roadmap.

I show you how to take all the time-wasting, haggling, and unpleasantry out of the car new car buying process!



Stop shopping for a new car in a manner that help the dealer maximize their profits. I guarantee you save money, and that you will walk into the dealership with the lowest price possible for the new car you desire - Click Here to find out if this is the right solution for you!

[Here's My New Car Buying System](#)





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Once you've identified the car you want to buy, be sure to get all the rebate and incentive information. I've created this document that helps you in a single click to find all applicable rebates and incentives for the new car you are shopping. Plus, I explain the new car lingo that dealers use, so you'll be in the know!

I strongly recommended having all of your pricing in place and agreed to before visiting the dealership where you plan on making your purchase.



I believe the best method to negotiate a new car purchase is through email. It allows you to make sure you've got all of your information, and it will enable you to easily compare an offer from Dealership A with an offer from Dealership B, etc.

There are lots of elements that can impact the price of a new car, but let me highlight two critical things:

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## Manufacturer to Dealer Incentives

When people talk about a new car's price, I am always surprised when they do not mention the dealers' various incentives from the manufacturer. One very unpopular incentive program car dealer's deal with is a stair-step program. A stair-step program is an incentive for a dealership to sell a certain number of vehicles in the selling month or period (sometimes quarterly). For example, I've seen Volkswagen have a stair-step program that offers their dealers 0.25% of MSRP for every car if they achieve 75% of their sales objective goal. These incentives' stair-step' upwards to 1.75% of MSRP if they attain 125% of their goal. So, in this situation, if a dealership is one vehicle away from reaching 125% of their objective, they have an additional \$525 in profit (on a \$30,000 car).

Here's something VITAL to understand; many of these Stair Step programs are retroactive to car one. So, in the example above, by selling one more vehicle, the dealer can earn hundreds of dollars for EVERY car sold that month. Many dealers sell hundreds of cars a month, so if that Volkswagen dealer sells 200 cars that month, an extra \$525 equals another \$105,000 in profit; that's REAL money!

So, when you are communicating with a dealership, be sure to be in a position to complete the purchase in the same month you are negotiating. You need to share this with the person you're communicating with at the dealership; it can make a HUGE difference!

## Vehicle Time In Stock and Floor Plan

I've worked with countless dealers in many different states, and I've only come across one dealer who did not use Floor Plan financing.



# A Complete Car Guide – From Purchase to Sale

Floorplanning is short-term financing used by dealerships to have a lot full of vehicles without purchasing every one of the cars.

Floorplanning is similar to a credit card and can usually be used for new or used vehicles. When a dealership takes a car in on floor plan, they have a predetermined timeframe before paying a fractional amount of money. Then, when the vehicle's sold, the floor plan is paid off, including interest and fees.

Dealerships must set up their floor plan to have a decent number of cars on their lots but can still turn vehicles over at a rate that keeps that small monthly floor payment amount as low as possible.

There's a formula a dealership and the floor plan lender use to try and create the number of vehicles they should floor plan, and it's based on the number of cars you hope to sell and how many times you will turn your lot over in a calendar year. It's not essential to dive deep into this formula, but as a car shopper, here's the information you need to know. Once the grace period is over, the monthly interest payment on a car starts, a slow, steady erosion of their profits.

So, most General Managers will strongly weight a car's floor plan impact when they consider a deal on a vehicle. The formula they use takes the average profit per vehicle; let's say it's \$3,750 per unit (car). And the average holding cost per unit is \$48.35 per day. So, as the days go by, the longer that car's on their lot, the less expected profit they will receive.

It's not uncommon for dealerships to offer spiffs to their sales staff to move units that have been sitting on the lot for too long.

# A Complete Car Guide – From Purchase to Sale

So, if a dealership's desire to sell a new car is graphed, a vehicle that just arrived on the lot would have the lowest desire to be sold, while the vehicle that has the most significant incentive to be sold is the one that's been on the lot the longest. One vehicle's sale would not impact the floor plan cost; the other would have the most significant impact.

Now you're smart; I know you're seeing the impact of this knowledge now; let me show you an easy way to gather this information!

Visit this website - [Car](#)

[Gurus](#) select the new car, put your zip code in, and select a search radius that puts the dealerships you're considering and the vehicle you want to buy or lease. Now, you should have a list of potential cars. Click on the one you are considering, and scroll down, and you will see under 'Negotiation' how long the car's been in stock. Now, this number's often a bit off because it's calculated based on when the vehicle was listed on their website.

Know that the longer the car's been on the lot, the more incentive the dealer has to take an offer that's not loaded with profit!



**New Car  
Buying Steps**

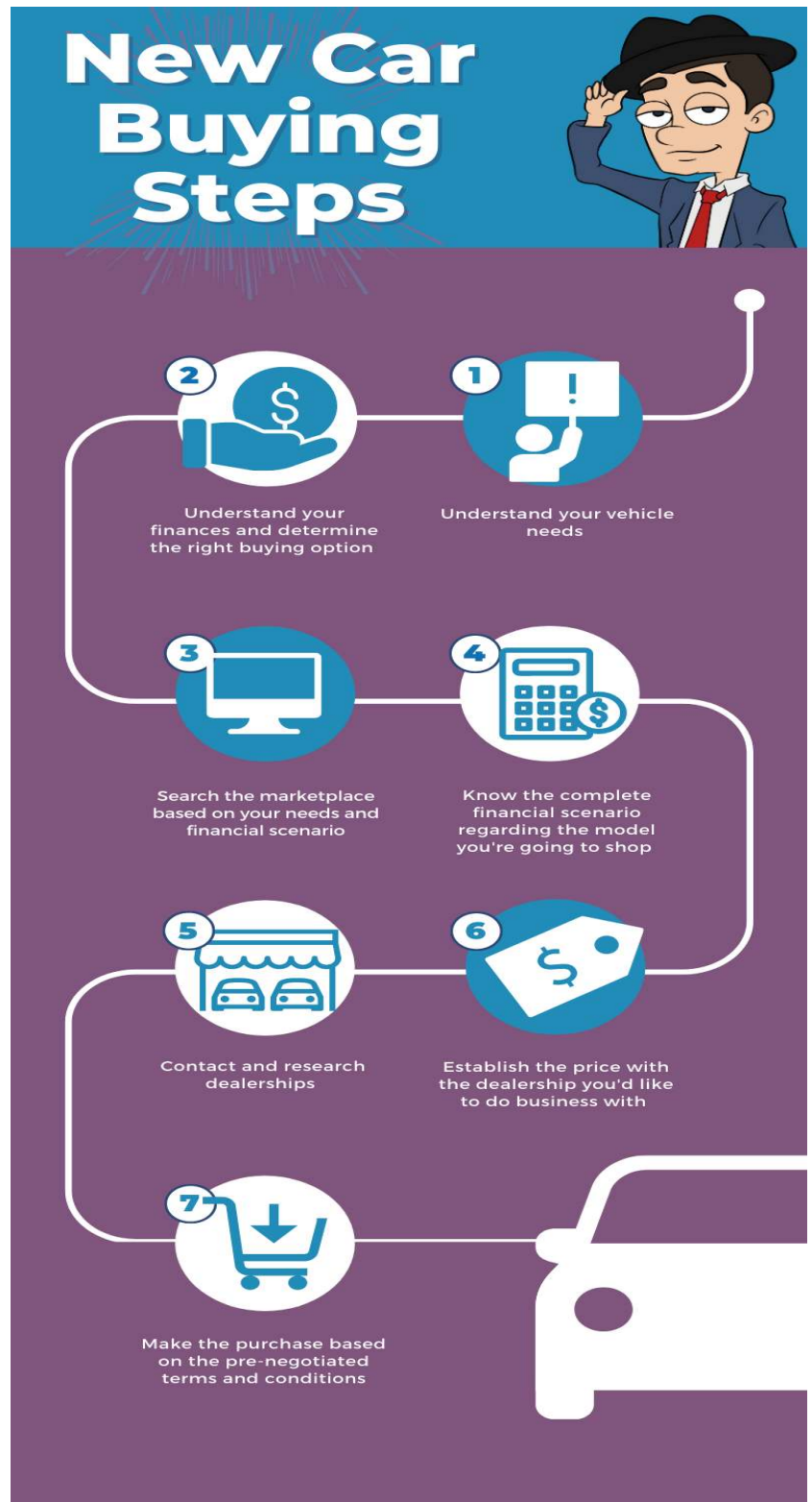
1. Manufacturer Incentives
2. Vehicle Time In-Stock
3. Negotiate with Dealer
4. Settle on a Price
5. Negotiate a trade-in value
6. Complete the Purchase

