



AT THE DEALERSHIP

Questions to Ask Before You Buy

The right question, asked to the right person, at the right moment, is worth more than any argument.

A NOTE FROM OUR TEAM

We've sat on the other side of these conversations for years, and we can tell you this: the buyers who ask clear, specific questions get clear, specific answers. Print this, bring it, and write the answers down while you're standing there. A dealership treats a customer with a clipboard very differently.

— The Auto Advocate Team

A dealership is not one person. It's a team, and each person controls different numbers. The salesperson controls information and access. The used-car manager controls trade values and the condition of used inventory. The finance office controls your rate, your contract, and every optional product. Ask each one the questions *they* can actually answer, and write the answer on the line before you move on.

Dealership _____ Salesperson _____ Date _____
Vehicle / Stock # _____ VIN (last 8) _____

1 Ask the Salesperson

These questions are about the vehicle, its price, and what's included. Ask them before the test drive goes long and before anyone asks for your credit.

QUESTION	THEIR ANSWER
Is this exact vehicle on the lot and available today? <i>Confirm by stock number and VIN, not just model and color.</i>	
What is the out-the-door price, itemized, in writing? <i>Price, every fee, tax, title, registration, and any add-on on one sheet. See No. 17.</i>	\$
What dealer-installed add-ons are on this vehicle, and what does each cost? <i>Ask whether each one can be removed from the price if you don't want it.</i>	\$
Which rebates or incentives apply, and are they already in this price? <i>The FTC advises not to assume a rebate is already included. Get it in writing.</i>	\$
Does this price require dealer financing, a trade-in, or a specific rebate? <i>Some advertised prices only exist if you finance with the store.</i>	
How long is this price good for? <i>Incentives often end on a set date. Write down the expiration.</i>	
Is a deposit required? Is it refundable, and will you put that in writing?	\$
If you're unavailable, who handles my deal, and how do I reach them?	

FROM THE INSIDE

The salesperson usually can't approve a price on their own. When they say "let me check with my manager," the numbers are going to a sales manager at the desk. That's normal. What matters is that you keep asking for the **itemized out-the-door number** every time a new offer comes back, so nothing gets added quietly between trips to the desk.

2 Ask the Used-Car Manager

If you're buying used or trading in, this is the person who sets the trade number and decides what reconditioning a used vehicle received. Politely ask to speak with them directly.

QUESTION	THEIR ANSWER
Is the Buyers Guide posted, and does it say "As Is" or show a warranty?	The FTC requires a Buyers Guide on used cars a dealer offers for sale.
Can I see the reconditioning work and inspection done on this vehicle?	Tires, brakes, and fluids replaced, and anything they found and didn't fix.
Can I take it to my own mechanic for a pre-purchase inspection?	The FTC says if a dealer won't allow one, consider another dealer. See No. 14.
Where did this vehicle come from? Trade-in, auction, lease return, or rental?	
Can I have a copy of the vehicle history report?	A history report is not a substitute for an inspection. See No. 16.
Are there any open safety recalls on this VIN?	Verify yourself at nhtsa.gov/recalls . See No. 31.
If it's "certified," whose certification is it? The manufacturer's or the dealer's?	They are not the same thing. See No. 25.
How did you arrive at my trade value, and what did my vehicle book for?	\$ Ask for the number on its own, separate from the price of the new vehicle. See No. 13.
How many keys come with this vehicle?	

3 Ask the Finance Office

This is where the deal becomes a contract. Slow down. The FTC advises not letting anyone rush you, including on an electronic signing pad. See No. 19, **Finance Office Survival Guide**.

QUESTION	THEIR ANSWER
What is the APR, the term, the amount financed, and the total of payments?	Compare all four against your pre-approval. See No. 09.
Which lender is this contract going to?	
Is this financing final, or is it still pending lender approval?	If approval is pending, the FTC says the deal isn't final. The CFPB calls the fallout "yo-yo" financing.
Is there anything in this contract I did not ask for?	Point to each optional product line. Every one should be your choice.
What does each optional product cost on its own, and how is it cancelled?	💵 Ask for cancellation and refund terms in writing before you sign.
Does this contract match the out-the-door figure on my buyer's order?	Line by line. See No. 20, <i>Reading the Buyer's Order</i> .
Is there any charge or penalty for paying this loan off early?	

WATCH OUT

The FTC notes that the APR a dealer arranges usually includes an amount that compensates the dealer for handling the financing. That's legal and common, which is exactly why a pre-approval from your own bank or credit union matters. It gives you a real number to compare against.

4 Ask Yourself

The most important questions are the ones nobody at the dealership will ask you. Answer these honestly before you sign anything.

QUESTION	YES / NO
Does the total cost fit my budget, not just the monthly payment? (No. 01, No. 02)	
Am I still under the walk-away number I wrote down at home? (No. 22)	
Have I compared this offer to at least one other written out-the-door quote? (No. 23)	
Is every promise the dealership made written on the paperwork?	
Am I rested, fed, and thinking clearly, or am I signing because I'm tired?	
If I saw this exact contract at my kitchen table tomorrow, would I still sign it?	

5 Answers That Should Make You Pause

None of these automatically means a bad deal. Each one means you slow down and get the specifics in writing.

"That price is only good today."

Ask what changes tomorrow. If an incentive truly expires, it has a published end date you can verify.

"Everybody pays that, it's already on the car."

The FTC says it's OK to ask the price of add-ons and to say no to them.

"We can't let it leave for an inspection."

For a used vehicle, the FTC suggests considering another dealer when an independent inspection isn't allowed.

"Just sign here, we'll fill in the rest later."

The CFPB says to make sure all blanks are filled in before you sign, and to keep copies of everything.

WALK IN ALREADY KNOWING THE ANSWERS**Half these questions, answered before you arrive.**

With Walk-In Ready, we locate the vehicle, confirm it's there, research rebates and incentives, value your trade, tell you exactly who to ask for and what to say, and line up the documents to bring. You book the visit and walk in with the hard questions already settled.

Walk-In Ready \$399

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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

Federal Trade Commission (FTC), Financing or Leasing a Car: consumer.ftc.gov/articles/financing-or-leasing-car

Consumer Financial Protection Bureau (CFPB), Can the dealer increase the interest rate after I drive the vehicle home?: consumerfinance.gov/ask-cfpb/can-the-dealer-increase-the-interest-rate-after-i-drive-the-vehicle-home-en-831

National Highway Traffic Safety Administration (NHTSA), Recalls: nhtsa.gov/recalls

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.