



SHOPPING SMART

The Needs vs. Wants Vehicle Questionnaire

Decide what your life actually requires before a showroom decides it for you.

A NOTE FROM OUR TEAM

The right vehicle starts with honest answers, not a test drive. Sit down with everyone who will ride in it and work through these questions together. When you finish, you'll have a short list that tells you exactly what to shop for, and exactly what to say no to.

— The Auto Advocate Team

Dealerships sell what's on the lot. Your job is to buy what fits your life. Most regret we hear about isn't the price. It's "we should have gotten the third row," or "we paid for a towing package we never used." Answer every question below honestly, then rank what you find. **Need** means life breaks without it. **Want** means life is nicer with it. Both are fine, as long as you know which is which.

HOW TO USE THIS QUESTIONNAIRE

Fill it out with every adult who will drive or pay for the vehicle. Where you see rating circles, circle 1 for "doesn't matter" up to 5 for "can't live without." Anything you rate a 5 goes on your Must-Have list in Section 11. Anything you rate a 1 is money you shouldn't spend.

1 Your Household, Now and Five Years Out

You're not buying for this month. Think about the whole time you plan to own it.

Who drives it regularly? _____ Who rides in it regularly? _____

Ages of children (if any) _____ Car seats / boosters in use _____

Changes coming (new baby, teen driver, aging parent, move, new job, retirement) _____

Pets that ride along (size, crate?) _____

Anyone with mobility needs (step-in height, wheelchair, walker)? _____

2 Your Daily Driving

Round-trip commute (miles/day) _____ Mostly highway, city, or a mix? _____

Miles per year (check service records) _____ Road trips per year / typical distance _____

Home charging access? _____ Anyone in this seat 1+ hour a day? _____

Your yearly miles matter more than almost anything else. They drive fuel cost, tire and maintenance cost, and whether a lease mileage limit (often 12,000 to 15,000 a year, per the Federal Reserve's leasing guide) would ever work for you. See No. 26, Lease vs. Buy Worksheet.

3 Seating and Passengers

HOW IMPORTANT IS IT THAT...	IMPORTANCE 1-5
Every regular rider has a real seat, not a squeeze	① ② ③ ④ ⑤
A third row is available for carpools or visiting family	① ② ③ ④ ⑤
Adults can actually sit in the third row (not just kids)	① ② ③ ④ ⑤
Second-row captain's chairs (a walkway) vs. a bench (one more seat)	① ② ③ ④ ⑤
Easy entry for older riders or kids climbing in alone	① ② ③ ④ ⑤
Three car seats or boosters across one row	① ② ③ ④ ⑤

Most seats-per-week number: _____ Most seats ever needed at once: _____ How often? _____

If you need seven seats twice a year, renting or borrowing for those two trips may cost far less than owning a third row every day.

4 Cargo and Everyday Gear

List the biggest things you carry on a normal week, and the biggest things you carry a few times a year.

EVERY WEEK

- ☐ Stroller (folded size: _____)
- ☐ Sports gear / equipment bags
- ☐ Groceries for the whole household
- ☐ Dog crate or pet gear
- ☐ Other: _____

A FEW TIMES A YEAR

- ☐ Luggage for the whole family
- ☐ Camping or hunting gear
- ☐ Bikes, kayaks, or a cargo box
- ☐ Furniture or home-project materials
- ☐ Other: _____

HOW IMPORTANT IS IT THAT...	IMPORTANCE 1-5
Weekly cargo fits with every seat in use (including the third row)	① ② ③ ④ ⑤
An open bed for dirty, tall, or messy loads	① ② ③ ④ ⑤
A low load floor (easy lifting) or a power liftgate	① ② ③ ④ ⑤
Roof rails for a cargo box or bike rack	① ② ③ ④ ⑤

5 Towing and Hauling

Towing is where buyers overspend the most and under-check the most. Answer with real numbers, not "maybe someday."

What do you tow? _____ Loaded weight (lbs) _____

How often per year? _____ Distance / hills / highway? _____

Heaviest load in the cab and bed while towing (people + gear, lbs) _____

FROM THE INSIDE

The tow rating in an ad is usually the maximum for one specific configuration: a certain engine, axle ratio, cab, and package. The truck on the lot may be rated far lower. Ask for the rating for *that exact VIN*, and check the payload placard on the driver's door jamb. Federal standard FMVSS No. 110 requires that placard to show the maximum combined weight of occupants and cargo, and trailer tongue weight counts against it. A family of five and a camper can run out of payload long before they run out of "tow rating."

6 Safety Must-Haves

Safety features have gone from options to standard on many models, but not all of them, and not on every trim. Rate each, then confirm it on the exact trim's window sticker.

FEATURE	IMPORTANCE 1-5	FEATURE	IMPORTANCE 1-5
Automatic emergency braking (incl. pedestrian)	① ② ③ ④ ⑤	Blind-spot monitoring	① ② ③ ④ ⑤
Forward collision warning	① ② ③ ④ ⑤	Rear cross-traffic alert	① ② ③ ④ ⑤
Lane departure warning / lane keeping	① ② ③ ④ ⑤	Good-rated headlights (IIHS)	① ② ③ ④ ⑤
Adaptive cruise control	① ② ③ ④ ⑤	Rear-seat reminder	① ② ③ ④ ⑤

NHTSA lists forward collision warning, lane departure warning, crash imminent braking, and dynamic brake support among its recommended technologies. IIHS's 2026 Top Safety Pick awards require good crash ratings, acceptable or good headlights, and pedestrian front crash prevention as standard equipment. Compare the actual ratings with No. 08, The Vehicle Comparison Scorecard.