**Deviate & Lose Money!**

# A Complete Car Guide – From Purchase to Sale

Here's another important tip, in my opinion, you should NOT use Car Gurus or any other website to negotiate the purchase of a car because you won't get the best deal possible!

Here's why!



# A Complete Car Guide – From Purchase to Sale

## Grab My New Car Buyer's Tools

I've put together this information to help a new car shopper quickly and easily start the new car shopping process.

**HOW EDUCATED NEW CAR SHOPPERS GETS ALL THE REBATE & INCENTIVE INFORMATION THEY NEED IN 4 MINUTES... OR LESS!**

**YOU SHOULD NEVER ENTER A CAR DEALERSHIP WITHOUT THIS CRITICAL INFORMATION!**



**BEST CAR DEALS**  
**New Car Financing and Cash Back Offers**  
New-car interest rates are slowly climbing, and auto industry experts say that manufacturer incentive spending is declining. Still, getting a good deal on a car this March is as easy as finding someone wearing green on St. Patrick's Day. To get the best deal possible, buyers should know what makes a good deal, how to find one, and how to take advantage of the available incentives. [Read more](#)

**Find the Best Price on Your Next Car**

Make  Select Model  Near  Zip Code

**AUTO INSIDER**



Visit **This Website**, and you'll see the box on the left, add your information.

Make sure your car dealer is offering you at least all of these rebates and incentives!

**IMPORTANT PRICING TERMS**

Lease. You agree to make a monthly payment that

**FEES, PRODUCTS & SERVICES NOT TO PAY FOR**

It's quick and easy to grab it, just click here!

[Download this Free Car-Buying Tool - Save Money!](#)

# A Complete Car Guide – From Purchase to Sale

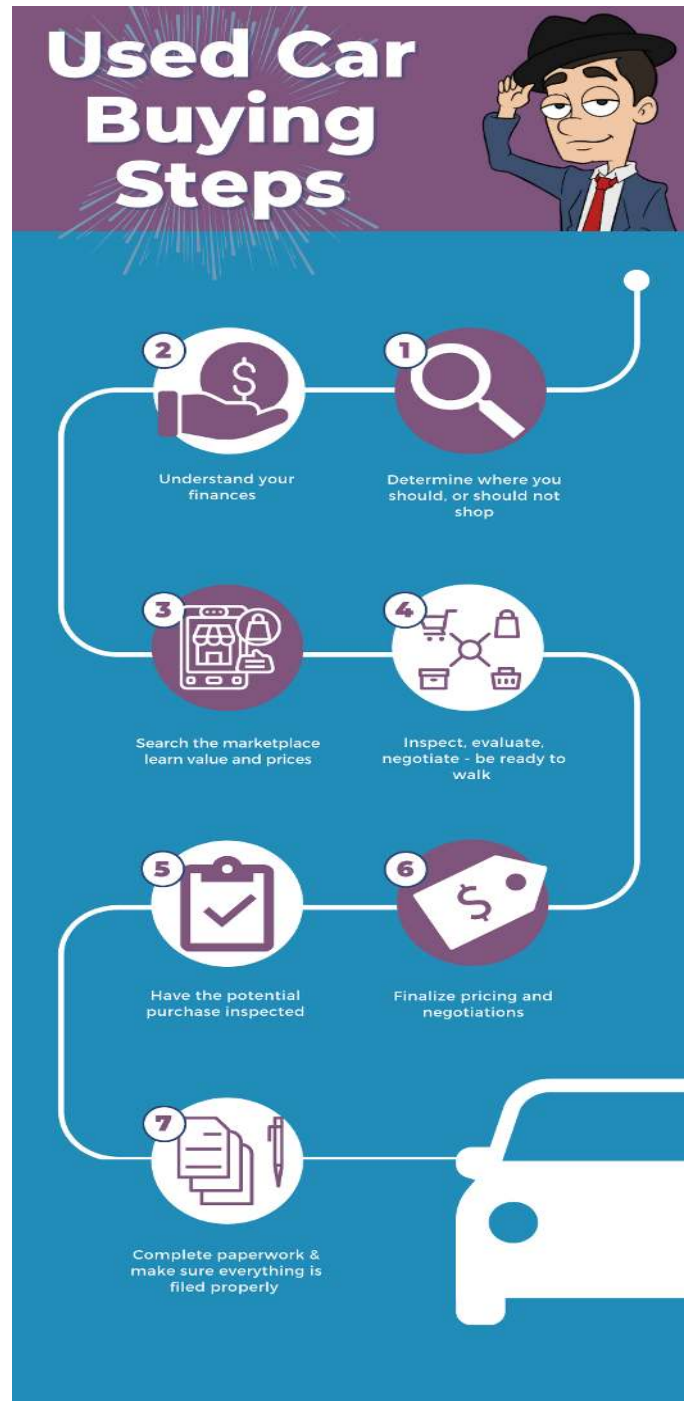
Car dealerships pay these websites to list their inventory and generate traffic and sales for them. So, the dealership, not the shopper is the customer, so it's in the website's best interest to make sure the dealership receives a profit level they're happy with, or the dealership will not be a customer any longer. I've had countless conversations with dealer principals to determine if one of these websites is generating enough profit and how we can improve the gross profits.

And, you don't need this website to act as a go-between you and the dealership if you're unsure how to negotiate with a new car dealership, no worries! I can help you; [click here](#).

## Shopping for a Car Used

When you're shopping used, you need to determine where you should shop, and more importantly, where you shouldn't! I created an easy to follow document to help you identify the right and wrong places to shop for a used car. You have lots of options! Download this free shopping guide now.

**Used Car Shoppers:** Click Here to grab my free used car buyer's options. There are lots of options for the used car shopper. In this document, I quickly lay out all shopping options, and you can decide which ones are right for you, and more importantly, which ones you should avoid!



# A Complete Car Guide – From Purchase to Sale

## Used Car Shopping Steps

1. Determine the type of vehicle you're interested in purchasing.
2. Determine where you should and should not shop - there are many options, and some are not right for everyone!
3. Understand the pricing in your market based on the shopping options that are right for you. Be sure to focus on model year and mileage. Know how specific choices affect the pricing in both directions.
4. Start actively shopping - properly inspect the vehicles on your own, and strongly consider having a mechanic check any car you would consider buying.
5. Negotiate the price using data a driven approach
6. When a price is agreed, be sure you have all of the paperwork completed correctly.

