

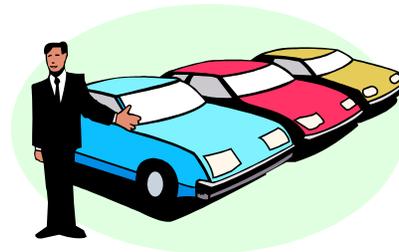


Do you think you have the knowledge it takes to buy a car? Before you head out

to the dealerships, take our quiz to see if you have the facts you need.

1. True or False: If I buy a car and something goes wrong with it, I have three days to return the car. It's a law.
 True False
2. True or False: If I purchase a car and later figure out that I can't afford to make the payments, I can return the car and it won't affect my credit as long as I can prove financial hardship.
 True False
3. True or False: I can ask the dealer to show me what he paid for the car he is selling.
 True False
4. True or False: If I buy a used car and the car has been in an accident, the dealer must tell me that prior to sale.
 True False
5. True or False: The Lemon Law not only applies to major problems such as the transmission and engine, but also to electrical problems, water leaks, rattles, and paint problems.
 True False

6. True or False: If a new car is in the shop for 30 days in the first year, regardless of whether it's for the same problem or different problems, the driver can file a lemon law claim.
 True False
7. True or False: If I have a manufacturer's warranty and something goes wrong with my car, I have to take it to the dealer where I purchased the car, even if it's far from my home.
 True False
8. True or False: Used cars are covered under the Lemon Law.
 True False
9. True or False: A consumer under the age of 25 may be denied a loaner while their car is in service because of their age.
 True False
10. True or False: Once I have driven a car off the lot and signed a sales agreement, there is no way a dealer can change the price on me.
 True False



How Did You Score?

1. **FALSE.** This is one of the most common misconceptions around. This 3-day rule applies to home appliances such as vacuum cleaners and cutlery. It is not for cars. Once you sign the papers and drive the car off the lot, it is yours.
2. **FALSE.** A retail sales agreement is binding, so if you buy a car and then figure out you can't afford it, don't think anyone is going to cut you a break.
3. **TRUE.** It is a good practice to ask to see the dealer's invoice to find out exactly what type of profit the dealer is making off the purchase. If the dealer doesn't want to show you his invoice, you have to question what he may be hiding.
4. **FALSE.** When it comes to accidents, it's a "don't ask, don't tell" policy. If you buy a used car and you never ask the dealer about the history of the vehicle, he is not required to tell you. However, if you ask if the car has been in an accident, the dealer is now liable if he gives you wrong information. This is very important to know and another reason why you should use an information service such as CarFax to research a VIN number prior to the purchase of a used car.
5. **TRUE.** Problems such as mold, lights flickering, knocking in the front end, and electrical sliding doors are all a basis for a Lemon

Law claim, provided the car has been in three times for the same

problem or same part. Keep track of your invoices. In addition, if you notice a severe

paint problem, a manufacturer normally has only one chance to fix that problem; if it's not fixed to your liking, you can file a claim.



6. **TRUE.** The Pennsylvania Lemon Law covers cars that are in the shop for 30 days in the first year. That includes if the car is waiting for a part on back order. The New Jersey Lemon Law covers cars in the shop for 20 days in the first year. The number of days does not have to be consecutive. The only thing that normally does not count toward this total is recalls.

7. **FALSE.** No matter what the dealer tells you, if your car has a manufacturer's warranty, you can take it to any manufacturer authorized shop for repairs. You do not have to take it back to the dealer you originally bought the car from. Also, if you are unhappy with the service you are receiving at a particular dealership, you can switch and have your car serviced at another shop at any time.

8. **FALSE.** Used cars are not covered under the state Lemon Laws. However, if your car has a manufacturer's warranty and there are a number of significant repairs, you can file a claim under the federal law known as the Magnuson Moss Warranty Act.

9. **TRUE.** Certain rental car agencies will not rent cars to drivers under the age of 25. If you are a younger consumer, you need to ask about the loaner car policy before you buy your car to protect yourself.

10. **TRUE.** Once you sign a retail sales agreement, the sale is binding and the car is yours for the amount of money agreed upon. If a salesman tries to call you later and tell you that your financing didn't go through, be very wary.

For more information on consumer rights, the best and worst cars on the road, car buying tips and more, visit www.lemonlaw.com.



*Provided as a public service by
The Bucks County Commissioners*

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Take Our Car Buying Quiz!



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