



AT THE DEALERSHIP

# The Out-the-Door Price Worksheet

*One number decides whether a deal is good. Here's how to get it, check it, and compare it.*

A NOTE FROM OUR TEAM

*A monthly payment can hide almost anything. The out-the-door price hides nothing. We built this worksheet so you can line up three dealers side by side and see in one glance which one is actually offering the better deal.*

— The Auto Advocate Team

The out-the-door (OTD) price is the total you pay to drive the vehicle home: the selling price plus every fee, add-on, and tax, before financing. Edmunds calls it the most important figure for the buyer. The FTC recommends getting it **in writing before you visit the lot** so you can compare dealers on an apples-to-apples basis.

## 1 Request the OTD Price in Writing

Email or text each dealer the same request. Same vehicle, same assumptions, same words. Here's a request you can copy:

COPY THIS REQUEST

"Hello. I'm interested in stock number \_\_\_\_, VIN \_\_\_\_\_. Please send me an itemized out-the-door price that lists the selling price, every dealer fee, every add-on, and estimated taxes and government fees, along with any rebates applied. Please don't include a trade-in or financing yet. I'm comparing written quotes this week and will respond to the best complete offer. Thank you."

- **Leave the trade out at first.** The FTC advises waiting to discuss a trade-in until you've negotiated the best price. Value it separately.
- **Ask for itemization, not a payment.** Edmunds recommends getting the detailed OTD cost before any monthly payment.
- **Ask for the price of any add-on up front.** That's straight from the FTC: ask the dealer to list the price of any proposed add-on before you visit.

## 2 Know Which Lines Can Move

### Set by government

Sales tax, title, and registration. The CFPB notes you can't negotiate taxes, title, or registration fees set by state and local governments. Just verify they're correct.

### Usually fixed

Destination is a manufacturer charge Edmunds says is typically not negotiable. Most stores charge every buyer the same doc fee, so negotiate the selling price to offset a high one.

### Negotiable

Selling price, market adjustments, add-ons, and dealer fees like prep, origination, document, and delivery charges, which the CFPB lists as negotiable.

For a full glossary of fees and what to say about each one, see **No. 18, Dealer Fees Decoded**.

FROM THE INSIDE

Our team has spent years on the dealership side of the desk. Numbers in a car deal are connected, so a store can give in one place and take back in another. A generous trade allowance can sit next to a higher selling price. A lower price can come with a longer loan. That's exactly why you compare **Line B** first with the trade left out, then value the trade on its own. If Line B is the lowest and the trade number holds up, you've found your deal.

### 3 Track Your Requests

| DEALER | CONTACT (NAME / EMAIL / PHONE) | DATE SENT | REPLY RECEIVED | ITEMIZED? |
|--------|--------------------------------|-----------|----------------|-----------|
| 1.     |                                |           |                | Y / N     |
| 2.     |                                |           |                | Y / N     |
| 3.     |                                |           |                | Y / N     |

### 4 Build the Price, Line by Line

Copy each quote into a column. Subtract lines marked (-). Leave a line blank if the dealer didn't list it, then ask why.

| LINE                                                        | DEALER 1 | DEALER 2 | DEALER 3 |
|-------------------------------------------------------------|----------|----------|----------|
| Dealership / salesperson                                    |          |          |          |
| Year / model / trim · stock # or VIN                        |          |          |          |
| MSRP or advertised price ( <i>reference only</i> )          | \$       | \$       | \$       |
| 1. Vehicle selling price                                    | \$       | \$       | \$       |
| 2. Market adjustment / additional dealer markup             | \$       | \$       | \$       |
| 3. Dealer add-ons ( <i>etching, coatings, tint, etc.</i> )  | \$       | \$       | \$       |
| 4. Destination charge ( <i>new vehicles</i> )               | \$       | \$       | \$       |
| 5. Doc fee                                                  | \$       | \$       | \$       |
| 6. Other dealer fees ( <i>prep, advertising, delivery</i> ) | \$       | \$       | \$       |
| 7. Manufacturer rebates (-)                                 | \$       | \$       | \$       |
| <b>A. Dealer price (1 through 6, minus 7)</b>               | \$       | \$       | \$       |
| 8. Sales tax                                                | \$       | \$       | \$       |
| 9. Title & registration                                     | \$       | \$       | \$       |
| 10. Other government fees                                   | \$       | \$       | \$       |
| <b>B. Out-the-door price (A + 8 + 9 + 10)</b>               | \$       | \$       | \$       |
| 11. Trade-in allowance (-)                                  | \$       | \$       | \$       |
| 12. Trade loan payoff (+)                                   | \$       | \$       | \$       |
| 13. Cash down payment (-)                                   | \$       | \$       | \$       |
| <b>C. Amount to finance (B - 11 + 12 - 13)</b>              | \$       | \$       | \$       |
| Quote expires / received by                                 |          |          |          |

How tax treats rebates and trade-in credit varies by state. Edmunds notes some states tax only the difference after a trade, and most tax the price before rebates. Check Service Oklahoma or your state's motor vehicle agency for your rules.

### 5 Red Flags in a Quote

- |                                                                               |                                                                                |
|-------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| <input type="checkbox"/> It shows a monthly payment but no itemized price     | <input type="checkbox"/> A rebate is assumed that you may not qualify for      |
| <input type="checkbox"/> It says "plus TT&L" or "plus fees" with no amounts   | <input type="checkbox"/> The trade value is high but the selling price went up |
| <input type="checkbox"/> The vehicle isn't identified by stock number or VIN  | <input type="checkbox"/> The quote has no expiration date or contact name      |
| <input type="checkbox"/> Add-ons are listed as "pre-installed, non-removable" | <input type="checkbox"/> The dealer won't put any numbers in writing           |

## 6 Your Decision

Lowest out-the-door price (Line B) \_\_\_\_\_

Dealer \_\_\_\_\_

Best trade allowance (Line 11) \_\_\_\_\_

Dealer \_\_\_\_\_

My walk-away OTD price \_\_\_\_\_

Quote to bring (printed) \_\_\_\_\_

- ☐ All three quotes are for the same vehicle and trim
- ☐ Every quote is itemized and in writing

- ☐ I compared Line B before discussing my trade
- ☐ I printed the quote I'm taking to the store

## 7 When You Arrive With the Quote

- 1 **Hand over the printed quote early.** Say, "I'm here to buy at this out-the-door price." It sets the conversation on your number, not a payment.
- 2 **Check the buyer's order against Line B before anything else.** The FTC suggests asking whether the price on your contract matches what the dealer sent you ahead of time.
- 3 **If a new line appears, ask what it is and whether it's optional.** The FTC says it's okay to say no to add-ons. A fee you didn't see in writing is a fair thing to question.
- 4 **Then, and only then, talk trade and financing.** Use **No. 19, The Finance Office Game Plan** and **No. 20, Buyer's Order & Contract Review Checklist** for the rest of the visit.

HAVE A COACH READ THE NUMBERS WITH YOU

### Every line item explained before you sign.

This worksheet shows you where the numbers can move. With Lot Coach, we're on the phone with you from hello through the finance office, checking every line of the quote and the contract in real time, and helping you walk away if the deal isn't fair.

**Lot Coach \$599**

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THE DEALERSHIP HAS EXPERTS. NOW YOU DO, TOO.

#### SOURCES

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*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.*