Now, let's take a closer look at these elements.

Once you've identified where you should focus your shopping efforts, here's one of the most important things to keep in mind, when shopping for a used car, you need the knowledge to identify a bad deal and the discipline to walk away from it!

In fact, as a used shopper, your efforts are to eliminate cars just as much as it is to find a car!

Today, most cars are very reliable, but it never hurts to check, right? Before settling on a specific type of car, be sure to review the information on this page. Consumer Reports compile it. It gives you a glimpse into the reliability of different cars and trucks - [Consumer Reports](#)



# A Complete Car Guide – From Purchase to Sale

## How to evaluate a used car's value

When I'm considering a used car, I think of these ten elements to determine its value:

- Mileage
- Model Year
- Condition
- Reliability
- Service History
- Warranty - factory
- Model - current or older version
- Fuel Economy
- Ownership - the number of owners
- Size

I've listed them in order. These elements cover the levers that indicate things like the amount of wear and tear on the vehicle, how the car's been maintained, its present desirability, it's the future value, and the estimated cost of ownership.

Listen, I HATE negotiating, so I always try and use a data-driven approach to buying used cars, and it's worked quite well for me! I buy more used cars than the average person, and I buy one specific type of car repeatedly for my business. I'm an expert on that particular car.



**EVALUATING A USED CAR'S VALUE**

10 Points to Use



- **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



## Get the Best Used Car Price... Guaranteed!

As I've talked about, buying a used car can come with some REAL dangers!

Compared to buying new, buying a used car is more complicated.

If you're looking for a used car buying program that provided a detailed, step-by-step this is exactly what you're looking for! I give you everything you need to get the lowest price for a used car guaranteed! Plus, You'll learn things like where scammers are, and how to avoid them. I have actual recording available with used car scammers!



[Learn More Now](#)



# A Complete Car Guide – From Purchase to Sale

I once got a crazy good deal from a dealership because they priced that car too low. I found the car on their website and called them right away. Once they confirmed the details, I had a deal faxed to me, put down money, and arranged a time to sign the papers.

Well, after they began processing things, they realized they priced the car way too low!

Now, instead of talking with me, explaining things, and treating me decently, this dealership tried to 'trick' me out of the car. They wanted to switch me into a different vehicle, and the pricing was crazy high! Like I should pay for your mistake?!

They tried to recoup money using their factory's financing arm. A company I have done business with for years! And, remarkably, the financing arm was anything but honest with me, and in my opinion, flirting with illegal actions!

For my businesses, I have access to attorneys; I consulted with them about my legal options. This dealership, which sells new and used cars, was rude to me and treated me with so much disrespect. Like their lending arm, they lied to me, they were conniving and dishonest, and I got MAD!

So, I made sure I knew my legal rights, and I dug my heels in. They were going to sell me the car at the agreed-upon pricing, end of story! They exhausted every option, including telling me I had to finance the vehicle through their lender or I couldn't purchase the car.

# A Complete Car Guide – From Purchase to Sale

Ridiculous! I bought the car, cash deal, it was a fantastic deal! I have to say; the paperwork signing was VERY uncomfortable; I was barely greeted, and it was REALLY uncomfortable! But, it's their fault; why not treat people decently? I work in their business; I understand mistakes; why not treat me with respect? I would have worked with them.

When I reflected on the experience, I realized just how awful the used car shopping experience must be for people who don't work in the 'business.' How confusing, and how vulnerable people who don't know all the ins and outs, people who don't have legal representation. So, I created a complete used car buying system, and you can learn more about that [here](#).

As we discussed early, you need to carefully inspect a used car, but I strongly recommend having a mechanic give the car the once-over unless you're qualified. And try and use data-driven negotiations. Starting a negotiation with, "would you take..." can work, assuming the Seller's not reached their lowest price. But, it's so much more powerful if you use things like, "With the mileage at X, similar cars are for sale at only..." Or, you could say, "this car has had three owners, other car's with multiple owners, with similar mileage, are selling for X..."

Can you see the power of negotiating with data? This is how I like to approach the used car negotiating process.

Once you've settled on the price, it's time to complete the purchase. Now, if you're buying a car from a private seller or a dealer, you need to be sure the proper paperwork is finished with the appropriate information. Keep in mind; some scammers and dealers take advantage of buyers at this point, so know what's required and understand what you're signing!

## Grab My Used Car Buying Tool

As a Used car shopper, the first thing you've got to consider is where should you shop of a used car, and more importantly, what are the places you should avoid!

I've put this simple, easy to use Used Car Buyer's Shopping Sheet together to help people evaluate all the different used car shopping options!

It's free and available for download now,

[Grab My Used Car Buyer's Shopping Sheet](#)

### Used Car Buyer's Shopping Sheet

**Compare & Contrast Your Used Car Buying Options**



	Pro	Con
Dealer		
Private Seller		

## Auto Insurance

Having some sort of auto insurance is required in every state in the US, and it's required by law in Canada. To check your state's minimum requirement, click here - [Value Penguin](#)

So, you will need to have auto insurance, and it's essential! An accident can create a great deal of damage and expense. An auto accident can lead to vehicle damage, property damage, and physical injuries to people involved in the accident and bystanders.

In addition to the damages and injuries, auto accidents often involve legal actions to recover expenses associated with the accident.

So, if you're involved in an accident, particularly if you're at fault, the cost associated with the accident can be enormous! That's why insurance is so important. And auto insurance can be confusing, so allow me to break things down for you, and you can decide what you need and what you don't.

First, let's break down some of the terminology used by automotive insurance companies.

An auto insurance policy coverage is often described by its coverage limits for bodily injuries per accident and per person and property damage per accident.

Many policies are 250/500/250, which covers up to \$250,000 for injuries per person and a total of \$500,000 for all injured parties in an accident, plus up to \$250,000 for property damage in an accident.

# A Complete Car Guide – From Purchase to Sale

## Premium Factors

There are lots of little elements that can help reduce your auto insurance premium; these include things like:

- Do you own a home or multiple homes?
- Did you graduate from college?
- How much do you drive your car - do you take frequent long trips?
- Is your car equipped with an alarm system?
- Are you married?
- Did your teen driver take a driver's ed program?
- Does your teen driver have good grades?
- Are you a Veteran?
- Do you regularly garage your vehicle?
- Is your vehicle going to be used for business purposes?
- What's your occupation?
- Would you make larger, less frequent premium payments?
- Would you enroll in automatic premium payment deductions from your bank account?
- Would you be willing to have paperless statements?
- Is every driver in your household going to drive every vehicle, or are there exceptions?

### 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!**

# A Complete Car Guide – From Purchase to Sale

## Auto Insurance Terms

Understanding the terms used in auto insurance is a critical first step to getting the coverage you need at the best price possible!

