

DON'T BUY THAT USED CAR YET

Printable Companion Workbook

Checklists, worksheets, and scripts for use while shopping

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JTWGCO.com/used-car-workbook

How to Use This Workbook

Print the whole workbook or only the pages you need for a specific vehicle. Keep one completed set for each serious candidate so you can compare cars without relying on memory.

Use the same decision system as the book: **PROCEED** when the evidence is consistent, **INVESTIGATE** when an important question remains open, and **WALK AWAY** when the risk cannot reasonably be resolved or the seller prevents verification.

Do not use these worksheets as a substitute for a qualified mechanic, collision specialist, EV/hybrid specialist, lender, insurer, attorney, or state agency when the issue requires professional or jurisdiction-specific verification.

Vehicle / seller notes:

Appendix A - Master Go / No-Go Used-Car Checklist

At every stage choose one:

PROCEED - Nothing important is unresolved. Continue.

INVESTIGATE - Something needs explanation, verification, professional evaluation, or a real dollar cost.

WALK AWAY - The problem cannot reasonably be verified, corrected, priced, or legally resolved.

Stage 1 - Before You Shop

- ☐ I know my maximum purchase budget.
- ☐ I have considered insurance, taxes, registration, fuel or electricity, maintenance, tires, and likely near-term repairs.
- ☐ If financing, I have obtained or attempted to obtain outside preapproval.
- ☐ If trading, I know the approximate market value and exact payoff.
- ☐ I know whether my trade has positive or negative equity.

Decision: PROCEED / INVESTIGATE / WALK AWAY

Stage 2 - Research the Exact Model

- ☐ Exact year, model, trim, engine, transmission, and drivetrain identified.
- ☐ Open recalls checked.
- ☐ Manufacturer maintenance schedule reviewed.
- ☐ Repeated model-specific weak points noted as inspection targets.
- ☐ Major upcoming service identified.
- ☐ Insurance quote or estimate obtained for serious candidates.
- ☐ Specialist needs identified for EV, hybrid, performance, modified, luxury, or rebuilt vehicles.

Decision: PROCEED / INVESTIGATE / WALK AWAY

Stage 3 - Before You Drive to See It

- ☐ Full VIN obtained.
- ☐ Asking price and mileage confirmed.
- ☐ Title status discussed.
- ☐ Private seller confirms ownership and lien status.
- ☐ Known accidents, warning lights, and problems discussed.
- ☐ Independent PPI permission confirmed.
- ☐ Dealer provided written itemized OTD price or explained why not yet available.
- ☐ Mandatory dealer products or accessories disclosed.

Decision: PROCEED / INVESTIGATE / WALK AWAY

Stage 4 - Identity and History

- ☐ Appropriate title/history checks completed.
- ☐ NHTSA recall search completed.
- ☐ NICB VINCheck or similar theft/salvage layer checked where appropriate.

- ☐ NMVTIS-based title history checked where appropriate.
- ☐ Physical VIN matches documents.
- ☐ Certification labels are consistent and not obviously tampered with.
- ☐ Seller authority is clear.
- ☐ Any lien has a documented resolution process.

Decision: PROCEED / INVESTIGATE / WALK AWAY

Stage 5 - First Look

- ☐ Obvious leaks checked.
- ☐ Major rust areas screened.
- ☐ Tires inspected across full tread width.
- ☐ Body-panel gaps and paint consistency checked.
- ☐ Trunk/spare-tire well checked.
- ☐ Water intrusion or unusual odors noted.
- ☐ Warning-light self-test observed.
- ☐ Unexpected pre-warming explained.

Decision: PROCEED / INVESTIGATE / WALK AWAY

Stage 6 - Inside and Under Hood

- ☐ Windows, locks, mirrors, seats, lights, wipers, cameras, HVAC, and major features tested.
- ☐ A/C gets cold and heat works.
- ☐ Carpet and trunk areas are dry.
- ☐ Visible fluid levels are reasonable where safely accessible.
- ☐ No obvious severe contamination, major active leak, or improvised repair is ignored.

Decision: PROCEED / INVESTIGATE / WALK AWAY

Stage 7 - Diagnostic Check

- ☐ Current codes checked where practical.
- ☐ Pending codes considered.
- ☐ Readiness monitors reviewed.
- ☐ Recent code clearing considered where data is available.
- ☐ Specialty systems are not assumed healthy because a generic scanner shows nothing.

