



SHOPPING SMART

The Vehicle Comparison Scorecard

Three finalists, one honest scorecard, and a winner chosen by your priorities instead of the showroom lights.

A NOTE FROM OUR TEAM

Every vehicle feels perfect on a sunny test drive with a friendly salesperson in the passenger seat. This scorecard slows that moment down. Weigh what matters to your family, look up the real safety and reliability data, and let the math settle the argument.

— The Auto Advocate Team

By the time most buyers reach the dealership, the decision is already half emotional. That's normal. But the vehicle that wins the test drive isn't always the vehicle that wins year three. This scorecard puts your top three side by side on the things that actually matter to *your* household, weighted by how much each one matters, and backed by independent safety and reliability data.

1 Your Three Finalists

Write down the exact vehicles, down to the trim. "A Highlander" is not a vehicle. "A 2025 Highlander XLE AWD" is.

VEHICLE A	VEHICLE B	VEHICLE C
Year / make / model		
Trim / engine / drive		
New, used, or CPO / miles		
VIN (last 8)		
Dealer / seller		
Advertised price		

Pull your Must-Have list from No. 07, The Needs vs. Wants Vehicle Questionnaire. Any vehicle that misses a Must-Have or hits a Deal-Breaker should not be on this page.

2 Recalls and Reliability Notes

CHECK	VEHICLE A	VEHICLE B	VEHICLE C
Open recalls by VIN (nhtsa.gov/recalls)			
J.D. Power dependability (brand / model)			
Consumer Reports predicted reliability			
Known issues for this engine / transmission			
Factory warranty left (time / miles)			
Vehicle history report (used): accidents, owners			

HOW TO READ RELIABILITY DATA

J.D. Power's Vehicle Dependability Study counts problems per 100 vehicles (PP100) reported by original owners after three years. **Lower is better.** The 2026 study surveyed owners of 2023 models, and the industry average was 204 PP100. A score well below average is a good sign. A redesigned model may not match its older ratings.

RECALLS ARE NOT A DEAL-BREAKER

NHTSA's VIN search shows unrepaired safety recalls from the past 15 years, and recall repairs are free at a franchised dealer. What matters is whether the fix is **done before you sign**. A used vehicle with an open recall should be repaired first, in writing.

3 Look Up the Safety Ratings

Two independent organizations crash-test vehicles, and they test differently, so look up both. Use the exact model year and body style.

NHTSA 5-Star Safety Ratings · nhtsa.gov/ratings

Government ratings, 1 to 5 stars. More stars mean safer.

RATING	A	B	C
Overall	— ★	— ★	— ★
Frontal crash	— ★	— ★	— ★
Side crash	— ★	— ★	— ★
Rollover	— ★	— ★	— ★
Safety concern (▲) noted?	Y / N	Y / N	Y / N

IIHS Ratings · iihs.org/ratings

Insurance-industry ratings: Good, Acceptable, Marginal, Poor.

TEST	A	B	C
Small overlap front			
Moderate overlap front			
Side			
Headlights (this trim)			
Pedestrian crash prevention			
Award: TSP / TSP+ / none			

READ THE FINE PRINT ON SAFETY RATINGS

- **NHTSA frontal and overall scores** can only be compared between vehicles in the same class within 250 pounds of each other. Side and rollover ratings compare across classes.
- **IIHS 2026 awards** require good ratings in the small overlap, moderate overlap, and side tests, plus acceptable or good headlights and pedestrian crash prevention as *standard* equipment. Top Safety Pick+ raises the bar further.
- **Headlight ratings vary by trim.** The base trim and the top trim of the same model can have different headlights, and different ratings.

4 The Real Cost Snapshot

The sticker is only the first cost. Fill in what each vehicle will cost you to own for a year, then use these numbers when you score price, fuel, and insurance below.

