DRIVETRUST

ON YOUR SIDE OF THE DEAL

The Car Buyer's Checklist

Every step to a clean, written, honest deal, from first search to signature.

Print this, check each box, and keep it with you while you shop. Every item is something buyers miss, and every one of them can cost real money.

1. Before you shop

Decide what you want before anyone tries to decide for you.

- [ ] Pick the exact vehicle: year, make, model, trim, drivetrain, and two or three colors you would accept.
- [ ] List your must-have options and the ones you can live without.
- [ ] Get pre-approved with your bank or credit union, then check the manufacturer's site for promotional rates. Use whichever is lower.
- [ ] Get two instant cash offers on your trade-in (CarMax, Carvana or similar) so you know what it is really worth.
- [ ] Set your budget as an out-the-door total, with tax, title and fees included. Not a monthly payment.

2. Before you contact a dealer

A few minutes of homework changes the whole conversation.

- [ ] Look up current factory rebates and incentives for your ZIP code. They are set by where you register the car.
- [ ] Find the vehicles actually in stock, with a stock number on the dealer's own website.
- [ ] Screenshot the listing, fine print included, before the first call.
- [ ] Look up your state's doc fee rules so you know what is normal.

3. Getting quotes

Make the stores compete for your business, in writing.

- [ ] Contact several dealers on the same exact vehicle.
- [ ] Ask for a written, itemized out-the-door price, not a monthly payment.
- [ ] Ask by name: "Is there a market adjustment or any add-on on this exact car?"
- [ ] Ask for factory rebates and the dealer discount as two separate lines.
- [ ] Hold your credit application until the price is agreed in writing.
- [ ] Give your trade-in one number, the best cash offer you have, never a range.
- [ ] Don't pay a deposit before the price is agreed. A normal hold is a few hundred dollars, refundable in writing.
- [ ] Compare offers on the full out-the-door total, plus shipping or travel if the store is far away.

4. In the finance office

This is where most of the dealer's profit is made.

- [ ] Decide ahead of time which products you want, if any. Everything here is optional.
- [ ] Ask what the lender's buy rate is, and compare it to your pre-approval.
- [ ] Get every product itemized: name, years, miles, deductible and price.
- [ ] Compare extended warranties and GAP coverage with outside prices before you agree. GAP is often far cheaper through your own insurer.
- [ ] Make sure your down payment actually lowered the payment, and nothing new appeared below it.

5. Before you sign

Nothing is final until it is signed, and nothing should change after you say yes.

- [ ] Compare the final paperwork line by line against the offer you accepted.
- [ ] Question any new charge in writing: what it covers and why it was not listed before.
- [ ] Check the VIN, the price, the rate, the term and the trade-in figure.
- [ ] Know there is no three-day right to return a car bought at the dealership. Read everything first.

Rather not do all of this yourself?

DriveTrust does it for you: real negotiators on the phone with dealers, competing written offers on your exact vehicle, and every line of the paperwork checked. One flat fee, zero dealer kickbacks.

Book a free consultation: drivetrustauto.com/consult