Decision: PROCEED / INVESTIGATE / WALK AWAY

Stage 8 - Test Drive

- ☐ Vehicle reached normal operating temperature.
- ☐ Stop-and-go conditions tested.
- ☐ Highway or appropriate higher-speed driving tested where safe.
- ☐ Light and stronger acceleration tested.
- ☐ Normal and moderately firm braking tested safely.

- ☐ Reverse engagement checked.
- ☐ Turns and ordinary bumps included.
- ☐ Steering pull, vibration, hesitation, noises, odors, and warnings noted.
- ☐ Vehicle rechecked after the drive.

Decision: PROCEED / INVESTIGATE / WALK AWAY

Stage 9 - PPI

- ☐ Inspection scope confirmed before booking.
- ☐ Lift included or limitation understood.
- ☐ Road test included or limitation understood.
- ☐ Scan depth understood.
- ☐ Collision/structural review included or separately arranged.
- ☐ Inspector is appropriate for the specific vehicle.
- ☐ Written findings received.
- ☐ Findings classified as normal aging, maintenance due, repair/negotiation, or safety/major risk.

Decision: PROCEED / INVESTIGATE / WALK AWAY

Stage 10 - Turn Everything Into Money

- ☐ Market value established from comparable vehicles.
- ☐ Immediate repair costs estimated.
- ☐ Overdue maintenance priced.
- ☐ Tires/brakes and upcoming major service included.
- ☐ Insurance cost known.
- ☐ Maximum acceptable price written down.

Decision: PROCEED / INVESTIGATE / WALK AWAY

Stage 11 - Negotiate the Deal

- ☐ Vehicle price and OTD total are clear.
- ☐ Trade treated separately.
- ☐ Financing treated separately.
- ☐ Add-ons treated separately.
- ☐ Every revised worksheet compared to the previous OTD total.
- ☐ I remain willing to leave.

Decision: PROCEED / INVESTIGATE / WALK AWAY

Stage 12 - Financing and F&I

- ☐ Dealer offer compared with outside preapproval.
- ☐ Exact APR known.
- ☐ Exact term known.
- ☐ Amount financed known.

- ☐ Finance charge known.
- ☐ Total of payments known.
- ☐ Negative equity visible.
- ☐ Each optional product priced in dollars.
- ☐ Coverage, exclusions, deductibles, and cancellation terms reviewed.

Decision: PROCEED / INVESTIGATE / WALK AWAY

Stage 13 - Before Money Changes Hands

- ☐ Correct VIN.
- ☐ Correct buyer/seller identity.
- ☐ Legal ownership transferable.
- ☐ Lien resolution complete or correctly structured.
- ☐ Selling price correct.
- ☐ OTD total correct.
- ☐ Trade value and payoff correct.
- ☐ Down payment correct.
- ☐ APR, term, and amount financed correct.
- ☐ Add-ons correct.
- ☐ Promised repairs in writing.
- ☐ Warranty terms documented.
- ☐ State-specific title/registration requirements checked.

The Six Final Questions

1. Do I know who legally owns this car?
2. Does the physical car agree with its VIN, title, and reported history?
3. Do I understand its mechanical and structural condition well enough to accept the risk?
4. Did an appropriately qualified independent professional inspect what I cannot evaluate myself?
5. Do I know what this car will actually cost me, not just today's selling price?
6. Does the final paperwork match the deal I intentionally agreed to?

All YES: **PROCEED**.

Any I DON'T KNOW: **INVESTIGATE**.

An important answer cannot be obtained or the seller blocks verification: **WALK AWAY**.

Appendix B - 15-Minute Model Research Worksheet

Year: _____

Make: _____

Model: _____

Trim: _____

Engine: _____

Transmission: _____

Drivetrain: _____

Fuel / Powertrain: Gas / Diesel / Hybrid / PHEV / EV

Minute 1-3 - Exact Version

☐ Exact engine identified.

☐ Exact transmission identified.

☐ Drivetrain identified.

☐ Major trim-specific equipment noted.

