Shop with a clear plan

A printable checklist for comparing a used vehicle in the United States.

01 Set your limits before the test drive

Start with a number you are comfortable paying, then compare the full purchase and ongoing costs. Bring a copy for each vehicle.

Maximum purchase budget

Maximum monthly ownership budget

Cash available for down payment

Insurance quote / month

02 Estimate the purchase total

Request an itemized out-the-door price in writing.

Vehicle price	$
Taxes, title and registration	$
Dealer or documentation fees	$
Optional add-ons you choose	$
Inspection and immediate repairs	$
Other up-front costs	$
ESTIMATED TOTAL	$

If financing, also compare APR, loan term, total interest and fees.

A lower monthly payment can mean paying for longer. Include insurance, fuel, maintenance and registration in your ongoing budget.

This checklist is educational; costs and rules vary by location.

Check the car and its history

Complete one copy for each vehicle you are considering.

03 Record the basics

Year / make / model / trim

Seller / dealer and phone

VIN (vehicle identification number)

Odometer reading and units

Asking price and date

Listing reference

04 Check history and documents

- [ ] Match the VIN on the car and available paperwork.
- [ ] Review a vehicle history report; note its provider and date.
- [ ] Check the VIN for open safety recalls at nhtsa.gov/recalls.
- [ ] Ask about the title, liens, service records and past damage.
- [ ] For a dealer sale, review the Buyers Guide and warranty terms.

Questions or details to verify

A clean history report is not a mechanical inspection and may not contain every event. Check records and local title requirements independently.

Inspect and ask questions

Take notes and arrange an independent mechanic before buying.

05 Initial observations

- [ ] Exterior: note paint differences, rust, leaks and tire condition.
- [ ] Interior: check visible wear, warning lights and controls.
- [ ] Test drive, if appropriate: note noises, braking and handling.
- [ ] Ask which repairs have been done and what needs attention.

What I observed / questions for the mechanic

06 Get an independent inspection

Ask a mechanic you choose for an inspection and a written estimate. A history report and a dealer inspection do not replace this step.

Mechanic / appointment date

Inspection cost

Estimated repair cost

Report received?

Important items to resolve before paying or signing

If an independent inspection is refused, consider another seller.

Compare, confirm, decide

Record your answers and verify the terms in writing.

07 Compare your top choices

COMPARISON	VEHICLE A	VEHICLE B
Year / make / model		
VIN or listing reference		
Total purchase cost		
Repair estimate		
Warranty terms		
Main concern		

08 Before you sign

- ☐ Read the sales agreement and confirm all amounts and add-ons.
- ☐ Confirm warranty, return and cancellation terms in writing.
- ☐ Keep copies of the Buyers Guide, inspection and signed paperwork.

Next action / deadline

Helpful U.S. consumer resources

FTC used-car guide: consumer.ftc.gov/features/feature-0040-used-cars

NHTSA recall lookup: nhtsa.gov/recalls

CFPB car financing: consumerfinance.gov/consumer-tools/auto-loans/

Use professional advice where needed; rules and costs vary by state.