Auto Insurance Terms

Term	Description
Insurance Claim	A claim made by a policy holder for funds to repair, replace or make whole from damages
At-Fault	The person who's considered at-fault is the person who's responsible for the accident
Insurance Quote	An estimate given by the insurance company to provide you with coverage
Additional Insured	Family members who are also covered with the primary driver
Deductible	An amount that is not included when the insurer covers an insurance claim
Limit	The maximum amount of coverage provided through the insurance policy
Collision Coverage	Covers you if you're at fault for a multi-vehicle accident, or if you're involved in a single car accident. Almost always required if you've taken a lease or car loan.
Comprehensive Coverage	Covers many non-vehicle accidents including things like theft, fire, damage caused by weather, accidents involving animals, often required if you've taken a lease or car loan.
Underwriting	The process of the insurer determining your degree of risk, and this determines what you will eventually need to pay for your auto insurance.
State-Required Minimum	The bare minimum amount of insurance you must carry to legally register and drive an automobile in your state.
Premium	The amount you will pay for your auto insurance. Payments are usually made monthly, quarterly, or bi-annually.
Medical Payment Coverage	Sometimes referred to as MedPay. Covers medical costs for you, and anyone who's also in your car regardless of who's at fault for the accident.
Exclusion	Elements not covered by the insurance policy
Declarations Page	The page in the policy that declares the most important information including the vehicle covered and the policy terms
Covered Accident/Event	An incident that your policy will provide insurance coverage
Effective Date	The date that your coverage begins - note that any accident or damage occurring before this date will not be covered by the policy
Liability Insurance	If you are determined to be at-fault for an accident this covers other peoples' vehicles, medical costs, property damages and potential legal actions
Gap Coverage	Covers the difference between the car's value and what's owed on an auto loan if your car's totaled or stolen
Totalled	Insurer deems the cost to fix your vehicle exceeds its value, or can not be safely restored they can total your car and pay you it's value rather than pay for repairs. This category is usually added to the vehicle's title
Full Coverage	A policy that provides Liability, Comprehensive, and collision coverage



# A Complete Car Guide – From Purchase to Sale

Term	Description
Uninsured Motorist Coverage	Protects and provides coverage if you are stuck by a driver who's uninsured or underinsured
Personal Injury Protection	Similar to MedPay, but offers more comprehensive level of coverage
Pay Per Mile Coverage	An option for a vehicle that's not driven very much - you pay by the mile for insurance coverage
Roadside Assistance	Covers roadside assistance including things like running out of gas, dead battery, flat tire, etc.
Umbrella Coverage	An extra layer of liability insurance
Forgiveness Coverage	Your first at-fault accident does not trigger a premium increase
Glass Coverage	Covers the cost to fix or replace windows or your windshield
Disappearing Deductible	Provides the opportunity for the deductible to be reduced or disappear after a long period without a claim.
Mechanical Breakdown	Allows you to select the mechanic who will repair your vehicle
Rental Reimbursement	Covers the cost of a rental car while your vehicle's being repaired
Subrogate	Efforts made by your insurance company to recover repair costs from the at-fault driver or their insurance company.

## Comprehensive vs Collision

When you're shopping for auto insurance, and when you're comparing quotes from different insurance providers it's important to understand the difference between Comprehensive and Collision Coverage.

I created this comparison chart to make it easy for you!

### Comprehensive vs Collision

Incident	Coverage
<b>Your driving and you hit a telephone pole</b>	<b>Collision</b>
<b>A tree limb falls onto your car</b>	<b>Comprehensive</b>
<b>Your driving down the road and you run over a tree limb</b>	<b>Collision</b>
<b>Your window's smashed during an attempt to steal your car</b>	<b>Comprehensive</b>
<b>Your window's smashed by a hit and run accident</b>	<b>Collision</b>
<b>Your car's damaged by a hail storm</b>	<b>Comprehensive</b>
<b>You flip your car while driving</b>	<b>Collision</b>
<b>Your car catches fire</b>	<b>Comprehensive</b>
<b>You hit the curb while driving</b>	<b>Collision</b>
<b>You hit a deer</b>	<b>Comprehensive</b>

Here's something essential; many of the above factors are not used if the traditional insurance website companies insure you!

# A Complete Car Guide – From Purchase to Sale

I know what you're going to say, but I HATE the traditional, long, drawn-out way I had to buy insurance in the past!

SmartFinancial is changing the auto insurance shopping experience... for the better!

Quickly and easily shop for or compare rates without sacrificing savings!

You see, SmartFinancial's a digitally-based service that gives your multiple insurance quotes in a matter of minutes. But it gets better!

There are so many variables that go into determining your insurance rate. Most digital insurance options don't provide users with the chance to have these variables worked into the rate.

**Get Your Free Insurance Quote Right from My Website!**  
**Click Here**

**Auto Insider Tips** Call

**Compare car insurance rates instantly.**  
Drivers in Massachusetts could save up to 35%

**What car do you drive?**

Year

Make

Model

**+ Add second vehicle? (Save up to 25%)**

**Are you currently insured?**

Yes  No

**Are you a home owner?**

Yes  No

**Save & Continue ▶**

# A Complete Car Guide – From Purchase to Sale

Suppose your insurance quotes simple and straight-forward, great! SmartFinancial will save you money in a couple of minutes.

But, if you take a couple of extra minutes and you've got some underlying conditions that could help save you money. Simple things like how much you drive and where you drive. Will you garage the car? Are you a veteran? Do you have a car alarm? There's a long list of variables, and you can speak with a SmartFinancial insurance concierge who will help you use any cost-saving elements to ensure you pay as little as possible for your auto insurance.

You can then buy your insurance in any manner you like, online, over the phone, or in-person.

Know that [SmartFinancial's](#) committed to providing their customers with a fully transparent service, and they take full accountability for the services they provide.

Let's take a look at the information and what to expect when you're working with SmartFinancial. If you want to compare your present insurance rate, make sure you've got your policy with you, and be sure to compare apples-to-apples, making sure you enter the coverage you've currently paying for, so you know exactly how much you can save!

# A Complete Car Guide – From Purchase to Sale

## Using SmartFinancial

The first thing you will do is enter Zip Code, and from there, you'll enter the necessary information:

- Name
- Birthdate
- Gender
- Marital Status
- Phone Number
- Contact Information including address
- Are you a homeowner?
- Information about your current auto policy
- Events that could impact your policy including DWI convictions, tickets, and claims

**Then, you will provide details about your vehicle or vehicles.**

From there, you'll begin to see actual insurance quotes and options. This streamlined approach to auto insurance helps you find the right auto insurance for your specific needs and situation!

In just a couple of minutes, you're connected to a vast network of auto insurance options - and you can quickly compare who's going to offer you the best rate!

## Shop for Auto Insurance Confidently

SmartFinancial's a company that's got one purpose, to help solve customer problems. Every employee is dedicated to this philosophy. You can confidently use their services, knowing they stand behind their services and don't hide behind the small print like so many in this industry!

Special SmartFinancial Discount - No Cost Price Check

## Extended Warranty

An auto extended warranty is a product that's often debated because there are situations where you should never purchase an extended warranty, and times it should be considered. Let me explain everything so you can make an educated decision, one that's best for you!

So, when you should never buy an extended warranty when you're buying a new car. Notably, from the dealership. First of all, new cars today come with comprehensive factory warranties, with coverage sometimes reaching 100,000 miles. So, when you're in the dealership, you're covered!

Now, someone who buys cars new, or tends to get into and out of cars every few years, are people who should not consider an extended warranty. If you're buying a new or pre-owned vehicle with lower miles, driving the car for a few years, then moving on to the next vehicle, extended warranties don't make sense.

Ok, I bet you're asking, who should buy an extended warranty?

An extended warranty might make sense for someone who's expecting to drive a car for an extended period after the factory warranties have expired.

