

KNOW BEFORE YOU GO

The Confident Buyer's Checklist

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A Quick Note From Roosevelt

Hi — I'm Roosevelt, founder of AutoNetwork.com and the AutoNetwork YouTube channel.

I've been in the car business in one form or another since before YouTube car reviews were a thing. I've helped build out online inventory systems, digital retailing tools, and credit union auto leasing programs. I've sat on both sides of the desk, and I've walked a lot of lots.

Here's what I've learned: the buyers who have the best dealership experiences aren't the ones who show up ready to fight. They're the ones who show up prepared. They know what they're looking at, they know what to ask, and they know what matters to them before they ever shake a salesperson's hand.

That's what this guide is for. It's not a "how to beat the dealer" playbook — I don't believe in that, and it doesn't work anyway. It's a preparation tool. Use it to slow down the parts of the process that deserve attention, speed up the parts that don't, and walk out of the dealership feeling good about your decision.

A prepared buyer and a good dealer are on the same team. Both of them want the same thing: the right car, the right deal, no surprises, no regrets. This guide is how you show up ready to be that buyer.

Let's get into it.

— *Roosevelt*

Chapter 1: The 40-Point Vehicle Inspection Checklist

Before you sign anything, walk the car. All of it. This is the same sequence I use when I'm shooting a walkaround review — it takes about fifteen minutes and it catches the things most people miss.

Exterior (10 items)

- Paint condition on all four sides — look for mismatched panels, orange peel, or overspray
- Panel gaps are even around hood, doors, trunk, and fenders
- All glass is free of chips, cracks, and aftermarket tinting issues
- Tire brand matches on all four corners, with even tread depth
- Tire DOT date codes are recent (check the four-digit week/year stamp)
- Wheels are free of curb rash and match the trim level
- All exterior lights work — headlights, high beams, turn signals, brake lights, reverse
- Badging matches the trim and engine on the window sticker
- No rust, bubbling, or corrosion along rocker panels, wheel wells, or the underside
- Doors, hood, and trunk open, close, and latch cleanly

Interior (10 items)

- Seat upholstery is free of tears, stains, and excessive wear (even on “new” demo units)
- All seats adjust through their full range, including lumbar and memory settings
- Headliner is clean and fully attached
- Carpet and floor mats are present and in good shape
- Every interior light works — dome, map, vanity, cargo
- All windows go up and down from every switch
- Power locks cycle from the key fob and interior switches
- Climate control blows cold on AC and hot on heat from every vent
- Steering wheel controls are complete and functional
- The cabin smells clean — no smoke, mildew, or heavy cover-up fragrance

Under the Hood (5 items)

- Engine bay is clean and dry, with no obvious leaks or residue
- Fluid levels look correct — oil, coolant, brake, washer
- Battery terminals are clean and the battery is properly secured
- Belts and hoses show no cracking or fraying
- VIN on the firewall or strut tower matches the window sticker and title paperwork

Tech and Infotainment (6 items)

- Infotainment screen powers up and responds without lag
- Apple CarPlay or Android Auto connects on your phone, wired or wireless as equipped
- Backup camera displays a clear image with working guidelines
- Bluetooth pairs and plays audio from your phone
- All driver-assist features can be toggled on and off (lane keep, adaptive cruise, etc.)
- Navigation, if equipped, accepts an address and routes correctly

Test Drive (6 items)

- Engine starts cleanly, cold or warm, with no warning lights staying on
- Transmission shifts smoothly through all gears under light and firm acceleration
- Steering is centered, with no pull left or right on a flat road
- Brakes stop straight with no pulsing, grinding, or squealing
- Suspension is quiet over bumps — no clunks, knocks, or rattles
- Highway behavior is stable and quiet at 55–65 mph

Paperwork Match (3 items)

- VIN on the window sticker matches the VIN on the dash and the door jamb
- Trim, color, options, and mileage on the buyer's order match the actual vehicle
- Any "we owes" (floor mats, second key, touch-up paint, detail) are written down in ink

Chapter 2: The Question Script for Your Salesperson

A good salesperson will welcome these questions. They move the conversation forward, they clarify the deal, and they help both sides get to yes faster. Ask them in roughly this order.

1. “Is this vehicle in stock here on the lot today, or is it a dealer trade or in transit?”