Unknowns to ask seller: _____

Minute 4-6 - Recalls / Safety

Open recalls: _____

Investigations or major safety concerns worth checking: _____

Recall completion evidence to request: _____

Minute 7-9 - Maintenance Schedule

Major services already due: _____

Next major service: _____ at _____ miles / date

Special maintenance requirements: _____

Minute 10-12 - Repeated Weak Points

Repeated issue 1: _____

How to verify on this car: _____

Repeated issue 2: _____

How to verify on this car: _____

Repeated issue 3: _____

How to verify on this car: _____

Minute 13-14 - Ownership Cost

Insurance quote / estimate: \$_____

Fuel requirement: _____

Typical tire size / cost concern: _____

Specialist availability: _____

EV charging compatibility if applicable: _____

Minute 15 - Inspection Targets

1. _____

2. _____

3. _____

4. _____

5. _____

Decision: PROCEED / INVESTIGATE / WALK AWAY

Appendix C - Seller Call / Text Script

Any Seller

"Hi, I am interested in the vehicle. Before I make the trip, can I confirm a few things?"

- Is it still available?
- What is the full VIN?
- What is the current mileage?
- How long have you had it?
- Why is it being sold?
- Any accidents or body repairs you know about?
- Any warning lights or known mechanical problems?
- Is anything currently not working?
- What major maintenance has been done recently?
- Will you allow an independent pre-purchase inspection?

Private Seller Add-On

- Is the title currently in your legal name?
- Is there an outstanding loan or lien?
- Do you have the title or current lien documentation available?
- Is there anything unusual about the title transfer I should know before we meet?

Dealer Add-On

- Can you send me the itemized out-the-door price in writing?
- Are any accessories or protection products mandatory?
- Is the advertised price conditional on financing, trade, or discounts?
- Can I take the car to an independent shop, or can an independent mobile inspector come to the vehicle?
- Can you send the reconditioning or inspection report if one exists?

Notes: _____

Appendix D - VIN / Ownership Verification Log

Vehicle VIN from listing: _____

VIN from dashboard: _____

VIN from certification label: _____

VIN on title / ownership documents: _____

All match? YES / NO / UNCERTAIN

Seller name: _____

Name on title: _____

Seller has legal authority to transfer? YES / NO / NEEDS VERIFICATION

Lien listed? YES / NO

Lienholder: _____

Verified payoff / release process: _____

Title brand history: _____

NMVTIS result notes: _____

NICB VINCheck notes: _____

NHTSA recall notes: _____

Commercial history report notes: _____

Contradictions requiring investigation: _____

Decision: PROCEED / INVESTIGATE / WALK AWAY

Appendix E - Physical Inspection Checklist

Identity / First Look

- ☐ VIN matches.
- ☐ Mileage matches listing.
- ☐ Seller / paperwork story consistent.
- ☐ Vehicle temperature consistent with seller explanation.
- ☐ Ground checked for fresh leaks.
- ☐ Warning lights perform normal self-test.

Body / Structure

- ☐ Panel gaps broadly consistent.
- ☐ Paint color / reflection consistent.
- ☐ No unexplained overspray or masking lines.
- ☐ Glass markings checked for suspicious replacement pattern.
- ☐ Trunk / spare-tire well checked.
- ☐ Rockers / lower structure screened for serious rust.
- ☐ No obvious distorted structure or questionable welds ignored.

Tires / Wheels

- ☐ All four tire sizes appropriate.
- ☐ Tread checked across full width.
- ☐ Inner-edge wear checked.
- ☐ Tire age / cracking considered.
- ☐ Wheel damage noted.
- ☐ AWD / 4WD matching requirements flagged if relevant.

Interior / Features

- ☐ Windows.
- ☐ Locks.
- ☐ Mirrors.
- ☐ Seats.
- ☐ Heat.
- ☐ A/C.
- ☐ Defrost.
- ☐ Wipers / washers.
- ☐ Lights.
- ☐ Cameras.
- ☐ Sensors.

- ☐ Infotainment.
- ☐ Sunroof / convertible top.
- ☐ Cruise / steering-wheel controls where safe.
- ☐ Carpet and trunk dry.

Under Hood

- ☐ Oil level reasonable where safely checked.
- ☐ Coolant level reasonable where safely checked.
- ☐ No obvious severe fluid contamination.
- ☐ No major active leak ignored.
- ☐ No obvious improvised wiring / broken parts ignored.
- ☐ Unusual odor or residue noted.

Startup / Diagnostics

- ☐ Cold start observed when practical.
- ☐ Starts normally.
- ☐ Idle behavior noted.
- ☐ Smoke noted.
- ☐ Unusual noise noted.
- ☐ Current / pending codes checked where practical.
- ☐ Readiness monitors considered.

Findings to take to PPI: _____

Appendix F - Test-Drive Checklist

Before moving:

- ☐ Seat / mirrors adjusted.
- ☐ Radio off for part of drive.
- ☐ Dashboard normal.
- ☐ Route allows varied conditions.