Things will break on a car, and an extended warranty provides you with coverage for making those repairs. Most extended warranties don't cover parts that wear out. Before I go over the two companies I recommend, we will talk more about your options. Still, when I recommend companies, I will recommend one that covers everything, including maintenance, and another that protects parts that break.

# A Complete Car Guide – From Purchase to Sale

Regardless of the coverage your plan provides, you will find that there's a deductible for every claim surrounding a part breaking. The deductible is usually \$100.00.

In addition to covering the repairs, a decent policy should provide roadside assistance, including tire change, battery jump, and towing. Additionally, the plan should cover rental car costs while your car's out of commission. And, hotel costs if you're on a trip and you need someplace to stay the night.

Now, in addition to someone keeping a vehicle for a long time, what are some other things you should consider if you're considering an extended warranty:

- What's your financial impact if you need to pay a \$2,000, \$4,000, or more auto repair?
- Would you need to finance the repair?
- Could you financially walk away from the car?
- Would you be able to get into another car?
- Would your job be negatively impacted?
- Can you put some money away regularly and not touch it to pay for the inevitable cost of repairs?
- How long will you be making car payments after the car's factory warranty expires?

Those are just some of the questions you should ask yourself if you're considering buying an extended warranty.

An extended warranty is not a smart financial expense for most people but a valuable product for those who could not get out of a car that needs an expensive repair.



# A Complete Car Guide – From Purchase to Sale

So, if you're considering an extended warranty I recommend two companies, here's what they both provide:

- Coverage of vehicle components and systems
- A+ Rated by the BBB
- Lots of high-rated customer reviews
- Roadside assistance
- Rental car benefits
- Trip interruption coverage
- Hotel and motel coverage

Endurance Warranty has the luxury warranty option that includes maintenance and covers things like losing your car's key FOB. [Learn more about Endurance](#)

For a more basic, less expensive warranty, consider the new kids on the block TOCO. They're very competitively priced, allow you to use a certified mechanic, partner with AAMCO so you can streamline the process if you use their services, and allows you payment flexibility.

[Explore TOCO Warranty's - Special Discount Link](#)

## Car Ownership

Buying a car's a considerable expense, so it makes real financial sense to take care of your asset. And, the effort and cost associated with maintaining your vehicle is almost always a smart financial decision, in the long run, whether it's related to avoiding an expensive significant repair, extending the car's lifespan, or receiving more money when you sell or trade-in the vehicle.

# A Complete Car Guide – From Purchase to Sale

## Car Tires

Your car needs tires, and maintaining your tires properly comes with many benefits, including improved gas mileage, improved safety, and ride comfort, to name a few!

Know that tires lose air, even if there's not any damage. So it's essential to monitor your tire's pressure. You can grab a tire pressure monitor for a couple of dollars at a gas station mini-mart. And, you can also now carry an air compressor....

Also, be sure to replace your car's tires if there's damage or you've reached the recommended number of miles for your tires. Right now, if you're willing to shop for your tires online and then have them installed by a local installer, you can save a lot of money!

Here's a company that's a leader in online tire selling - I help you eliminate shipping costs while getting the best price possible by using my discounted link:

[Best Online Tire Pricing + FREE Shipping](#)

Indicators that your tires need changing, in addition to mileage, look for cracks or uneven wear patterns on the tread. Also, check the tire's sidewalls for damage or bubbles which indicate a problem.

## Driving Tips that reduce Tire Wear and Tear

- Never ride the brake.
- If you're going down a hill, do not hold down the brake the entire time; brake and come off the brake. This will allow your brakes to last longer.
- Also, putting the car into park, be sure to engage the parking brake first. This takes the strain off your transmission.
- When shifting into reverse, only do so when the car has come to a complete stop. This prevents damage to the transmission.

## Windshield Wipers

You should change your windshield wipers once a year or sooner if they show wear and tear or streaking. Windshield wiper pricing can be all over the place, but as a rule of thumb, you will pay too much if you buy your wipers at:

- Gas Stations
- Car Dealerships
- Convenience or Mini Marts
- Oil Change Retail Outlets
- Car Washes

An auto parts store will often provide you with the best pricing, and I think shopping for auto supplies online is the way to go! Shopping for your auto supplies online makes sense because:

- You are ensured the best selection.
- The pricing is super-competitive
- Shipping is usually free or VERY inexpensive.
- I think this is the way to go!

# A Complete Car Guide – From Purchase to Sale

If you need new windshield wipers, here's a great online source that has the information you need to decide which wipers fit your car, and it offers you the chance to shop the top five wiper brands:

- Anco
- Rain-X
- PIAA
- Bosch
- Trico

## [Lowest Prices Online for Wipers](#)

Here's another company you might want to consider for your next windshield wipers. They've created a high-quality wiper blade that's by far the most straightforward wiper blade to change I've ever seen! It's some great technology that allows you to change the wipers in one simple click. If you're like me and you've changed a pair of wipers and ended up with some sliced open fingers as a parting gift, these new wipers might interest you!

## [Designer Wipers + 10% Discount](#)

And, they come in more than 30 different designs and colors!

Plus, you can sign up for their yearly subscription program

# A Complete Car Guide – From Purchase to Sale

## Owner's Manual

Be sure to read your owner's manual; it's where you can find all scheduled maintenance schedules and recommendations in this document. Different vehicles have different needs, and those nuances are located in the owner's manual. Be sure to service all elements of your vehicle as recommended in the owner's manual. This includes oil changes and other fluid needs.

If you've lost your manual or bought a used car and the manual was missing, here's a source where you can get your car's manual replaced...

[The Web's Largest Source of Online Replacement Manuals](#)

If your car dashboard lights up like a Christmas tree, there's a problem! Even if there doesn't appear to be an immediate impact, those warning lights are there for a reason. Not addressing these concerns create short-term safety dangers and can have a terrible effect on your vehicle's long term condition.

If you are having something repaired, make sure the mechanic making the repairs uses the manufacturer's parts or the equivalent.

It's not uncommon for a vehicle to recall, and you should not ignore these recalls! Sometimes you will receive a recall notice from the manufacturer, but don't rely on that! Grab your Vin Number and visit this website - [CLICK HERE](#) and you can see if there are any recalls for your vehicle.

# A Complete Car Guide – From Purchase to Sale

## Mileage

You bought your car to drive it, but you should not lose sight of the fact that as you put miles on your vehicle, you're reducing the car's value and working towards future repairs and maintenance needs.

## Garage - Saves Your Car's Appearance

If at all possible, try and keep your car in a garage or some shelter. Everything from rain, falling debris to sunlight can all take its toll on your car's appearance and its value!

If a shelter's not possible, consider finding a shady spot to park. If you're going to be parking there regularly, you will want to try and find the shady spot that's not popular with the birds!

Here's just some of the hazards your car will experience if you regularly park your car outside:



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As we've been discussing, your car's a significant investment, and a car cover can be an excellent investment to prevent all of the above and the sun's damaging rays from ruining your beautiful car!

A car that's not garaged should be washed more often. If you're not going to park your car in a garage, consider getting a car cover. There are many car cover options out there, and many of them aren't custom-sized, and others are made of flimsy materials that won't last.

Car covers that are not made to the vehicle's specific size and shape will often blow off in the wind, or slide around if they are secured, often creating scratch marks on your car's finish.

## Your Best Source for Car Covers

Here's the best car cover company, they provide covers for virtually every car, and they offer covers that meet different needs, inside, outside and various weather concerns.

They offer free shipping and a 30-day return policy.