7 Tech and Comfort

FEATURE	IMPORTANCE 1-5	FEATURE	IMPORTANCE 1-5
Apple CarPlay / Android Auto	① ② ③ ④ ⑤	Heated / ventilated seats	① ② ③ ④ ⑤
Wireless phone charging	① ② ③ ④ ⑤	Heated steering wheel	① ② ③ ④ ⑤
Rear USB ports / outlets	① ② ③ ④ ⑤	Rear climate vents / controls	① ② ③ ④ ⑤
360° camera / parking sensors	① ② ③ ④ ⑤	Leather or easy-clean seats	① ② ③ ④ ⑤
Premium audio	① ② ③ ④ ⑤	Sunroof / panoramic roof	① ② ③ ④ ⑤
Remote start (app or key fob)	① ② ③ ④ ⑤	Power / memory seats	① ② ③ ④ ⑤

WATCH OUT

Comfort features usually come bundled in packages or higher trims. One "must-have" can drag you into a package that adds a lot to the price. Ask: is there a lower trim that has my true needs, and can I live without the rest? Also ask whether any connected feature requires a paid subscription after a trial period.

8 Climate, Terrain, and Where You Drive

- ☐ Ice, snow, or freezing rain most winters
- ☐ Gravel, dirt, or unpaved roads at home or work
- ☐ Flooded low-water crossings in heavy rain
- ☐ Steep driveway or hills
- ☐ Off-road trails or hunting land
- ☐ Long, hot summers (A/C and seat cooling matter)
- ☐ Boat ramps or wet, slick launches
- ☐ Rural areas far from service centers
- ☐ Frequent hail (garage or covered parking?)
- ☐ Deep winter cold (EV range and battery concerns)

Based on the above, do you truly need: AWD ☐ 4WD with low range ☐ Ground clearance ☐ Good tires on 2WD will do ☐

A good set of tires matched to your climate often does more for traction than drive type alone. Four-wheel drive with a low range is a tool for trails, towing launches, and deep mud, not for a paved commute.

9 Parking, Garage, and Daily Fit

Garage door width _____ Door height _____ Garage depth _____

Work / school parking (tight lot, garage, street?) _____ Parking garage height limit _____

- ☐ I measured my garage, not guessed
- ☐ The vehicle fits with room to open the doors
- ☐ Every driver can see out and reach the pedals

- ☐ Short ownership + low miles? Run No. 26 (lease vs. buy)
- ☐ It fits our HOA or apartment rules
- ☐ Shortest driver tested the step-in height

10 Ownership Plans

How long will you keep it? _____ Who drives it after you? _____

Own maintenance or dealer? _____ Low running cost or new-car warranty? _____

Gas, hybrid, plug-in, or electric? _____ New, used, or CPO? (see No. 25) _____

11 Your Summary: Must-Have, Nice-to-Have, Deal-Breaker

Go back through every section. Everything you rated a 5 goes in the first column. 3s and 4s go in the middle. Then list what makes you walk away at any price: a bad safety rating, poor reliability, a car seat that won't fit, or a cost that breaks your budget from No. 01.

MUST-HAVE (RATED 5)	NICE-TO-HAVE (RATED 3-4)	DEAL-BREAKER (WALK AWAY)
1.	1.	1.
2.	2.	2.
3.	3.	3.
4.	4.	4.
5.	5.	5.

Vehicles that match my Must-Haves _____ Out-the-door price ceiling _____

FROM THE INSIDE

Salespeople are trained to "build value" by walking you up the trim ladder: one more feature, one more package, "only a few dollars a month." That's a technique, not a crime. But a written Must-Have list is the best defense. When something new is offered, ask one question: "Is this on my list?" If it isn't, it isn't a need. Bring this page with you.

TURN YOUR LIST INTO A TARGET

You know what you need. Now let us find what it should cost.

Your Must-Have list narrows the field. The Buyer Brief turns it into a plan: we research the rebates, incentives, and incentivized rates on the vehicles that fit your list, back up your trade value with dealer-grade bookouts, and help you locate the right unit so you never pay for options you just told us you don't need.

Buyer Brief \$99

(405) 761-3390 • autoadvocacy.net
THE DEALERSHIP HAS EXPERTS. NOW YOU DO, TOO.

SOURCES

National Highway Traffic Safety Administration (NHTSA), Car Seats and Booster Seats: nhtsa.gov/vehicle-safety/car-seats-and-booster-seats
NHTSA, 5-Star Safety Ratings and recommended driver assistance technologies: nhtsa.gov/ratings
Insurance Institute for Highway Safety (IIHS), 2026 Top Safety Pick award criteria: iihs.org/ratings/top-safety-picks
Federal Motor Vehicle Safety Standard No. 110, Tire selection and rims (vehicle placard): 49 CFR 571.110, [law.cornell.edu/cfr/text/49/571.110](https://www.ecfr.gov/current/title-49/chapter-I/subchapter-B/part-571/subpart-110/section-571.110)
Federal Reserve Board, Keys to Vehicle Leasing (mileage limits): [federalreserve.gov/pubs/leasing](https://www.federalreserve.gov/pubs/leasing)

This questionnaire is an educational planning tool, not legal, safety, or financial advice. Confirm towing, payload, and safety specifications in the manufacturer's documentation for the exact vehicle and trim before you buy.