

Kyle Busch is the author of Drive the Best for the Price: How to Buy a Used Automobile, Sport-Utility Vehicle, or Minivan and Save Money. In 1991, the book's author purchased a used 1986 vehicle for \$2,600 that a private owner had driven 82,000 miles. He has driven the vehicle for over nine years and the odometer has now logged over 292,000 miles. The vehicle continues to provide for his daily transportation needs.

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Options for That Expensive Car Repair
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Adapted from "Drive the Best ..."

Have you ever been in the tough position of owning a vehicle that is not worth too much money but that needs an expensive repair? Maybe you have recently even dumped some pretty good change into the vehicle for items like new tires, a battery, a muffler, etc. And now it needs a major repair!

You realize that you cannot sell the vehicle for much without getting it repaired, and you know that you can't afford to trade it in on another vehicle.

Given today's soft economy, what a time to face an expensive vehicle repair. What can you do? What are some possible options?

A driver recently wrote to ask my advice. The woman owned a 1998 minivan with 125,000 on the odometer. She explained that the engine was losing oil, smoking at idle, and making a knocking sound. Additionally, it was the only transportation for her and three kids.

She went on to ask about having it fixed or buying another vehicle. If my answer was to have it fixed, she inquired if I knew of an honest mechanic in her community. It turned out that she still owed about \$1,000 on the vehicle, and she could not really afford to buy other transportation.

I knew that the smoking engine would require new oil rings and that the knocking could indicate the need for a total engine rebuild costing anywhere between \$1,500 and \$2,500. Since it had over 125,000 miles on the clock, repairing it at a private garage would mean dumping a lot of money into a vehicle with a limited value.

Since I was not familiar with her community, I could not suggest a mechanic. I did suggest, however, that she use the telephone book to contact vocational technical schools located up to about 20 miles from her home. I suggested that she inquire if the schools had automobile (mechanical) repair classes and, if so, for her to get the instructors' names and jot them down.

If possible, she would then make an appointment and take the minivan to an instructor for his unbiased evaluation. She would then see if the instructor and the class could repair the engine. If one instructor could not help her, she would need to go on to the next.

The cost of parts needed for the repair would be about \$150-\$250 (the labor costs would be eliminated). The parts would cost her less money since they would not be marked up as can be the practice at dealership or private garages.

If the engine could not be rebuilt, the instructor could likely identify a used engine from a salvage yard, and the class could possibly install it in the minivan. The used engine would cost about \$250-\$300. And even if the class were unable to work on the vehicle, the instructor could likely contact reputable salvage yards, some of which would also install the engine. If needed, the instructor could contact a private mechanic (with whom he is familiar) to have the engine installed. The used engine would likely cost \$250-\$300 and the installation would cost about \$200-\$250.

Thus, rather than having to pay off a \$1,500-\$2,000 repair bill, the driver would have the vehicle repaired for about \$150-\$550. Regardless of the chosen repair option, the instructor's informed and unbiased advice is the key to ensuring the driver's best interests.

The owner will have to spend some time doing telephone work and meeting with the technical school instructor (it is best to make contacts well before the end of the school year). Also, the driver will need to make arrangements to car pool or borrow a relative's car to drive when the vehicle is being repaired. However, such work can pay the owner a pretty good hourly rate in savings when faced with that expensive car repair.