# A Complete Car Guide – From Purchase to Sale

## Vehicle Maintenance

Many car manufacturers follow a 30/60/90 maintenance schedule. This means that various items need to be inspected or changed over these intervals, 30k miles, 60k miles, and 90k miles.

Here are the items you should expect to maintain on your vehicle regularly

**Oil and Oil Filter** - with the prevalence of synthetic oils, the traditional 3,000-mile oil change is now more likely 7,000 miles, 9,000 miles, or more.

**Car Battery** - inspect the battery for corrosion and damage to the wires. A car battery will probably last 50,000 miles or five years, but this varies. Check your owner's manual, or search the battery manufacturer's website for its expected lifespan.

**Air Filter** - cars need air to run correctly, and to protect the engine, there's a filter to ensure damaging particles are not drawn into the engine. But, as this filter does its job, it becomes dirty and clogged. Follow the recommended maintenance schedule, and if it appears dirty earlier, be sure to change the filter.

**Fuel Filter** - If you ignore your fuel filter, you're probably going to find yourself stranded on the side of the road. A clogged fuel filter prevents your car from getting the gas it needs! Most fuel filters need to be changed at 30,000 miles.

# A Complete Car Guide – From Purchase to Sale

## Cleaning your Car

Maintaining your vehicle, inside and outside, comes with multiple benefits, including owner enjoyment and asset value retention. Let's go over some of the best practices and how to make sure your asset maintains as much value as possible.

You probably already know this, but washing your car's something that needs to be done regularly. In addition to washing the car, you should consider some form of paint protection detailing. Which now can be done simply at home. This helps to improve your car's appearance while protecting the car's paint.

When I'm looking for supplies and materials to clean my car, inside and out, I believe one company is head and shoulders above the others!

This is a company that's the go-to source for people who own, buy, and sell super-luxury, collector vehicles. And, the best part, this company's products are not exceedingly expensive!

### Very Best Car Cleaning Products - Why Settle for Less

Washing a car can be a time-consuming endeavor, and if you want some tools to help speed up the process here's a brush that connects to a hose. This brush has been featured in Car & Driver, CNN, and Garage Spot to name a few.

It's soft yet able to get the grime out of your wheels and your front grill. Here's how to grab this brush to help get your car sparkling.

Proper cleaning products that get the job done without damaging the car are the first step; the second step is protecting your car's exterior finish.

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Why is this important?

Weather, road contaminants, and chemicals in the rain all impact and damage a car's paint. Washing a car and waxing it helps to minimize this damage, but there are new methods that are easy to do at home and will do two things:

- make your sparkle
- protect your investment's (your car's) exterior

In my opinion, two product shine above all the rest:

- Mirror Shine
- Ceramic Shine

[Grab These Products + 20% Discount](#)

and use the discount code - TEAMTORQUE

Let me share why I recommend these products; both need to be applied to a clean vehicle.

Mirror Shine is an easy to apply synthetic polymer wax and sealant hybrid with a wax-like finish that lasts up to 6-months.

Ceramic Shine is comparable to a ceramic coating, using Silicon Dioxide to create a rigid, shell-like layer. You'll find it makes a glass-like finish. You must apply it appropriately, but it creates an ultra-hydrophobic (water-repelling) exterior that can last up to 12 months of protection when done right.

# A Complete Car Guide – From Purchase to Sale


## Other Helpful Items to Help You Clean

There's some great products available now to help you bring out your car's shine and make it clean as a whistle. Here's some helpful products:

To get the grit and grime out of the nooks and crannies in your car, this pliable putty does the job -

Do you like using an orbital polisher - here's a great one -

## Recommended Orbital Buffer



Avid Power Polisher, 6-inch Dual Action Random Orbital Car Buffer Polisher Waxer with Variable Speed, 3 Foam Pads for Car Polishing and Waxing, AEP127

[Visit the Avid Power Store](#)

★★★★☆ 2,557 ratings

List Price: \$99.99

### Click to Shop



# A Complete Car Guide – From Purchase to Sale

## Car Accessories

**Cup Coaster** - Keep the cup holder clean - [Click Here](#).

**Gap Filler** - Stop losing things between the Seat - [Click Here](#)

**Trunk Organizer** - Keep your trunk neat and organized - [Click Here](#)

**Dog Seat Cover** - Protect your seats and your investment - [Click Here](#)

**Phone Holder with Wireless Charger** - Genius, you'll love this - [Click Here](#)

**Back Seat Car Hooks** - for umbrellas, coats, groceries - [Click Here](#)

**Children's Back Seat Organizer** - Keeps everything from a tablet, drinks, toys, and crayons available on the back of the front seat - [Click Here](#)

**Car Hook for Your Handbag** - Why did this take so long to become a 'thing'? - [Click Here](#).

**Mesh Handbag Holder** - Don't want to hang your bag, check this out - [Click Here](#)

## Safety Devices for Your Car

**6 in 1 Safety Device** - glass breaker, Seatbelt cutter, flashlight, red flashing beacon, portable power bank, USB charger - all in a hand-held device - [Click Here](#).

**Roadside Emergency Kit** - compact 112 piece kit - [Click Here](#).

**GPS Tracker** - personal tracker - [Click Here](#).

## Fixing Dents and Dings

Does your car have some cosmetic blemishes like chipped paint, scratches, or windows with chips out of them? Repairing or addressing these cosmetic damages will make your car look better and allow you to get more when it comes time to sell or trade-in your car.

Signs of wear and tear will reduce the amount you'll receive for your car. And you can quickly repair some dents and scratches. And, this small investment of time and money will more than pay for itself!

Here's a highly rated, affordable dent remover so you can remove that indentation in your car

Fixing minor scratches help keep the car's appearance up, and it helps ensure things like rust and damaging elements can't reach your car's body.

Here's what I recommend for minor whirls and scratches - [Click Here](#)

For scratches that are more than minor -[Click Here](#)

If you have a cracked window - here's a simple DIY Kit - [Click Here](#)

Have someone repair it for you - [Click Here](#)

## Protecting & Maintaining Your Car's Interior

### Mats

The mats that are provided by the manufacturer are nice, but I highly recommend you take them out of the car the day you buy them and put them to the side for safekeeping. Then, put them back in the day you're selling the vehicle.

To protect your car's floor, you should invest in Weather Tech mats. There's no substitute for Weather Tech, the first time; I knew there was no going back. A Weather Tech mat is laser measured to precisely fit your car. And, here's what makes the difference, with most mats, dirt, water, and grime get under the mats. With a Weather Tech mat, there's created with sides to prevent dirt and moisture from getting to your car's carpet.

Listen, once you go Weather Tech, you're never going back! To get the best pricing possible on a Weather Tech mat...

**Guaranteed Lowest Prices on Weather Tech Mats**

Consider getting some new floor mats. Floor mats can hold stains and smells that make your car much less desirable to a potential buyer.

Dirt and dust will get into your car so that it will need some regular vacuuming. You can now use the vacuum at the local car wash, but if you take a close look at the hose, the question that needs to be asked is, after I use this filthy vacuum, will my car be any cleaner... or dirtier?



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Imagine a small, hand-held vacuum that's strong enough to get the dirt out of all the nooks and crannies. This is a vacuum designed to be used in cars. It's inexpensive, and it's received more than 25,000 happy customer reviews!

It's available now for the price of a couple of car washes! Get the best pricing here...

