

# Car Buying Checklist

## Determine what you can afford.

Expenses you need to consider:

- Down payment
- Monthly loan payment
- Registration fee
- Car insurance (full coverage policy)

Don't forget about routine maintenance (tire rotation, oil changes, etc.) and repairs, annual registration and inspection fees, gas and/or electricity costs.

## Apply for financing.

The application process varies, but generally you will need to provide:

- Your contact info (and your co-borrower's if applicable)
- Employment and income information
- Amount you want to borrow
- Preferred monthly payment
- Make, model, year and mileage of vehicle (if known)

## Shop for your vehicle.

When comparing makes and models, be sure to consider:

- Size
- Space (number of seats, storage, etc.)
- Fuel economy
- Vehicle reliability ratings
- Safety features and ratings

## Go for a test drive.

Even if a car is brand new, you should understand how it drives and feel comfortable behind the wheel.

- Confirm blinkers, headlights, brake lights work
- Be sure heat and air conditioning function properly
- Leave the radio off and listen for any unusual noises
- Look for leaking fluids, indicator lights, any smells or smoke from engine or tailpipe
- Inspect tread on tires and look for rust on the body
- Pay attention to whether the vehicle pulls to one side, shakes at higher speeds or shifts hard between gears

*If you know someone with experience that can accompany you on your test drive and help with inspecting these items - invite them along!*