



GETTING STARTED

The 12-Step Car Buying Roadmap

Every step from your kitchen table to your driveway, in the order that protects you.

A NOTE FROM OUR TEAM

Most people buy a car backwards: they fall for a vehicle, then figure out the money in the finance office. This roadmap flips that. Follow the steps in order, use the worksheets we point you to, and you'll arrive at the dealership as the most prepared person in the building.

— The Auto Advocate Team

Buying a car is a dozen small decisions, and the order you make them in matters as much as the decisions themselves. Settle the money before the vehicle. Settle the vehicle before the dealership. Settle the price before the trade, and the trade before the financing. Every step below names the worksheets in this library that do the heavy lifting. New to the vocabulary? Keep No. 29, *Car Buyer's Glossary*, nearby. Buying for the first time? Start with No. 30, *First-Time Buyer's Guide*.

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PLAN THE MONEY

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CHOOSE THE VEHICLE

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MAKE THE DEAL

12

TAKE DELIVERY & OWN IT

PHASE ONE · PLAN THE MONEY

1 Set Your Real Budget

Start with your household, not a car. Find what's left each month, then figure out how much of it can go to the *whole* cost of a vehicle: payment, insurance, fuel, and upkeep. The payment is only one piece.

Library: No. 01 Family Budget Worksheet · No. 02 True Car Budget Calculator · No. 03 Total Cost of Ownership · No. 04 Fuel Cost Calculator · No. 05 Insurance Quote Comparison · No. 06 Maintenance & Repair Budget Planner

2 Decide What You Actually Need

Separate must-haves from nice-to-haves before a salesperson does it for you. Then decide the type of purchase: new, used, or certified pre-owned, and whether to buy or lease.

Library: No. 07 Needs vs. Wants Questionnaire · No. 25 New vs. Used vs. Certified Pre-Owned · No. 26 Lease vs. Buy Worksheet · No. 30 First-Time Car Buyer's Guide

3 Check Your Credit & Get Pre-Approved

Review your credit reports for errors, then get a pre-approval from a bank or credit union. The FTC recommends getting pre-approved so you know your rate before you negotiate. The CFPB notes that auto loan inquiries within a 14- to 45-day window generally count as a single inquiry, so plan your rate shopping inside that window.

Library: No. 10 Credit Readiness Checklist · No. 09 Loan Offer Comparison Worksheet

4 Know Your Trade-In's Real Value

Get your loan payoff, gather your records, clean the vehicle, and collect real bookouts and outside offers. Know whether you have equity or negative equity before anyone makes you an offer.

Library: No. 12 Trade-In Preparation Checklist · No. 13 Trade-In Value & Equity Worksheet · **Our help:** Trade-In Shield

PHASE TWO · CHOOSE THE VEHICLE**5 Shortlist & Score Your Options**

Narrow the field to two or three vehicles and score them on the same criteria: cost to own, reliability, safety, comfort, and fit for your life. Emotion is allowed. It just doesn't get the deciding vote.

Library: No. 08 Vehicle Comparison Scorecard · No. 03 Total Cost of Ownership

6 Request Written Out-the-Door Quotes

Contact several dealers about specific vehicles and ask for itemized out-the-door prices in writing, as the FTC recommends. Learn which fees are taxes and government charges and which are dealer charges.

Library: No. 23 Dealer Contact & Quote Tracker · No. 17 Out-the-Door Price Worksheet · No. 18 Dealer Fees Decoded · **Our help:** Buyer Brief (rebates, incentives, incentivized rates)

7 Vet the Specific Vehicle

Check the exact VIN for open safety recalls at [nhtsa.gov/recalls](https://www.nhtsa.gov/recalls). For used vehicles, read the history report and get an independent inspection. The FTC is clear that a history report is not a substitute for an inspection.

Library: No. 31 Recall & Safety Check Guide · No. 16 How to Read a Vehicle History Report · No. 14 Used Vehicle Inspection Checklist

8 Test Drive With a Checklist

Drive it on the roads you actually use: highway, stop-and-go, your driveway, your garage. Bring the car seat. Load the cargo. Test every feature you'll rely on.

