



DELIVERY & OWNERSHIP

Your First 30 Days of Ownership

The keys are in your hand. Here's how to make sure the paperwork, the loan, and the vehicle all land exactly where they should.

A NOTE FROM OUR TEAM

The first month after you buy is when small mistakes are easiest to catch and cheapest to fix: a missed first payment, a title that never arrived, a product you didn't mean to buy. We built this list so nothing slips through. Keep it with your deal folder and check things off as you go.

— The Auto Advocate Team

You did the hard part. Now finish strong. This plan is organized by week so you can work through it a little at a time. Start with your deal folder: the signed contract, buyer's order, any "we owe" form, warranty and product contracts, your temporary tag paperwork, and your insurance information. If anything is missing, call the dealership this week, while everyone still remembers your deal.

Week 1

ORGANIZE & VERIFY

Week 2

LOAN & INSURANCE

Weeks 3–4

TITLE, PRODUCTS, UPKEEP

1 Week One: Review Your Contract at Home

Read your contract once more at the kitchen table, without anyone waiting on you. Compare it line by line to your buyer's order and your written quote. See No. 20, *Reading the Buyer's Order*, and No. 29, *Car Buyer's Glossary*.

CONFIRM THIS	ON YOUR CONTRACT	MATCHES?
Vehicle price	\$	
Trade-in value and payoff	\$	
Amount financed	\$	
APR and term (months)		
Monthly payment	\$	
Each optional product and its price	\$	

WATCH OUT: THE CALL-BACK

If the dealership calls saying your financing "didn't go through" and asks you to sign new paperwork, slow down. The CFPB calls this "yo-yo" financing and says you don't have to accept new terms; the dealer should refund your down payment. The FTC advises reviewing any new documents carefully and, if you cancel, getting written confirmation that the contract was cancelled.

2 Week One: Recalls & Registration With the Manufacturer

- ☐ Check the VIN for open recalls at nhtsa.gov/recalls. NHTSA says recall repairs are free, and a dealer for your brand handles them.
- ☐ Sign up for recall alerts. NHTSA's free SaferCar app can notify you when a recall is issued for a vehicle you've entered.
- ☐ Create an owner account on the manufacturer's website. Consumer Reports notes that not every automaker uses owner registration to send recall notices, so ask yours, and keep the NHTSA alert as a backup.
- ☐ Bought used? Make sure your name and address are attached to the VIN so future notices reach you, not the previous owner.

3 Week Two: Set Up Your Loan

Don't wait for a bill in the mail. Your first payment may come due before a paper statement ever arrives, and a late payment in the first month is a frustrating way to start.

Lender _____		Account # _____	
First due date _____	Payment amount _____	Lender phone _____	
☐ Created an online account with the lender	☐ Asked whether extra payments go to principal		
☐ Payment amount matches my contract	☐ Confirmed my trade-in payoff was sent and my old loan is closed		
☐ Set up autopay or a calendar reminder	☐ Saved the lender's payoff and contact info		

4 Week Two: Insurance

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|--|---|
| ☐ Policy shows the new VIN, not the old vehicle | ☐ Old vehicle removed from the policy, if sold or traded |
| ☐ Lender is listed as lienholder, if financed | ☐ Coverage meets your lender's requirements |
| ☐ Current insurance card is in the vehicle | ☐ No duplicate coverage with products you bought |

5 Weeks Three & Four: Title & Registration

Know who is responsible for titling and registering the vehicle: the dealership or you. States set their own deadlines and late penalties. In Oklahoma, Service Oklahoma's registration page lists the deadlines and notes that late penalties cannot be waived, so **check Service Oklahoma or your state's motor vehicle agency for your exact deadline** rather than relying on a temporary tag's expiration date alone.

Who is filing title & registration _____	Temp tag expires _____
My state's deadline (verified) _____	Plate / registration received _____
☐ Registration receipt is kept in the vehicle	☐ I followed up if the plate hasn't arrived as expected
☐ I know where the title will be sent (you or your lender)	☐ Out-of-state purchase? I confirmed my home state's rules

FROM THE INSIDE

When a dealership handles your title and registration, the paperwork goes through their title clerk, who may be processing a stack of deals at the end of the month. Most of the time it goes smoothly. When it doesn't, it's usually a missing signature or document from the trade-in. A polite call to the title clerk around week three, asking "Has my paperwork been submitted?", catches most problems before your temporary tag runs out.

6 Weeks Three & Four: Review Optional Products

Service contracts, GAP, appearance protection, and similar products are optional, and each one has its own contract with its own cancellation and refund terms. Those terms vary by product, provider, and state, so **read each contract** to find out whether you can cancel, by when, and how any refund is calculated. If you changed your mind about a product, find out now.

PRODUCT & PROVIDER NAME	PRICE PAID	CANCEL BY	REFUND TERMS & CONTACT
	\$		
	\$		
	\$		
	\$		

KEEP THIS TABLE

The CFPB has reported cases where unearned add-on fees, such as GAP, weren't refunded properly after loans ended early. If you later pay off or refinance the loan, or the vehicle is totaled, come back to this table and ask whether any unused portion is refundable under your contract.

7 Weeks Three & Four: Set Up Maintenance

Use the schedule in your owner's manual, not a generic list, and match it to how you actually drive. See No. 06 for planning the cost.

First service due (miles / date) Preferred service shop

☐ Found the maintenance schedule in the manual

☐ Started a folder for every service receipt

☐ Set reminders in my phone or the vehicle's app

☐ Followed up on every "we owe" item (No. 27)

ALREADY SIGNED WITHOUT US?

Find out what your deal really looks like.

If you bought this vehicle without our help, the Deal Autopsy is a line-by-line review of the deal you signed. We look at the price, the trade, the rate, the fees, and every optional product, and explain what each one means for you. Your first 30 days are the best time to do it.

Deal Autopsy \$99

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

SOURCES

Service Oklahoma, Vehicle Registration: oklahoma.gov/service/popular-services/vehicle-registration.html
National Highway Traffic Safety Administration (NHTSA), Recalls: nhtsa.gov/recalls
Consumer Reports, How to Get Recall Notices for a Used Car: consumerreports.org/car-recalls-defects/how-to-get-recall-notices-for-a-used-car
Consumer Financial Protection Bureau (CFPB), Overcharging for add-on products on auto loans: consumerfinance.gov/about-us/blog/overcharging-for-add-on-products-on-auto-loans
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
Federal Trade Commission (FTC), Financing or Leasing a Car: consumer.ftc.gov/articles/financing-or-leasing-car

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.