

THE 100K CHECKUP

The high-mileage baseline and the keep-or-stop worksheet from the handbook, in four pages. Print it. Clip it in the binder. Fill one in twice a year — and the day a big quote arrives.

Same spots, same angles.

Measurement beats impression, every time.

Engine cold for the checks.

Level ground, key out, ten quiet minutes.

Write the number down.

A baseline is worth as much as a finding.

THE KIT — UNDER \$20, MOST OF IT ALREADY IN YOUR POCKET

A NOTE AND A CAMERA

One phone note named after the car holds the oil log, the dates and the numbers. The camera retakes the same three rust photos and the engine bay, from the same angles, every time.

A VENT THERMOMETER

About \$10, lives in the glovebox. One number a year from the center vent turns “the air conditioning seems weaker” into a trend you can read three summers later.

A FLASHLIGHT AND A RAG

For the underhood look, the leak spots on the ground, and the wheel-well rust check. The rag is for dipsticks — the first pull always gets thrown away.

STOP NOW — NO WORKSHEET OUTRANKS THESE

- **Red oil-pressure or temperature lamp, steady** — pull over, shut off, tow
- A **brake pedal** that sinks, softens, or grinds
- The **smell of fuel**, anywhere, anytime
- **Structural rust** found at a subframe, mount, or brake line
- **Brake fluid on the ground** — clear-to-amber, slick, near a wheel
- On a hybrid or electric car: **nothing orange is ever touched** — look only

THIS CAR

Year / make / model _____ Mileage today _____ Date _____

Worth today (honest) _____ Instant offer _____ Spent on repairs, last 12 mo _____

Oil rate (mi per quart) _____ Monthly reserve _____ Schedule's last printed row _____

HOW TO USE THESE FOUR PAGES

PAGE 2 — THE CHECKUP

The high-mileage baseline, twice a year. Twenty minutes in the driveway, nothing removed, nothing opened hot.

PAGE 3 — THE THREE NUMBERS

For the day a quote arrives. Worth today, repair out the door, and what the repair actually buys.

PAGE 4 — THE DECISION

The arithmetic, the break-even, and a written record of what you decided and why.

WILL C. VOGEL

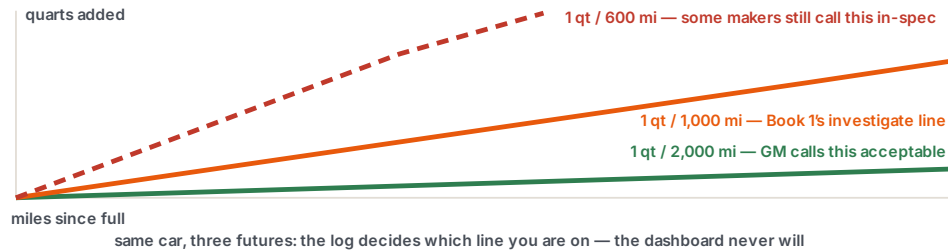
Companion to *The High-Mileage Handbook*

THE CHECKUP

Twice a year, same order, twenty minutes. Nothing here needs tools beyond page 1's kit — it needs the same eyes on the same spots.

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THE OIL LOG IS A LINE — ITS SLOPE IS THE VERDICT



THE BASELINE, TWICE A YEAR

- ☐ **Oil level checked cold**, and the log updated: date, odometer, quarts added since last time.
- ☐ **Current oil rate computed** — miles driven ÷ quarts added. Past 1 qt per 1,000 miles is worth investigating.
- ☐ **Coolant level** read through the tank and photographed against the MIN/MAX marks. Never opened warm.
- ☐ **Vent temperature written down** — A/C on max, engine warm, thermometer in the center vent.
- ☐ **Three rust photos retaken** — same three spots, same angles: rockers, arch lips, and your car's known spot.
- ☐ **Underneath glanced** with the flashlight — new drips on the ground, wet spots on the engine, line of the brake lines.
- ☐ **Mounts checked** — from the driver's seat, brake held, shift drive-reverse: a clunk or lurch is the note.
- ☐ **Cold-start listened to** for ten seconds — a rattle that fades is a timing-chain note for the shop visit.
- ☐ **Headlight lenses** — hazing? A restoration kit is the cheapest safety win in the book.
- ☐ **Tires:** pressures set cold, tread at three points, date codes read, wear pattern even?
- ☐ **Battery date code and terminals** — test it from year three.
- ☐ **Any stored codes read** — and the freeze frame saved before anything is cleared.