Library: No. 15 Test Drive Checklist & Scorecard

PHASE THREE · MAKE THE DEAL**9 Build Your Game Plan & Pack Your Folder**

Write down your target and walk-away numbers, your questions for each person you'll meet, and gather every document you'll need: license, insurance, pre-approval, trade title or payoff, and your best quote.

Library: No. 22 Negotiation Game Plan · No. 21 Questions to Ask Before You Buy · No. 11 What to Bring · **Our help:** Walk-In Ready

10 Negotiate One Number at a Time

Price first, out the door. Then the trade, which the FTC advises discussing only after the price is settled. Then the rate. The payment comes last, because it's just the result of the other three.

Library: No. 22 Negotiation Game Plan · No. 21 Questions to Ask Before You Buy · **Our help:** Lot Coach (live by phone)

11 Finance Office & Final Paperwork

Compare the APR, term, and amount financed to your pre-approval. Optional products are optional; the FTC says it's OK to ask the price and to say no. Read the buyer's order line by line, and confirm the financing is final, not conditional.

Library: No. 19 Finance Office Game Plan · No. 20 Buyer's Order & Contract Review · No. 18 Dealer Fees Decoded · **Our help:** Lot Coach

PHASE FOUR · TAKE DELIVERY & OWN IT**12 Delivery Day & Your First 30 Days**

Inspect the vehicle before you sign the final papers, get every promise in writing, and leave with signed copies of everything. Then set up your loan, confirm title and registration, register for recall alerts, and review your contract while the details are fresh.

Library: No. 27 Delivery Day Checklist · No. 28 Your First 30 Days of Ownership · No. 29 Car Buyer's Glossary · **Our help:** Deal Autopsy (for deals signed without us)

FROM THE INSIDE

Dealerships have a process too, and it's built in their favor: build rapport, pick the vehicle, take a test drive, then talk numbers in an office when you're invested and tired. This roadmap moves the money decisions to *before* you arrive. When Steps 1 through 9 are done at home, the visit becomes short and simple: confirm the vehicle, confirm the numbers, sign or leave.

★ Where Our Packages Fit

Every package is a flat fee. You pay for the playbook, not a cut of the deal. Each one includes everything in the one above it.

PACKAGE	STEPS	WHAT WE DO FOR YOU
Trade-In Shield	4	Dealer-grade bookouts, a Carfax, supporting documents, and a script to defend your trade number.
Buyer Brief	4–7	Adds rebate and incentive research, incentivized rates, and used-car offer support or help locating a unit.
Walk-In Ready	3–9	Adds vehicle location, who to ask for, what to say, which documents to bring, and optional lender introductions.
Lot Coach	3–12	Adds live phone coaching from hello through the finance office and a plan to walk away if the deal isn't fair.
Deal Autopsy	After 12	A post-purchase review of a deal you already signed without our help.

MY PROGRESS

- ☐ Step 1 · Budget set
- ☐ Step 2 · Needs defined
- ☐ Step 3 · Pre-approved
- ☐ Step 4 · Trade value known
- ☐ Step 5 · Shortlist scored
- ☐ Step 6 · Written quotes collected
- ☐ Step 7 · Vehicle vetted
- ☐ Step 8 · Test drive done
- ☐ Step 9 · Game plan & folder ready
- ☐ Step 10 · Price, trade, rate agreed
- ☐ Step 11 · Paperwork verified
- ☐ Step 12 · Delivered & set up

SKIP THE GUESSWORK ON STEPS 3 THROUGH 9

You do the deciding. We do the legwork.

With Walk-In Ready, we value your trade, research rebates and incentives, locate the vehicle, tell you who to ask for and what to say, list the documents to bring, and can introduce you to lenders if you want options. You book the visit. Want us on the phone for Steps 10 and 11 too? That's Lot Coach.

Walk-In Ready **\$399**

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

SOURCES

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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.