During drive:

- ☐ Stop-and-go.
- ☐ Highway / higher-speed road where practical.
- ☐ Gentle acceleration.
- ☐ Moderately stronger acceleration.
- ☐ Reverse engagement.
- ☐ Normal braking.
- ☐ Moderately firm braking where safe.
- ☐ Turns both directions.
- ☐ Ordinary bumps.
- ☐ Light-throttle cruising.
- ☐ Vehicle reaches operating temperature.

Observe:

- ☐ Steering pull.
- ☐ Wheel / seat vibration.
- ☐ Brake pulsation.
- ☐ Transmission hesitation / shudder.
- ☐ Clunks / grinding / roaring / whining.
- ☐ Warning lights.
- ☐ Temperature behavior.
- ☐ Unusual odors.

Post-drive:

- ☐ Ground rechecked for fresh leaks.
- ☐ Under-hood area visually rechecked safely.
- ☐ New smells / smoke noted.
- ☐ Warning lights or behavior written down.

Symptom notes: _____

Appendix G - PPI Scope Confirmation Script

"I am considering purchasing this vehicle and want an independent pre-purchase inspection. Can you tell me exactly what your inspection includes?"

Ask:

- ☐ Will the vehicle be put on a lift?
- ☐ Is a road test included?
- ☐ Do you perform a diagnostic scan?
- ☐ Is it generic OBD-II or a broader system scan?
- ☐ Do you check pending codes and readiness monitors?
- ☐ Do you inspect for previous collision / structural repair?
- ☐ Are you familiar with this make, engine, transmission, or drivetrain?
- ☐ If EV / hybrid, can you evaluate the high-voltage system and battery condition?
- ☐ Can you identify ADAS faults or tell me when a specialist is required?
- ☐ Will I receive a written report?
- ☐ Are photos included?
- ☐ Can you classify findings by urgency?
- ☐ Can you give approximate repair-cost implications for major items?
- ☐ What does your inspection NOT include?

Inspector / Shop: _____

Price: \$_____

Appointment: _____

Appendix H - PPI Findings / Repair-Cost Worksheet

| Finding | Category | Urgency | Estimate | Decision |

| --- | --- | --- | ---: | --- |

| _____ | Normal / Maintenance / Repair / Major Risk | Now / Soon / Later | \$_____ | _____ |

| _____ | Normal / Maintenance / Repair / Major Risk | Now / Soon / Later | \$_____ | _____ |

| _____ | Normal / Maintenance / Repair / Major Risk | Now / Soon / Later | \$_____ | _____ |

| _____ | Normal / Maintenance / Repair / Major Risk | Now / Soon / Later | \$_____ | _____ |

| _____ | Normal / Maintenance / Repair / Major Risk | Now / Soon / Later | \$_____ | _____ |

Immediate safety cost: \$_____

Maintenance due: \$_____

Repair / negotiation items: \$_____

Specialist unknowns: _____

Total known near-term cost: \$_____

Maximum purchase price after findings: \$_____

Appendix I - Out-the-Door Price Worksheet

Advertised / negotiated vehicle price: \$_____

Government taxes: \$_____

Registration / title: \$_____

Dealer documentation / processing: \$_____

Reconditioning / certification: \$_____

Destination / transport: \$_____

Dealer-installed accessories: \$_____

Protection products: \$_____

Other charge: _____ \$_____

Other charge: _____ \$_____

Out-the-door total: \$_____

Compare revision 1 OTD: \$_____

Compare revision 2 OTD: \$_____

Compare revision 3 OTD: \$_____

If a fee was "removed," did the OTD total actually fall? YES / NO

Appendix J - Trade Equity Worksheet

Estimated outside purchase offer 1: \$_____

Estimated outside purchase offer 2: \$_____

Dealer trade allowance: \$_____

Exact lender payoff: \$_____

Equity = trade allowance - payoff: \$_____

Positive equity: \$_____

Negative equity: \$_____

If negative equity is rolled into new loan, new amount added: \$_____

Old lender payoff verified after transaction? YES / NO / PENDING

Appendix K - Financing / TILA Audit Worksheet

Outside preapproval lender: _____

Outside APR: _____%

Outside term: _____ months

Dealer lender / offer: _____

Dealer APR: _____%

Dealer term: _____ months

Selling price: \$_____

Down payment: \$_____

Trade equity / negative equity: \$_____

Optional products financed: \$_____

Amount financed: \$_____

Finance charge: \$_____

Total of payments: \$_____

Monthly payment: \$_____

Number of payments: _____

Do TILA disclosures match the deal you intended? YES / NO / INVESTIGATE

Appendix L - F&I Product Cost Worksheet

For each product:

