

The 60-Point Used Car Inspection Checklist

Everything to check before you hand over a deposit — plus the one-page True Cost of Ownership worksheet so you know what the car will really cost you every month.

What's inside

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Who this is for: anyone buying a used car from a private seller or dealer in the US. It works for a \$4,000 commuter and a \$40,000 truck alike.

PART 1

How to use this checklist

Inspect in daylight, on dry pavement, with a cold engine. Ask the seller not to warm the car up before you arrive — a cold start reveals problems a warm engine hides.

Scoring

0–3 issues

Well-kept car. Negotiate on small items and proceed to a pre-purchase inspection.

4–8 issues

Normal wear for a car over 80,000 miles. Price each fix (use our repair cost guides) and deduct it.

9+ issues or any

DEAL-BREAKER

Walk away. There will be another car tomorrow.

Deal-breakers (never negotiate past these)

- Frame or subframe rust that flakes, or any sign of frame repair / welding
- Salvage, rebuilt, flood or lemon-law title — or a title that isn't in the seller's name
- Milky or foamy oil on the dipstick or under the oil cap (head gasket / coolant mixing)
- Transmission that slips, shudders or delays more than a second going into gear
- Airbag warning light on, or evidence airbags deployed and were not replaced
- Mileage on the odometer that doesn't match service records or the history report

Bring these three things

- **A \$20–30 OBD-II scanner** (plugs in under the dash). It shows stored codes and whether the seller recently cleared them ("readiness monitors not ready" = codes were wiped).
- **A flashlight and a small magnet** — the magnet won't stick to body filler over rust repairs.
- **A friend** to drive behind you on the test drive and watch for smoke, and to brake-test the lights.

The \$100–200 that saves thousands: after this checklist, pay an independent mechanic for a pre-purchase inspection (PPI). If the seller refuses to allow one, that is your answer.

Before you go: 10 minutes of homework

- ☐ **Run the VIN** through a vehicle history report (accidents, title brands, odometer, number of owners, open recalls at [nhtsa.gov/recalls](https://www.nhtsa.gov/recalls)).
- ☐ **Check the mileage against age.** US average is ~12,000–13,000 miles a year. Far below average on an old car can mean long sitting (dry seals, old rubber); far above means highway life — often fine if serviced.
- ☐ **Look up the model's known problems** for that generation (search "[model] [year] common problems"). Go in knowing what to listen for.
- ☐ **Price it.** KBB / Edmunds private-party value, then compare 5–10 local listings. Note your maximum before you see the car.
- ☐ **Ask the seller four questions by message:** Why are you selling? Do you have the title in hand? Any accidents or warning lights? Can I take it for a pre-purchase inspection?
- ☐ **Get an insurance quote** on the exact VIN. Two similar cars can differ by \$60 a month.

Exterior, tires & glass (points 1–18)

- | | |
|--|---|
| ☐ 1. Panel gaps even all round (uneven = accident repair) | ☐ 10. Tire tread above 4/32" (penny test: Lincoln's head partly covered) |
| ☐ 2. Paint matches on every panel in sunlight; no overspray on trim | ☐ 11. Even wear across each tire (edges worn = alignment/suspension) |
| ☐ 3. Magnet sticks on lower doors, fenders and quarter panels | ☐ 12. All four tires same brand/size; date code under 6 years old |
| ☐ 4. No bubbling paint at wheel arches, rocker panels, door bottoms | ☐ 13. Spare tire, jack and lug wrench present |
| ☐ 5. Hood, trunk and doors open/close smoothly and latch firmly | ☐ 14. Brake rotors smooth, no deep grooves or blue heat marks |
| ☐ 6. Headlights clear, not yellowed or fogged inside | ☐ 15. Push each corner down hard — bounces once, not repeatedly |
| ☐ 7. Windshield: no chips in driver's view, no cracks | ☐ 16. No fluid drips on the ground where the car was parked |
| ☐ 8. All lights work: low/high beams, brake, turn, reverse, fog | ☐ 17. Exhaust: no rust holes; tailpipe dry, not oily black |
| ☐ 9. Wipers clear without streaking; washers spray | ☐ 18. VIN plate on dash matches door-jamb sticker and title |

PART 3

Under the hood (engine cold) — points 19–30

- ☐ 19. Oil level correct; oil amber-to-dark brown, not milky
DEAL-BREAKER if milky
- ☐ 20. Under the oil cap: no cream-colored sludge
- ☐ 21. Coolant at the line, bright color, no oil film on top
- ☐ 22. Brake fluid light amber, not dark brown
- ☐ 23. Transmission fluid (if dipstick) red/pink, no burnt smell
- ☐ 24. Belts: no cracks, glazing or fraying; no squeal on start
- ☐ 25. Hoses firm, not mushy or bulging; no white crust at joints
- ☐ 26. Battery terminals clean; date sticker under 4 years
- ☐ 27. No fresh “detailing” shine on the engine (hides leaks)
- ☐ 28. Cold start: fires within 1–2 seconds, idle settles smoothly
- ☐ 29. No blue (oil), white (coolant) or black (fuel) smoke at start
- ☐ 30. No ticking, knocking or rattling once idling

Underneath — points 31–36

- ☐ 31. Frame rails and subframe: surface rust OK, flaking or holes are not
DEAL-BREAKER
- ☐ 32. Brake lines and fuel lines free of heavy rust (common in Rust Belt states)
- ☐ 33. No wet oil or coolant on the engine bottom, transmission or axles
- ☐ 34. CV boots (rubber accordion at front wheels) not torn or greasy
- ☐ 35. Shock absorbers dry — no oil streaks down the body of the shock
- ☐ 36. Exhaust hangers intact; no patches, clamps or fresh welds

Plug in the OBD-II scanner now. Zero stored codes and all monitors “ready” is what you want. Codes present = negotiate or walk; monitors “not ready” on a car that supposedly runs fine = the codes were just cleared. Ask why.