[The Best Portable Car Vacuum](#)

## Refinancing a Car Loan

Sometimes a change in a person's financial situation could make refinancing a car note a good idea. Usually, this involves taking out a new loan used to pay off the vehicle's existing loan.

Reasons to consider refinancing a car loan:

- If your loan had a co-signer, you could remove the co-signer via refinancing.
- You now qualify for a much lower interest rate.
- Lower your monthly payment

Before deciding to refinance, make sure your present car loan doesn't have any pre-payment penalties. At the time of the loan's origination, this is an excellent question to ask. If possible, do not sign a car loan with pre-payment penalties. Even if you don't refinance, it's a good idea to pre-pay your monthly payments to lower the overall amount you pay towards interest.

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Before refinancing a car loan, know all of the fees associated with creating this new loan, and be sure you will save money. This fee could include everything from financial charges to insurance or state DMV fees.

## Reasons to Refi an Auto Loan

- Remove a Co-Signer
- Lower Your Interest Rate
- Lower Your Monthly Payments

## A Great Way to Save Money!

years old or older, you might find it difficult or very expensive to refinance the loan. The car's value at the loan's origination would be below, and its estimated value a few years later is only lower!

You will want to know your car's actual value before committing to refinancing. If you owe more money than your vehicle's worth, you may not want to refinance because a lender might require too much money upfront to complete the transaction.

Never fall into the habit of rolling lots of unpaid interest or negative equity from one car loan to another. Many lenders will accept this, but you're creating a financial hole that could take years to recover.

If your car has more than 100,000 miles or is eight

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Understand your vehicle's value and your current and previous financial position before starting this process. Know that you will need to provide financial and personal documents, including some tax and income information.

Know that you will be in breach of the loan with virtually any auto loan if you let your auto insurance lapse.

There's one company that offers you an auto refinancing opportunity that makes the most sense.

It takes only a couple of minutes to apply.

The one form goes out to multiple lenders who then compete for your business, allowing you to get a more attractive loan!

It allows you to get these quotes with a soft inquiry that doesn't impact your credit status.

So, there really is nothing to lose... except the chance to save some money!

Click here to find out if you're paying too much for your car loan.

[Get a No-Cost Auto Loan ReFi Quote](#)

## Selling Your Car

The day you buy your car, I would recommend taking a moment and reading this section. You can do little things over the upcoming years that will handsomely pay off when you decide to sell the car.

# A Complete Car Guide – From Purchase to Sale

When it is time to sell your car, you've got two primary options you can take, you can sell your car wholesale or retail.

In other words, you can sell it to someone who's going to own and use the car, what I've described as 'retail selling,' or you could sell it to someone who's going to resell the vehicle, a 'wholesaling' it.

I describe it in this manner because you must accept the price differential that comes with the difference between the two options. If you sell your car to a dealer, you must know that you will receive less for your vehicle, but the process will be much easier.

Once again, a scenario in life where there's a trade-off.

That's because the dealer or company buying your car must have financial room to make a profit. Without an exact range for profit, they will not purchase your vehicle. Please know they will establish a purchase price for your car, an amount they will invest in the car to make it sellable, and a price to retail the car.

If you'd like, feel free to negotiate, but there's not much they will move. The very last thing they want is to have your car sitting on their lot gathering dust.

First, decide how you will sell your car—understanding that there's more work involved with selling the vehicle yourself, including things like meeting and interacting with potential buyers, being responsible for securing payment and the proper paperwork, and much more.

## Some Advantage to Selling Your Car to a Dealership or Trading it In

- The transaction's completed in a short amount of time
- If your car still has money owed for a loan, the dealership will pay it off.
- The dealership will handle and process paperwork with banks and the state.
- There can be tax benefits depending on the car you're buying (trade-in)

### Advantages

#### **SELL YOUR CAR TO A DEALERSHIP**

- Quick Transaction Time
- Dealership pays off any loans
- Dealer Handles Paperwork

**Pick the Right Option  
that Fits Your Needs!**

## Disadvantages to Trading in Your Car

- You will get less money for your vehicle.
- You are creating another profit source for the dealership.
- May result in you being underwater (owing more than it's worth) for your car, creating an adverse equity scenario, piling two car loans into one payment.

## **Disadvantages**

### **SELL YOUR CAR TO A DEALERSHIP**

- Less \$ vs Private Buyer
- Creating a Dealer Profit Source
- You Could End Up 'Under Water'

**Weight Your Options...  
Find Out What's Right  
for You!**

When you're selling your car, just like buying a car, you must study and learn your market. Understand your vehicle's pricing at the level you're going to sell it, wholesale/trade-in, or selling it yourself. The spread or difference might have an impact on which path you take.

When comparing prices, you want to compare the model year, make, model, package, mileage, condition, and selling source. The closer the match, the more accurate the information.

# A Complete Car Guide – From Purchase to Sale

For example, if you've got a 2019 Toyota Camry XLE with 9,350 miles, in excellent condition, no dents, few if any scratches, a clean and well-maintained interior, serviced as the manufacturer instructs, and no known mechanical issues.

You want to find a car that most accurately mirrors your vehicle. A car's mileage and condition are the most significant variables, but the year, make, and model should always match.

Look around at car dealer websites, websites that list private sellers, and new car dealer websites that list used cars for sale.

Create a simple spreadsheet and list the car, the mileage, and the selling price. Copy the link to the car and keep that as well.

Once you've collected enough vehicles, you will see that the car's pricing is clustered together. Yes, there are outliers, but the majority of the vehicles will all be similarly priced.

Understand that it's not uncommon for a car to be sold for less than the price it's marketed for, and you should recognize that as you collect this data.

Know that the pricing for vehicles fluctuates market by market. For example, a Subaru has all-wheel drive, which may hold more value in Denver, CO, compared to San Diego, CA, because of the winter weather.

Additionally, the price is impacted by the number of vehicles for sale in your market and the number of people looking to buy that specific used car.

Now that you know the market, you have determined where you're selling your car, retail or wholesale; it's time to put your paperwork together. There are two parts to this, the paperwork needed to complete the transaction legally and the paperwork that proves how you've maintained your vehicle.

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If you're like most people, you've taken the receipts and records given to you and packed them into the glove box or some other part of the car. Know that it's one thing to present a vehicle to a buyer with your assurance and an appearance that it's well maintained. Still, it's an entirely different scenario if you can provide service records attest to this fact.

If you do not have the records, or if some are missing, you might be able to obtain these records from the dealership or the repair facility that's done the work. Most of these services are recorded. Additionally, some of this data is collected by companies like CarFax and data like if a car's been sold, and how many times (something that impacts the price) if the car's had an insurance claim drawn against it, etc.

It can help streamline a retail used car sale if you offer a vehicle report to the potential buyer.

Other paperwork you should gather include:

- Title
- Create or have a Bill of Sale
- Loan pay off data
- Odometer certification

Be sure to take a look at your state's DMV website to see exactly what's required.



# A Complete Car Guide – From Purchase to Sale

## Car Advertising Tips

You should look at other ads as if you're a potential buyer. Make sure to clearly and accurately list your vehicle. Using a previous car, don't list the hypothetical car listed earlier as a Toyota Camry, be as specific as possible; it's a 2019 Toyota Camry XLE. Include the mileage, even if that not a selling point (it's got high mileage). Better to eliminate people who will not want to buy the car with the ad, rather than during a phone call, or worse, after you've taken more time to meet with them.

