



TRADE-IN

Trade-In Preparation Checklist

Show up with a car that's ready to appraise and paperwork that's ready to sign, so the only thing left to discuss is the number.

A NOTE FROM OUR TEAM

An appraiser forms an opinion of your car in the first few minutes, and so does everyone who hears about it afterward. We want that first impression working for you. This list is everything we'd do to our own trade the week before we hand over the keys.

— The Auto Advocate Team

You can't change your car's year or mileage. You *can* control whether it shows up complete, clean, documented, and honestly described. Those are the things that move an appraisal from "rough" to "nice," and they're almost all free. Start this list a week before you plan to visit dealerships.

1 Gather the Paperwork

Missing paperwork slows the deal down and gives a store a reason to hold back money "until we get the title." Put everything in one envelope.

OWNERSHIP & LOAN

- ☐ Title, if you own the car outright
- ☐ Current registration
- ☐ Payoff letter with a "good through" date and daily interest (per diem) amount
- ☐ Lender name, phone, and loan account number
- ☐ Lien release, if the loan was paid off but the title still shows the lender
- ☐ Photo ID for every person named on the title

THE THINGS THAT COME WITH THE CAR

- ☐ Every key and key fob (spares are worth money)
- ☐ Owner's manual and booklet pouch
- ☐ Service and maintenance records, in date order
- ☐ Receipts for recent tires, brakes, or battery
- ☐ Wheel lock key, spare tire, jack, and tools
- ☐ Removable extras: cargo cover, floor mats, chargers

FROM THE INSIDE

Our team has spent years on the dealership side of the desk. A missing second key is one of the most common reasons an appraiser knocks money off, because the store has to replace it before resale. A folder of service records does the opposite: it tells the used-car manager this car was cared for, and that it can be retailed with confidence instead of sent to auction.

2 Clean It Like You're Selling It

You don't need a professional detail. You need a car that looks cared for. Kelley Blue Book notes that most people tend to overestimate their car's condition. A clean car makes your honest condition rating easier to defend.

- ☐ Remove every personal item, including the trunk and spare well
- ☐ Vacuum seats, carpets, and mats
- ☐ Wipe the dash, console, door panels, and cupholders
- ☐ Clean glass inside and out
- ☐ Wash the exterior, wheels, and tires
- ☐ Deal with odors: smoke, pets, and food
- ☐ Clean the engine bay surface (wipe only, no pressure washer)
- ☐ Check the glovebox for papers with personal info

PROTECT YOUR PRIVACY BEFORE YOU HAND OVER THE KEYS

- ☐ Unpair your phone and delete stored contacts
- ☐ Clear navigation history and saved home address
- ☐ Erase garage door opener codes
- ☐ Sign out of connected-car apps; transfer or cancel service
- ☐ Remove toll tags and parking passes
- ☐ Ask about plates: rules vary, so check Service Oklahoma / your state

3 Small Fixes vs. Leave It Alone

The rule of thumb: fix what's cheap and makes the car look neglected; leave alone what's expensive. A dealership can usually do bigger reconditioning for less than you'd pay at retail, so you rarely get your money back on a big repair.

USUALLY WORTH DOING	USUALLY LEAVE ALONE	MY CAR: DO / SKIP
Burned-out bulbs	Major body or paint work	
Worn wiper blades	Expensive mechanical repairs	
Topping off fluids and setting tire pressure	A full set of new tires	
Replacing a missing gas cap or trim clip	Windshield replacement for small chips	
Touch-up paint on small chips	Aftermarket upgrades "to add value"	
Finding out why a warning light is on	Repairs you can't document with a receipt	

BE HONEST ABOUT KNOWN PROBLEMS

If the car has a known issue, say so. Appraisers find most problems anyway, and getting caught hiding one damages your credibility on everything else you've said, including the value you're asking for.

4 Get More Than One Offer

The CFPB suggests consulting a few online pricing guides before you talk to a dealer, and visiting more than one dealership for estimates. Kelley Blue Book points out that trade-in values are estimates, not guarantees, and Edmunds notes that valuation sources use their own methods, so numbers vary. Real written offers are the best evidence of what your car is worth. Use **No. 13, Trade-In Value & Equity Worksheet** to log them.

WHERE	OFFER	GOOD THROUGH	CONDITIONS / NOTES
Online instant offer #1	\$		
Online instant offer #2	\$		
Used-car retailer or second dealership	\$		
Dealership where you're buying	\$		
Best written offer	\$		

5 Keep the Trade Separate From the Purchase

The FTC's advice is to wait to discuss a trade-in until after you've negotiated the best possible price on the vehicle you're buying, so the price can't be quietly adjusted to offset what they're "giving" you for your trade. Agree on the new vehicle's price first. Then introduce the trade, with your best written offer in hand.

FROM THE INSIDE

"We'll give you \$3,000 more than anyone else for your trade!" sounds great until you notice the selling price didn't move. Extra trade money can come out of the same deal it's added to. Judge the deal on one number: **price of the new vehicle minus what they pay for your trade**. That difference is what you're really paying.

IF YOU OWE MORE THAN IT'S WORTH

The FTC warns that a dealer's promise to pay off the balance of your loan may be misleading: some dealers roll the negative equity into your new loan, so you still pay it. Know your payoff before you walk in.

DAY-OF CHECKLIST

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|---|---|
| ☐ Paperwork envelope in the glovebox | ☐ Best written offer printed or on my phone |
| ☐ All keys on one ring | ☐ Payoff amount good through today |
| ☐ Car cleaned and emptied | ☐ New vehicle price agreed before trade talk |

PROTECT THE NUMBER YOU PREPARED FOR

You got the car ready. Now get the number ready.

Preparation gets you a fair look. Trade-In Shield gets you a fair number. We pull dealer-grade bookouts and a Carfax on your vehicle, assemble your supporting documents, and give you a script to defend your trade value with the salesperson and with management.

Trade-In Shield \$49

(405) 761-3390 • autoadvocacy.net

THE DEALERSHIP HAS EXPERTS. NOW YOU DO, TOO.

SOURCES

Federal Trade Commission (FTC), Consumer Advice, buying a car (trade-in timing, negative equity, financing): consumer.ftc.gov/articles/buying-new-car

FTC, What is Negative Equity? (Auto trade-ins and negative equity): consumer.ftc.gov/node/77482

Consumer Financial Protection Bureau (CFPB), Servicemembers, arm yourself with basic car buying skills: How to trade in your car: consumerfinance.gov/about-us/blog/servicemembers-arm-yourself-basic-car-buying-skills-be-smart-when-trading-car

Kelley Blue Book, FAQ: My Car's Value (trade-in vs. private party, condition ratings): kbb.com/faq/values/

Edmunds, NADA guides: Decoding NADA Value (why valuation sources vary): edmunds.com/appraisal/nada-guides

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.