

# Money for Life

June 2005

Dear Readers,

The best way to avoid auto repair rip-offs is to be prepared. Knowing how your vehicle works and how to identify common car problems is a good beginning. It's also important to know how to select a good technician, the kinds of questions to ask, and your consumer rights.

This month's newsletter includes information from the Federal Trade Commission (FTC), the American Automobile Association (AAA), and the National Association of Attorneys General (NAAG) to help you prevent mechanical mistakes.



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## Choosing a Repair Shop

When choosing a repair shop, ask for recommendations from friends, family, and other people you trust. Look for an auto repair shop before you need one to avoid being rushed into a last-minute decision.

Shop around by telephone for the best deal, and compare warranty policies on repairs. Make sure the shop will honor your vehicle's warranty. There is no "standard warranty" on repairs. Make sure you understand what is covered under your warranty and get it in writing. Be aware that warranties may be subject to limitations, including time, mileage, deductibles, businesses authorized to perform

warranty work or special procedures required to obtain reimbursement.

Ask to see current licenses if state or local law requires repair shops to be licensed or registered. Also, your state Attorney General's office or local consumer protection agency may know whether there's a record of complaints about a particular repair shop.

## Choosing a Technician

Look for shops that display various certifications - like an Automotive Service Excellence seal.

Certification indicates that some or all of the technicians meet basic standards of knowledge and competence in specific technical areas. Make sure the certifications are current, but remember that certification alone is no guarantee of good or honest work. Ask if the technician or shop has experience working on the same make or model vehicle as yours.



## Repair Charges



Before you arrange to have any work performed, ask how the shop prices its work. Some shops charge a flat rate for labor on auto repairs. This published rate is based on an independent or manufacturer's estimate of the time required to complete repairs. Others charge on the basis of the actual time the technician worked on the repair. If you need expensive or complicated repairs, or if you have questions about recommended work, consider getting a second opinion.

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Find out if there will be a diagnostic charge if you decide to have the work performed elsewhere. Many repair shops charge for diagnostic time. Shops that do only diagnostic work and do not sell parts or repairs may be able to give you an objective opinion about which repairs are necessary.

If you decide to get the work done, ask for a written estimate. It should identify the condition to be repaired, the parts needed, and the anticipated labor charge. Make sure you get a signed copy. It should state that the shop will contact you for approval before they do any work exceeding a specified amount of time or money.

After the work is done, get a completed repair order describing the work done. It should list each repair, parts supplied, the cost of each part, labor charges, and the vehicle's odometer reading when you brought the vehicle in as well as when the repair order was completed. Ask for all replaced parts.

## Trouble Shooting



Car trouble doesn't always mean major repairs. Here are some common causes of trouble and techniques to help you and your technician find and fix problems:

**Alternator** - Loose wiring can make your alternator appear defective. Your technician should check for loose connections and perform an output test before replacing the alternator.

**Battery** - Corroded or loose battery terminals can make the battery appear dead or defective. Your technician should clean the terminals and test battery function before replacing the battery.

**Starter** - What appears to be a defective starter may actually may be a dead battery or poor connection. Ask your technician to check all connections and test the battery before repairing the starter.

**Muffler**- a loud rumbling noise under your vehicle indicates a need for a new muffler or exhaust pipe.

**Tuneup** - The old-fashioned "tuneup" may not be relevant to your vehicle. Fewer parts, other than belts, spark plugs, hoses and filters, need to be replaced on newer vehicles. Follow the recommendations in your owner's manual.

## Preventive Maintenance

Many parts on your vehicle are interrelated. Ignoring maintenance can lead to trouble: specific parts - or an entire system - can fail. Neglecting even simple routine maintenance, such as changing the oil or checking the coolant, can lead to poor fuel economy, unreliability, or costly breakdowns. It also may invalidate your warranty.



Follow the manufacturer's maintenance schedule in your owner's manual for your type of driving. Some repair shops create their own maintenance schedules, which call for more frequent servicing than the manufacturer's recommendations. Compare shop maintenance schedules with those recommended in your owner's manual. Ask the repair shop to explain - and make sure you understand - why it recommends service beyond the recommended schedule.

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