PART 4

Interior & electronics — points 37–46

- ☐ 37. All warning lights come on with key, then go off (if the check-engine light never lights up at all, the bulb was pulled)
AIRBAG LIGHT ON = DEAL-BREAKER
- ☐ 38. Pedal, steering wheel and seat wear match the odometer
- ☐ 39. No musty smell; carpet dry under the mats and in the trunk (flood sign)
- ☐ 40. Every window, lock, mirror and seat adjustment works
- ☐ 41. A/C blows cold within a minute; heat gets hot
- ☐ 42. Infotainment, Bluetooth, cameras and USB ports all work
- ☐ 43. Seat belts retract cleanly; no fraying
- ☐ 44. Sunroof opens, closes and seals; headliner not stained
- ☐ 45. Horn works; cruise control engages
- ☐ 46. Owner's manual and two keys / fobs present (a second key can cost \$200–500)

The test drive (20+ minutes, mixed roads) — points 47–54

- ☐ 47. Steering straight with hands off on a flat road; no shake at highway speed
- ☐ 48. Brakes: firm pedal, stops straight, no pulsing or grinding; parking brake holds on a hill
- ☐ 49. Automatic shifts smooth and quick; manual clutch bites mid-pedal with no slip
SLIPPING = DEAL-BREAKER
- ☐ 50. Full-lock turns both directions in a parking lot — no clicking (CV joints) or groaning
- ☐ 51. Over bumps: no clunks, rattles or knocks from suspension
- ☐ 52. Hard acceleration onto a highway — no hesitation, smoke or warning lights
- ☐ 53. Radio off: listen for whines that rise with speed (bearings, differential)
- ☐ 54. After the drive: recheck for leaks and smells; temperature gauge sat at normal the whole time

Paperwork & negotiation — points 55–60

- ☐ 55. Title is clean, in the seller's name, with no lien — or the lienholder's payoff process is clear **DEAL-BREAKER otherwise**
- ☐ 56. Service records: at least oil changes, plus timing belt / transmission service if due by mileage
- ☐ 57. History report matches what you see (owners, accidents, mileage)
- ☐ 58. Seller allows a pre-purchase inspection at a shop of your choice
- ☐ 59. Dealer only: ask for the out-the-door price in writing; refuse add-ons (etching, nitrogen, "protection packages")
- ☐ 60. You've run the True Cost of Ownership worksheet below — and it fits

Negotiation scripts that work

"I like the car. The tires are at 3/32 and the brakes are close — that's about \$900 I'll need to spend in the next few months. I can do \$X today."

"I'm paying cash / pre-approved at my credit union, and I can pick it up tomorrow. What's the best you can do?"

(Dealer) "I'm only discussing the out-the-door number. Please put it in writing and I'll decide today."

The walk-away rules

- The seller rushes you, won't allow an inspection, or "has another buyer coming."
- The price is suddenly conditional on financing through them or buying a warranty.
- Anything on the title or VIN doesn't line up — no matter how good the car looks.

Why it pays: buyers who present a written list of defects typically negotiate 5–12% off the asking price, and avoid the roughly one purchase in six that turns into a \$2,000+ repair in the first year.

WORKSHEET

True Cost of Ownership — fill in before you say yes

Fill in the monthly figures. If you don't know one, use the typical US value. Run the same sheet for two cars and the "cheaper" one often isn't. The online version with depreciation built in is our [True Cost of Ownership calculator](#).

Cost item	Typical US figure	Your figure / month
Loan payment (or cash price ÷ months you'll keep it)	\$520 used · \$740 new	
Full-coverage insurance (get a quote on this VIN)	\$190	
Fuel (miles ÷ MPG × price ÷ 12)	\$150–\$200	
Maintenance & tires (age 0–3: \$60 · 4–7: \$110 · 8+: \$160)	\$110	
Repairs reserve (older than 7 years: add \$75–\$125)	\$75	
Registration, inspection & taxes ÷ 12	\$35	
Parking, tolls, car washes	\$30	
Total monthly cost of this car		

Does it fit? The 20/4/10 check

Down payment ÷ price (aim for 20%+)	
Loan term (aim for 48 months or less)	
Total monthly cost ÷ gross monthly income (aim for under 10%; 15% is the absolute ceiling)	

Depreciation reality check

What you'll lose in value, roughly: **new car** –20% in year one, –60% by year five · **3-year-old car** –35% over the next five years · **7-year-old car** –25% over the next five years. Trucks and Toyota/Honda lose less; luxury and EVs lose more. Estimate yours with the [depreciation calculator](#).

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