



## Car-Buying Checklist

Steps	Target Date	Completion Date	N/A
<b>Research and Preparation</b>			
• Make the car-buying decision			
• Check your credit reports and scores			
• Determine how much you can afford			
• Should you buy or lease?			
• Should you buy new or used?			
• Make a wish list			
<b>Finding Your Car</b>			
• Determine which vehicle fits your driving needs			
• Research the cost of your favorite cars			
• Estimate the total cost of ownership			
• Decide where to buy			
• Visit the dealership			
<b>Negotiating Your Deal</b>			
• Separate transactions			
• Agree on a purchase price			
• Decide on the trade-in			
• Understand incentives			
• Determine your down payment			
• Get a condition report			
<b>Financing Your Car</b>			
• Determine your expected interest rate			
• Get preapproved			
• Understand how car dealers make money by financing			
• Determine which add-ons to purchase			
• Understand the fees on the contract			
<b>Car-Buying Tips</b>			
• When to buy			