Product: _____

Cash price: \$ _____

Optional? YES / NO / UNCLEAR

Financed? YES / NO

Coverage: _____

Exclusions: _____

Deductible: \$ _____

Repair-location restrictions: _____

Cancellation / refund terms: _____

Would I buy this tomorrow for the full cash price if it were not attached to the car loan? YES / NO

Decision: BUY / DECLINE / INVESTIGATE

Appendix M - EV / Hybrid Due-Diligence Worksheet

Vehicle: _____

VIN: _____

Powertrain: EV / Hybrid / PHEV

Original battery warranty: _____

Remaining battery warranty: _____

Manufacturer degradation threshold / terms, if applicable: _____

Warranty transferable? YES / NO / VERIFY

Battery-health method appropriate to this vehicle: _____

Battery-health result: _____

Realistic current range: _____

AC connector / maximum charge rate: _____

DC fast-charge connector / maximum rate: _____

Adapter / network considerations: _____

Thermal-management system checked? YES / NO / N/A

Battery / high-voltage recalls checked? YES / NO

Out-of-warranty repair / replacement exposure researched? YES / NO

Specialist PPI completed? YES / NO

For hybrid / PHEV, gasoline system inspected normally? YES / NO

Decision: PROCEED / INVESTIGATE / WALK AWAY

Appendix N - Final Purchase Checklist

Before signing or paying:

- ☐ Correct VIN.
- ☐ Correct vehicle description.
- ☐ Correct buyer / seller names.
- ☐ Legal ownership transferable.
- ☐ Lien correctly released / structured.
- ☐ Title brand understood.
- ☐ Selling price correct.
- ☐ Out-the-door total correct.
- ☐ Trade allowance correct.
- ☐ Trade payoff correct.
- ☐ Down payment correct.
- ☐ APR correct.
- ☐ Loan term correct.
- ☐ Amount financed correct.
- ☐ Finance charge understood.
- ☐ Total of payments understood.
- ☐ Optional products intentionally selected.
- ☐ Warranty / service-contract terms received.
- ☐ Promised repairs / equipment in writing.
- ☐ PPI completed and findings accepted.
- ☐ Insurance arranged.
- ☐ State title / registration requirements checked.
- ☐ Copies of every signed document received.

For remote purchase:

- ☐ Seller / dealer identity independently verified.
- ☐ Actual vehicle verified by current photos / video.
- ☐ Independent PPI arranged by buyer.
- ☐ Payment instructions independently verified.
- ☐ Shipping company / terms verified.
- ☐ Refund / delay terms understood.
- ☐ No payment made by gift card or cryptocurrency.
- ☐ Wire-only demand treated as a major warning and independently verified.

Final six questions all YES? YES / NO

Appendix O - True Car Budget / Ownership-Cost Worksheet

Vehicle: _____

VIN: _____

Acquisition

Vehicle price: \$ _____

Taxes: \$ _____

Registration / title: \$ _____

Dealer fees: \$ _____

Mandatory dealer products: \$ _____

Shipping / delivery: \$ _____

Estimated OTD cost: \$ _____

Financing

Down payment: \$ _____

Trade equity / negative equity: \$ _____

Amount financed: \$ _____

APR: _____ %

Term: _____ months

Monthly payment: \$ _____

Finance charge: \$ _____

Total of payments: \$ _____

Near-Term Ownership Costs

Insurance: \$ _____

Tires: \$ _____

Brakes: \$ _____

Immediate repairs: \$ _____

Overdue maintenance: \$ _____

Upcoming major service: \$ _____

Model-specific known expense: \$ _____

Repair reserve appropriate to this vehicle: \$ _____

Fuel / electricity consideration: \$ _____

Known near-term ownership cost: \$ _____

Reality Check

Can I comfortably afford this if nothing unusual goes wrong? YES / NO / UNKNOWN

Do I still have room if an unexpected repair occurs? YES / NO / UNKNOWN

Am I relying on an unusually long term to make the payment fit? YES / NO

Am I ignoring a known expense because I want the car? YES / NO

Decision: PROCEED / INVESTIGATE / WALK AWAY