So, don't mislead buyers with false claims or not revealing crucial information. Make sure you provide clear pictures inside and outside the car. Take a look at some used cars listed by car dealers, and incorporate similar images. Have pictures inside and out. If you've invested in new floor mats, add photos of them in the car. Try and take the picture on a bright, sunny day. Having a detailed car shimmering in the sunlight is nice!!

List the options and items that make your car desirable. Does it have a premium sound system? List things like backup cameras, heated and or cooled seats, satellite radio, crash prevention systems, creature comforts like leather seats, heated steering wheel, or mirrors, etc.



# A Complete Car Guide – From Purchase to Sale

## **Selling Your Car? Be Sure To Remove:**

- Phone-Connected Info
- Downloaded Content
- Garage Door Opener Code
- Satellite Radio Info
- Vehicle Service Receipts
- Old Insurance Cars
- Auto GPS Home & Work Settings
- Any Personal Documents

**Leave NOTHING  
That Can Tie You  
to the Vehicle!**

Be honest, accurate, and detailed in your listing. This will make the sales process smoother and less time-consuming.

Today, our cars contain a great deal of information about us. Be sure to clear out your data before completing the sale. For example, I've gotten into a car and found someone's entire contacts list downloaded from their phone! I didn't bother with this information, but some people might do something nefarious with this information.

Each car is different, but to remove such information, stop syncing your phone and vehicle. Then, either in the car's owner's manual or online, you will find what you

need to do to remove your personal information.

Now, your phone's not the only provider of personal information. Does your car have a navigation system? If so, is there a home listed? Remove that! Also, it's a good idea to remove previous guidance points.

Does your car have your home's garage codes stored? I think you can see how dangerous it would be to have your home address and your garage code stored in your car after you've sold the vehicle. Now, it gets a little scary!

Do you use satellite radio in your car? If so, be sure to cancel the subscription after selling the vehicle.

# A Complete Car Guide – From Purchase to Sale

If you've got a smart-car, and a smartphone, here's a couple of apps to consider, I've-Mobile and Privacy4Cars. Both apps analyze and help you discover personal information stored by your car and how to remove this data safely. There are Apple and Android versions of both apps.

When you're listing your car and discussing the vehicle with a prospective buyer, you should know and share any potential warranty information. Depending on how and where you purchased your vehicle, and how long you've owned it, and it's mileage, there could be some transferable warranty available to the next owner. This is a selling feature and a reason to maintain your asking price.

## When Dealing with Potential Buyers

Give the exterior a good cleaning and an excellent finish. Nothing's more appealing than a bright, shiny car. I've had prospective buyers comment regarding how clean and well maintained my car was as they were inspecting it. I can tell you that the effort and time I invested paid off handsomely!

You can have your car detailed professionally, which will cost a few hundred dollars, or you can use my recommended products for an at-home detailing:

If you're going to retail your car, you're going to have to market it in some fashion via an ad.

# A Complete Car Guide – From Purchase to Sale

You want to be discreet and discerning when talking with a potential car shopper. Be sure you're not spending time with someone who does not have their finances in order. For example, ask the shopper if they decide to buy the car, will they be paying cash or financing the transaction? If they are financing, ask them who the lender is and if they've already secured a loan for at least your asking price. If not, I would ask them to get their finances in order before seeing the car or entering into any negotiation. Why waste your time dealing with someone who's not ready, willing, and able to complete the transaction now?

Also, if someone's not willing or wanting to go through the proper buying process, be careful. This should set off alarms. If someone wants to buy your car unseen, that's a huge red flag. The typical process involves personal inspection of the vehicle, possibly bringing in a mechanic, and some negotiation element.

If someone does not want to go through this process, they may be a car scammer. It's surprising and awful how many scammers are out there, and if you're not seasoned at selling a car, NEVER deal with a buyer who's not following the expected path to purchase. You could end up the victim of a crime!

When meeting a potential buyer for an inspection and a test drive, I would do it at a public location, not your home, and consider bringing along a friend. Before getting into the car for the test drive, discuss and agree to a predetermined route. For example, you might suggest heading down to Main Street, taking a left, and up onto the highway until exit #3, then coming back on Route 2. Further explaining this provides the potential buyer with a good variety of conditions.

# A Complete Car Guide – From Purchase to Sale

This type of plan also provides you with safety. If the potential buyer deviates from the route in any way, ask them to return to the agreed-upon route. If they don't, immediately call the police! Your safety could rely on this detail!

Be sure to have a phone conversation with your vehicle insurance agent to make sure you and your vehicle will have coverage while someone's taking it for a test drive. Find out what they might require; again, these things can vary by state.

Some additional information you should consider including:

- Have a document that both you and the buyer sign attesting to the vehicle's mileage or an odometer disclosure. In some states, for some cars, this is a legal requirement. Either way, it would do you well to have a simple document stating the exact mileage on the vehicle at the time of the sale.
- You should also check your state's legal requirements, but it's an excellent idea to have in the paperwork that the sale is disclosed As-Is. This means the deal is being done as-is; you are not providing any warranty. So, if a hose bursts next week, you are clearly not responsible for any unforeseen problems that arise once the sale is completed.

# A Complete Car Guide – From Purchase to Sale

It's difficult for me to give you specific needs and contents because the requirements differ depending on where you live and where you're selling the car. As a rule of thumb, you should have too much documentation rather than missing something. Ensure all of your documentation identifies the vital data that will link the document to this specific transaction. For example, the Odometer Disclosure wouldn't just have the mileage and your name and the buyer's name. Make sure it has all of the following:



- Year, Make and Model, VIN
- Buyer and Seller's legal names, signatures, and buyer's address.

Note that some or all of the required documents may need a notary's signature to make them legally binding. Be sure to know this in advance!

Every state or province will require some exchange of a Title (Title proves who is the vehicle owner) and some Bill of Sale (a document that shows both parties' terms and acceptance of the sale).

Additionally, the Title should indicate if a car that's been financed has been paid off. This information will travel from the finance company to the

state's DMV. I've lived in several states, and incredibly one state did not automatically process this information and add it to the car's Title unless I specifically requested it!

# A Complete Car Guide – From Purchase to Sale

Completely ridiculous! I've paid off the car note, would there be any reason I would not want ownership of that asset? I can't fathom why anyone would not want that? Well, I did not learn this inane element of my state's DMV until I was selling my first vehicle there, and it delayed the sale a few days until I could have a title reflecting me as the owner, free and clear.

Some things to make sure your Bill of Sale contains include:

- A complete and accurate description of the car, including its VIN number
- The vehicle's exact mileage, the sale date, the signing date, the buyer and seller's signatures, and the buyer's address.

Be sure to check your state's DMV website to determine everything needed to make the Bill of Sale legal and binding.

When you are setting up the financial transaction, consider using something like PayPal or Venmo. If you're getting a check, require it to be a bank check. And, consider making the financial exchange at your local bank. They are often happy to provide these services for their customers.

Using escrow services creates an extra step and can provide a car thief with the opportunity to rob you. I would steer clear of these types of transactions if possible, and if you do need to use escrow services, be sure to involve your banking institution and have them involved in the transaction.

Do not rely on their bank to complete everything. In my [Used Car Buyer's Guide](#), I provide real examples of a car scammer who uses escrow to rob people. I share the phone conversations and banking information. Here's some helpful information from the FBI regarding car scammers and how to avoid them - [Click Here](#)

One  
Document  
with  
**EVERYTHING**  
You Need to  
Know...  
From  
Purchase to  
Sale

