



AT THE DEALERSHIP

What to Bring to the Dealership

Walk in organized, and the dealership has no reason to keep you waiting.

A NOTE FROM OUR TEAM

The buyers who get the cleanest deals are almost never the loudest ones. They're the most prepared. They have every document in one folder and every number in writing. Pack this the night before, not in the parking lot.

— The Auto Advocate Team

Every missing document is a reason for the dealership to say, "Let's just get you started on the paperwork and sort that out later." Later is where control slips away. Bring everything below in one folder, and you decide the pace of the visit.

1 Identity & Insurance

BRING	WHY IT MATTERS	PACKED
Driver's license for every buyer and co-buyer	Test drive, credit application, and title. Every signer needs ID.	☐
Current insurance card and your agent's direct phone number	You need coverage on the new vehicle before you drive home.	☐
Insurance quote on the vehicle you plan to buy	A great price can still break your budget if the premium jumps.	☐

2 Financing Documents

The CFPB recommends getting a pre-approved loan offer with a maximum amount and rate *before* you shop. It's your benchmark. Bring proof of it.

BRING	WHY IT MATTERS	PACKED
Pre-approval letter (lender, APR, term, maximum amount, expiration date)	The number the finance office has to beat. Check the expiration.	☐
Proof of income: recent pay stubs (or returns if self-employed)	Lenders often ask to verify income. Ready proof avoids delays.	☐
Proof of residence: recent utility bill or lease	Matches your application and registration address.	☐
Down payment in a form the store accepts	Call first. Some stores limit cards or require certified funds.	☐

3 The Personal Kit

- ☐ Phone fully charged, plus a charger
- ☐ A pen and a calculator (not the salesperson's)
- ☐ Water and a snack. Hunger makes people sign.
- ☐ A firm time you plan to leave, and someone expecting you
- ☐ A second set of eyes: spouse, partner, or a trusted friend
- ☐ Personal items cleared from the trade, toll tag and garage remote removed, phone unpaired

4 Your Trade-In

BRING	WHY IT MATTERS	PACKED
Title (if paid off), with every listed owner present	No title, no completed trade. Two names may mean two signatures.	☐
Payoff statement, lender name, phone, account #	The CFPB notes payoff can differ from your statement balance.	☐
Current registration	Confirms ownership details and VIN.	☐
Every key and fob, plus the owner's manual	A missing key is an easy reason to lower your trade value.	☐
Service records and repair receipts	Proof of care supports a stronger trade number.	☐

5 Your Research & Our Worksheets

RESEARCH PRINTOUTS

- ☐ The written out-the-door quote from this dealer (the FTC recommends getting it in writing before you visit)
- ☐ Competing written quotes from other dealers
- ☐ The vehicle listing showing the stock number and VIN
- ☐ Current rebates and incentives for that model
- ☐ Your trade-in valuations from several sources

FROM THIS LIBRARY

- ☐ No. 01, The Family Budget Worksheet
- ☐ No. 17, The Out-the-Door Price Worksheet
- ☐ No. 18, Dealer Fees Decoded
- ☐ No. 19, The Finance Office Game Plan
- ☐ No. 20, Buyer's Order & Contract Review Checklist

FROM THE INSIDE

Our team has spent years on the dealership side of the desk. When a buyer is missing a document, the conversation often becomes, "No problem, take it home today and bring it back tomorrow." That can sound like a favor. It also means you've left with the car before every number is final. Bring everything, and nobody has a reason to rush you out the door with loose ends.

WATCH OUT

If someone takes your license or your trade keys "for the appraisal," it's fine. Just ask for them back once the appraisal or test drive is done. And don't sign a credit application until you've agreed on the vehicle's out-the-door price. Price first, financing second.

6 Your Visit Card

Fill this in before you leave home and keep it on top of the folder.

Dealership _____

Ask for _____

Appointment date / time _____

Stock # / VIN _____

Written OTD quote _____

Pre-approved APR / term _____

My walk-away OTD price _____

I leave by (time) _____

7 What You Leave With

The folder should be thicker on the way out than on the way in. The CFPB says to make sure you have copies of every document before you leave, in a format you can save or print if they're electronic.

EVERY PURCHASE

- ☐ Signed copies of the buyer's order and the retail installment contract
- ☐ Copies of every optional product contract you chose, with cancellation terms
- ☐ A written "we owe" for anything promised later (second key, floor mats, a repair)
- ☐ Temporary tag and registration paperwork
- ☐ Every key and fob for the new vehicle

USED VEHICLES, TOO

- ☐ The FTC Buyers Guide from the window. The FTC says it overrides anything in your sales contract.
- ☐ Any dealer warranty in writing, matching the Buyers Guide
- ☐ Your independent inspection report, if you had one

ABOUT A WEEK LATER

- ☐ Call your old lender and confirm the trade payoff posted, as the CFPB recommends

THE ONE RULE FOR THE WHOLE VISIT

If anything on the desk doesn't match a document in your folder, stop and ask before you sign. The quote, the trade number, the rate, the products you said yes to. A good store will fix it without drama. If a store won't put the deal you agreed to on paper, that's your answer, and you're free to leave. Use **No. 20, Buyer's Order & Contract Review Checklist** for the line-by-line check.

WANT US TO PACK THE FOLDER WITH YOU?

Located, documented, and lender-ready. You book the visit.

This checklist tells you what to bring. Walk-In Ready does the work behind it: we locate the vehicle, tell you who to ask for and what to say, confirm exactly which documents that store and lender will need, and can introduce you to lenders before you go.

Walk-In Ready \$399

(405) 761-3390 • autoadvocacy.net

THE DEALERSHIP HAS EXPERTS. NOW YOU DO, TOO.

SOURCES

Federal Trade Commission (FTC), Buying a New Car: consumer.ftc.gov/articles/buying-new-car

Federal Trade Commission (FTC), Buying a Used Car From a Dealer: consumer.ftc.gov/articles/buying-used-car-dealer

Consumer Financial Protection Bureau (CFPB), Take Control of Your Auto Loan (guide): files.consumerfinance.gov/f/documents/201606_cfpb_take-control-of-your-auto-loan-guide.pdf

Consumer Financial Protection Bureau (CFPB), Should I trade in my car if it's not paid off?: consumerfinance.gov/ask-cfpb/should-i-trade-in-my-car-if-its-not-paid-off-en-2045/

Consumer Financial Protection Bureau (CFPB), What should I know before I finalize a car or auto loan?: consumerfinance.gov/ask-cfpb/what-should-i-know-before-i-finalize-a-car-or-auto-loan-en-2131/

This worksheet is an educational planning tool, not legal, tax, or financial advice. Verify all figures with your lender, insurer, and the dealership before you sign.