Smart Buyer's Checklist

1. Know What You Want

☐ Year, Make, Model: _____ (e.g., 2025 Ford F-150)

☐ Trim level: _____(e.g., XLT, Platinum)

☐ Must-have features: _____(e.g., AWD, backup camera)

☐ Confirmed with reviews? ☐ Consumer Reports ☐ Cars.com ☐ Kelly Blue Book

☐ Confirmed safety ☐ Consumer Reports ☐ Insurance Institute for Highway Safety

2. Know What You Should Pay For Your New Car

☐ MSRP $_____ ☐ Current rebates $_____

☐ Target price (based on Consumer Reports, TrueCar, Edmunds, etc.):
$_____

3. Line Up Your Best Outside Financing

☐ Pre-approved by: _____

☐ APR: _____% | Term: _____ months | Down payment: $_____

4. Know Your Trade-In Value

☐ Estimate from KBB: $_____

☐ Estimate from Consumer Reports: $_____

5. Add-Ons: Know What to Skip & What to Keep

Legit Add-On/Fee	Notes
☐ Destination Fee	Required by the manufacturer
☐ Title & Registration	State-mandated
☐ Sales Tax	Varies by state
☐ Doc Fee	Reasonable if under $200
☐ Emission/Inspection Fee	Varies by location

Unnecessary Add-On/Fee to Decline	Notes
☐ VIN Etching	Often Unnecessary, DIY for <$30
☐ Paint/Interior Protection	Often overpriced, not needed
☐ Key Replacement	Often overpriced, make sure the vehicle comes with 2 keys
☐ Extended Warranties	Skip, buy a reliable car
☐ GAP Insurance	Often cheaper via your insurer
☐ Nitrogen-Filled Tires	Skip, regular air is 78 percent nitrogen
☐Anti-Theft Device	Often included with your car

Compare Offers

	Dealer 1	Dealer 2	Dealer 3
Dealership and contact person			
Dealer Address			
Contact Method	☐Call ☐Email ☐On-site visit	☐Call ☐Email ☐On-site visit	☐Call ☐Email ☐On-site visit
MSRP			
Fees			
Out-the-Door Price	$_____	$_____	$_____
Trade-In Offer	$_____	$_____	$_____
Down payment/ trade in			
How much to finance:			
Financing Offer	_____% APR _____ months $_____ Down	_____% APR _____ months $_____ Down	_____% APR _____ months $_____ Down
Add-ons Offered?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Add-ons Declined?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Additional Notes			

Negotiation Reminders

☐ "I'm not focused on monthly payments. What's the total price?"

☐ "I have an offer from another dealer: $_____ OTD / ____% APR for __ months. Can you beat it?"

☐ Talk trade-in after you have the total price. Then finish with financing

☐ Be prepared to walk away if they won't match or beat your best quote!