ONCE A YEAR, ADD THESE

- ☐ **Brake fluid color** against a fresh sample — and its age against the 2–3 year clock.
- ☐ **Coolant age** against its second-life interval — shorter than the first. Chapter 6.
- ☐ **Plug and belt second intervals** checked against the schedule — the ones nobody budgets. Chapter 7.
- ☐ **Transmission fluid service date** looked up — drain-and-fill beats folklore. Chapter 8.
- ☐ **Cabin and engine air filters** — Book 1's ten-minute jobs, still yours.
- ☐ **Undercarriage washed** after the last salt of winter — the one prevention NHTSA and AAA both endorse.
- ☐ **TSBs searched free at [nhtsa.gov](https://www.nhtsa.gov)** for anything the car has started doing. Chapter 3.
- ☐ **Recall check re-run by VIN** — free repairs for 15 years from first sale.

THE OIL LOG — FOUR LINES A YEAR IS ENOUGH

Date _____	Odo _____	Qts _____
Date _____	Odo _____	Qts _____
Date _____	Odo _____	Qts _____
Date _____	Odo _____	Qts _____

WHY THE SAME SPOTS MATTER

None of these checks means much once. All of them mean something twice. The photo from last spring is what turns a bubble into a trend, and a trend is what the Renewal Test can price.

THE THREE NUMBERS

For the day a quote arrives. An afternoon of free phone calls fills every blank on this page — and page 4 turns them into a decision.

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NUMBER ONE — WHAT THE CAR IS WORTH TODAY

Kelley Blue Book private party _____

Edmunds appraisal _____

J.D. Power value _____

One instant offer (the floor) _____

Worth as it sits, unrepaid _____

Worth repaired _____

Honest condition: few cars past 100,000 miles honestly rate Excellent — use the tier that fits, not the one you hope for. And use the cluster of values, not the one you like best.

NUMBER TWO — THE REPAIR, OUT THE DOOR

Quote, out the door _____

Shop _____

Parts tier quoted OEM ☐ Aftermarket ☐ Reman ☐ Used ☐

Reman / used version would cost _____

Second quote _____

Ask the fourth question: “which tier is this quote, and what would the reman or used version cost?” Same job, three prices.

NUMBER THREE — WHAT THE REPAIR BUYS

Months of driving it realistically buys _____

What else is near its end (Ch 1 map) _____

Estimate honestly: a renewed transmission on a rust-free car buys years; the same transmission next to a failing head gasket buys months. The Chapter 1 map is the estimate's honesty check.

THE REPLACEMENT, HONESTLY

The car you would actually buy _____

Payment per month _____

Insurance change per month _____

Tax + fees ÷ loan months _____

Replacement cost per month _____

Quote insurance on the actual replacement — a financed car requires full coverage, and the jump from liability-only is real money every month.

TWO HONESTY RULES

Quoted, not guessed. Every blank on this page is a phone call or a webpage, not a feeling.

Value it twice. As it sits, and as repaired. The gap between them is what the repair buys in asset terms — usually far less than the repair costs. That is normal. The decision lives in months, not in resale.

THE ARITHMETIC, AND THE DECISION

Two divisions and a comparison. The output is a number you can defend — the decision stays yours.

THE RENEWAL TEST

Repair, out the door _____

÷ months it buys _____

= cost per month to keep _____

Replacement cost per month (page 3) _____

Break-even = repair ÷ replacement-per-month: _____

months

If the repair only has to last longer than the break-even months to beat the payment, and your Number Three says it comfortably will — the keep side wins the year. If the break-even is close to your honest estimate, the answer is close, and close is worth knowing too.

WHAT I DECIDED

Date _____ Odometer _____

Decision Repair ☐ Repair at reman/used tier ☐ Defer ☐

Sell ☐

Because _____

Revisit when _____ Next checkup due

THE RULES IN CIRCULATION — USE WITH CARE

The 50% rule ("never repair past half the car's value") has no source of record behind it. It answers an insurer's question, not an owner's.

Consumer Reports' actual guidance is the arithmetic above: divide the repair by the months it buys, and compare to a payment.

The totaling reality: insurers total at a state-set share of value — on an old car, a fender and paint can do it. A renewed timing belt barely moves what they pay.

IF THE ANSWER IS STOP

Stopping is not failure. The car does not know. Selling a running, documented car on your schedule — with the binder on the seat — is the strong ending. Waiting for the tow truck to decide is the weak one.

Chapter 14 is the selling-well chapter. Book 4 is the whole next search.

THIS IS ARITHMETIC, NOT ADVICE

The Test outputs a number. It does not know your job, your commute, your family, or what this car is worth to you beyond resale. **The number informs the decision. You make it.**