

How to Buy a Car — Checklist

Work top to bottom. Don't skip to the test drive.

BEFORE YOU SHOP

- ☐ Add up total monthly cost: payment + insurance + fuel + maintenance
- ☐ Keep all car costs at or under ~15% of take-home pay
- ☐ Set a down payment you can part with without draining savings
- ☐ Get an insurance quote on the exact models you're considering
- ☐ Check your credit score and fix obvious errors first

FINANCING

- ☐ Get pre-approved at a bank or credit union before visiting a dealer
- ☐ Know your max out-the-door price, not a monthly payment
- ☐ Keep the loan term at 60 months or less if you can
- ☐ Let the dealer try to beat your pre-approval rate
- ☐ Confirm there's no prepayment penalty

PICKING THE CAR

- ☐ Narrow to three vehicles, not thirty
- ☐ Compare reliability ratings and real cost-to-own, not just price
- ☐ Decide new vs. used vs. certified pre-owned and why
- ☐ Check local inventory and pricing on the same trim
- ☐ Confirm the trim actually has the features you care about

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Part 2: inspecting, negotiating, and signing.

INSPECT AND TEST DRIVE

- ☐ Pull the VIN history report (accidents, title, service records)
- ☐ Look for mismatched paint, panel gaps, tire wear, fluid leaks
- ☐ Test cold start, brakes, A/C, all electronics and windows
- ☐ Drive it on the highway, not just around the block
- ☐ Pay for an independent pre-purchase inspection on any used car

NEGOTIATE

- ☐ Negotiate one number: the out-the-door price
- ☐ Get the offer in writing with the itemized fee breakdown
- ☐ Handle your trade-in as a separate conversation
- ☐ Question dealer add-ons and reconditioning fees
- ☐ Be ready to walk away — there is always another car

FINANCE OFFICE AND PAPERWORK

- ☐ Verify price, rate, term, and fees match what you agreed to
- ☐ Decline add-ons you didn't ask for (paint, fabric, nitrogen)
- ☐ Consider gap coverage only if you're financing most of the car
- ☐ Confirm title, registration, and temporary tag handling
- ☐ Take your copies of every signed document before you drive away

WANT A CAR DOG TO DO THIS WITH YOU?

Tell us your budget and the cars you're considering. We'll come back with straight advice — free, no pressure.