YEARLY COST	VEHICLE A	VEHICLE B	VEHICLE C
Out-the-door price (all taxes and fees, in writing)	\$	\$	\$
Annual fuel or charging cost (fuelconomy.gov)	\$	\$	\$
Annual insurance quote (on this VIN)	\$	\$	\$
Tire replacement (size: _____) ÷ years they last	\$	\$	\$
Scheduled maintenance this year (owner's manual)	\$	\$	\$
Yearly running cost (excluding payment)	\$	\$	\$

5 Set Your Weights, Then Score

Step 1: Give each criterion a **weight** from 1 (barely matters) to 5 (critical). **Step 2:** Score each vehicle 1 to 10 on that criterion. **Step 3:** Multiply score x weight. Add each column. Add your own criteria in the blank rows.

CRITERION	WEIGHT 1-5	A SCORE	A x WT	B SCORE	B x WT	C SCORE	C x WT
Safety ratings (Section 3)							
Reliability record (Section 2)							
Out-the-door price vs. budget (Section 4)							
Fuel / energy cost per year							
Insurance quote							
Seating and car seat fit							
Cargo space for your real gear							
Towing / payload (if needed)							
Comfort and ride quality							
Tech and ease of use							
Warranty coverage remaining							
Weighted Total							

Annual fuel cost estimates for every model are free at [fueleconomy.gov](https://www.fueleconomy.gov). Get real insurance quotes on all three VINs before you shop. They can differ more than you'd expect.

6 The Test Drive Gut Check

Drive all three on the same day if you can, on the roads you actually drive. Circle 1 (poor) to 5 (excellent).

ON THE DRIVE	VEHICLE A	VEHICLE B	VEHICLE C
Seat comfort after 20+ minutes	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Visibility and blind spots	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Highway merging power	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Road noise at highway speed	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Braking feel and confidence	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Parking and tight turns	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Infotainment you can use without looking	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Back seat comfort (have someone ride there)	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5

FROM THE INSIDE

A dealership test drive route is usually chosen for a reason: smooth pavement, easy right turns, and back to the lot in ten minutes. Ask to drive your own route, including a highway on-ramp, a rough road, and your driveway or a tight parking lot. Most good stores will say yes. And keep this scorecard in the car, not on the salesperson's desk. Your scores are your business until you decide to share them.

7 The Verdict

A: _____
WEIGHTED TOTAL

B: _____
WEIGHTED TOTAL

C: _____
WEIGHTED TOTAL

Highest score _____ The one my gut picked _____

If they differ, why? _____

Our choice, and the out-the-door price we'll pay for it _____

BEFORE YOU COMMIT TO THE WINNER

- | | |
|--|--|
| ☐ It meets every Must-Have from No. 07 | ☐ Used or CPO: independent inspection completed |
| ☐ No open recalls, or the repair is done in writing | ☐ Out-the-door price fits our budget from No. 01 |
| ☐ Insurance quote is in hand for this VIN | ☐ The second-place vehicle is still a real option |

That last box matters. Being genuinely willing to buy your second choice is what keeps the first choice's price honest.

YOU PICKED THE WINNER

Now walk in with the vehicle located and the paperwork ready.

Your scorecard tells you which vehicle. Walk-In Ready handles the rest: we locate the exact unit, research rebates and incentivized rates, defend your trade value, tell you who to ask for and what to say, and list the documents to bring. You book the visit and walk in ready.

Walk-In Ready \$399

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

SOURCES

NHTSA, 5-Star Safety Ratings (tests, Overall Vehicle Score, comparison limits): nhtsa.gov/ratings

NHTSA, Check for Recalls by VIN: nhtsa.gov/recalls

Insurance Institute for Highway Safety (IIHS), 2026 Top Safety Pick and Top Safety Pick+ criteria: iihs.org/ratings/top-safety-picks/2026

IIHS, About our tests: iihs.org/ratings/about-our-tests

J.D. Power, 2026 U.S. Vehicle Dependability Study (press release, Feb. 12, 2026): jdpower.com/business/press-releases

U.S. Department of Energy and EPA, Find and Compare Cars: fuelconomy.gov

This scorecard is an educational planning tool, not safety, legal, or financial advice. Ratings change as vehicles are redesigned and tests are updated. Always confirm ratings for the exact model year, body style, and trim.