

This Free E-Book is brought to you by [Natural-Aging.com](http://Natural-Aging.com).

**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**

**HOW TO AVOID A CAR REPAIR RIPOFF**

**By James McCoy**

**HOW TO AVOID A CAR REPAIR RIPOFF by James McCoy**

Every once in a while we actually go off-line and leave the house. And when we go it's usually in a car... or truck or van or motorcycle ... you get the point. The fact is that our vehicles are going to break down some day. When that day comes FOR YOU, here's how to come out the winner in the great car repair ripoff game.

There are honest and dependable car repair shops in the land. Equally true, however, is that the Federal Trade Commission has stated that there have been over \$40,000,000,000 in unnecessary car repair ripoffs.

You read that number right, it's 40 BILLION dollars. And they want you next.

**DO IT YOURSELF IS OVER**

In 1980 the car companies started putting computers in car engines to make them more fuel efficient and satisfy the demands of the public for more features. A side effect of this move has been that cars are now so computerized that even if you wanted to do it yourself in many cases you can't.

**WHAT YOU CAN DO ABOUT IT**

While space won't allow me to list all you can do here, the following BASICS will get you well on your way.

## HOW TO AVOID A CAR REPAIR RIPOFF

Absorb the following information for your online business, too. Remember, although I'm specifically talking about the necessities of avoiding car rip-offs, ensure that you take the following procedures to heart when doing business online. As a result, you can truly find the professionals.

### ASK QUESTIONS

We often approach the car repair shop like we do a brain doctor. Since they will be doing things we don't have expertise in, we ask very few questions. **YOU ARE THE CUSTOMER.** You have a right to a simple explanation.

Or a technical one if you are so inclined. If they can't or won't explain the work to your satisfaction, look elsewhere.

### GET A REFERRAL

Have you ever noticed that very **FEW** car repair shops offer you a list of satisfied customers? It's very important to ask around **BEFORE** they have your car in their possession. You can call the Better Business Bureau or the local Chamber of Commerce. In most cases they will know who to avoid. If you are at home call your friends and ask them who they use or who **NOT** to use. Remember, information is power.

### WHERE'S THE BEEF?

Here's a tip that almost all car repair customers miss. Make them **SHOW** you the parts they replaced. Unless you can see the old, broken or worn parts you will never know if they needed replacing. Protect yourself with this technique and you will avoid the most common ripoff of all; saying parts have been replaced when they simply have not.

By following the advice above you will leave the house with a sense of confidence that if something **DOES** go wrong, you know what to do. And that is the ultimate weapon to protect yourself against any scam....

Whether it be to your car, or for your online business!

James McCoy **KNOWS** the car repair business and publishes a **FREE** ezine with literally **HUNDREDS** of tips and tricks to help **YOU** avoid the ripoff trap. These tips can help save you money and give you

peace of mind the next time a car repair is needed. To learn more, visit James on the Web at <http://www.onlineautotech.com>

### **Bad Credit Used Car Loan – What To Watch Out For**

**By L. Sampson**

Used car loans are usually for smaller principal amounts than new car loans, so, if you have bad credit, you may be better off financing a used car purchase. However, financing a used car has several pitfalls — you won't want to continue making payments on a car that doesn't work anymore. Read this article to find out what to watch out for when applying for a bad credit used car loan:

#### Car Costs More Than it's Worth

If the car you're buying is worth less than the amount of money you're trying to borrow, you're a lot less likely to get approved for your loan. For one, it represents a much higher risk to your lender; if you can't repay the loan, they may not get back all of the money they lent you. Secondly, you'll be upside-down in your loan. This can damage your credit even more than missing payments.

#### Car Has No Warranty

If the car you're buying is used, then it's likely that it will have some mechanical wear. If you can't afford to repair these things when they go out, you'll want to get a used car with a warranty. If the dealership you're purchasing it from does not offer warranties, take the car to a mechanic before buying it. If the dealership is not a predatory lender, they should have no problem with you taking the car to an outside mechanic in order for an opinion on the car's condition. If they refuse to allow you to do so, they're probably not a reputable company.

#### Buy-Here-Pay-Here Car Lots

Buy-here-pay-here car lots generally charge high interest rates, have poor cars, and don't report to the credit bureaus. For a person trying to repair their credit, this is the worst deal you could agree to. You're much better off trying to secure a loan through a bank. While banks generally charge higher interest rates on used cars than on new cars, their rates are still lower than those of buy-here-pay-here car lot loans. Your best bet is to avoid these car lots entirely.

Visit [Car Loan Sense](#) to view our

online. Also, visit [Car Loan Sense](#) for

more information on getting a

.



This Free E-Book has been brought to you by [Natural-Aging.com](http://Natural-Aging.com).

**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**