



It's important to have a plan when you go to buy a vehicle. With our checklist, you'll be better prepared. Being better prepared leads to getting a better deal.

Your current credit rating: _____

(Hint: Check your credit online at TrueCredit.com for the best score and use that score to argue for a better rate.)

The price at which you'll start your negotiation: _____

The absolute maximum you will pay for the car: _____

(Hint: This should be a number for you only, not for the salesperson or finance manager.)

The maximum you tell the dealer you will pay: _____

(Hint: The salesperson is likely to see this as a starting point to negotiate from, not the final amount. It's best not to tell someone what you'll pay, let them tell you what they'll take.)

The maximum monthly payment: _____

(Remember: This should be a number for you only, not for the salesperson or finance manager. You should determine this amount by using a loan calculator like the one found on Cars.com, plugging in your maximum price, your local sales tax rate and prevailing interest rates -- and don't forget to account for document or other fees. Remember, also, that every \$10 more a month means another \$600 over the life of a five-year loan. It can add up, and quickly.)

The published incentives offered on the car you want: _____

(Hint: Some check the competition's ads in the paper to determine hidden incentives.)

The estimated value of your trade-in, if you have one: _____

(You can get an estimate by checking fyiAuto.com/analysis on the day that you're negotiating for trade-in values. Print out that amount so you can prove it's a current value. Remember that trade-in values will be lower, sometimes much lower, than if you were to sell the car yourself for free on fyiAuto.com.)

The loan amount that you've been pre-approved for: _____

(Again, a figure you should keep to yourself. Still, remember that dealers often have financing deals, such as 0 percent deals, that banks and credit unions can't match. You will ALWAYS want them to think you're financing it with them until you get into finance. ASK in negotiations and in finance what you're actually paying for the car. Sometimes dealers shift profit from the car price to the financing and if you have your own financing, this can mean a huge savings!)

Your car insurance company name and policy number (if you have one):

Insurance company: _____ **Policy:** _____

(Many states will cover your new car for a short period of time as long as you are insuring another car. If you don't already have insurance, get quotes ahead of time so you can choose between third-party insurers and the insurance the dealer will offer you.)