This sets the timeline for everything that follows. If it’s here, you can see it today. If it’s a trade, there may be a wait and a small trade fee. A good answer is specific and honest about exactly where the car is and when you can take delivery.

2. “Can I see the window sticker and the full options list before we talk numbers?”

This is a standard, reasonable request. The Monroney sticker is the source of truth for what the car actually is. A good salesperson will hand it to you or pull it up on screen without hesitation.

3. “What’s the out-the-door price, including all fees, taxes, and dealer add-ons?”

Out-the-door is the only number that matters for comparison shopping. A good answer itemizes the selling price, doc fee, taxes, registration, and any pre-installed accessories. If there are add-ons, ask which are optional.

4. “Are there any current manufacturer incentives, rebates, or financing offers I qualify for?”

Incentives change monthly and stack in specific ways. A good salesperson knows the current programs cold and will walk you through which ones apply to your situation — military, loyalty, conquest, recent grad, and so on.

5. “What does the financing look like if I go through your lender versus bringing my own?”

You’re allowed to ask this, and a good F&I process welcomes the comparison. A good answer explains the dealer’s lender options and respects that you may already have a pre-approval from your bank or credit union.

6. “If I’m trading in, how is the appraisal done and what’s the offer based on?”

Trade appraisals are based on condition, mileage, market demand, and auction data. A good answer explains the process clearly and gives you the number in writing so you can compare it against an instant offer from another source.

7. “What’s included in the warranty, and when does the clock start?”

New cars have a bumper-to-bumper and a powertrain warranty, and the start date is usually the in-service date. A good answer tells you exactly what’s covered, for how long, and what’s not. This matters for Chapter 4.

8. “Is there anything on this vehicle I should know about — prior damage, reconditioning, or loaner history?”

Even new cars sometimes have stories. Lot damage happens. Loaner units get titled as new in some states. A good salesperson will tell you the truth because they know it protects the relationship.

9. “What does the delivery process look like, and how long should I plan to be here?”

This tells you whether you have time to read paperwork carefully or whether you need to come back. A good answer is realistic — usually two to four hours from handshake to keys.

10. “If I decide to move forward, what do you need from me today to hold this exact vehicle?”

This is the close-the-loop question. It tells you what a deposit looks like, whether it’s refundable, and what the next step is. A good answer is clear and never pressures you past your comfort level.

Chapter 3: The Window Sticker Decoder

The Monroney sticker — named after the senator who made it law in 1958 — is the single most honest document in the car-buying process. Every new car sold in the U.S. has one, and every section of it tells you something specific. Here's what you're looking at.

Vehicle Information

Top of the sticker. Year, make, model, trim, body style, exterior and interior color, and the VIN. The VIN is your fingerprint — seventeen characters, unique to that one car. Match it to the dash and the door jamb before you sign anything.

Standard Equipment

Everything the trim level comes with from the factory at no extra cost. This is usually the longest section and the one most people skip. Read it. This is where you find out whether heated seats, adaptive cruise, or a power liftgate are standard on your trim — or whether they're in the options section at extra cost.

Optional Equipment

Packages and standalone options the dealer or factory added, each with its own price. Packages are bundled — you pay one price for a group of features. Standalone options are line items. Add them up and they should match the “total options” line in the pricing section.

Pricing

Four numbers matter here. MSRP is the base price of the trim. Options total is everything added. Destination charge is the fixed fee the manufacturer charges to ship the car from the factory — it's non-negotiable and the same at every dealer. Total MSRP is the sum. This is the manufacturer's sticker price. It is not the out-the-door price, and it is not necessarily the selling price.

Fuel Economy

The EPA label. City, highway, and combined mpg (or MPGe for electric and hybrid). It also shows estimated annual fuel cost and how this vehicle compares to others in its class. These numbers are lab-tested estimates — your real-world mileage will vary with driving style and conditions, but the comparison between vehicles is apples-to-apples.

Parts Content Information

Required by the American Automobile Labeling Act. Shows the percentage of U.S./Canadian parts content, the final assembly point, the country of origin for the engine and transmission, and any country contributing 15% or more of the parts. Useful if domestic content matters to you.

Warranty

A short summary of the factory warranty coverage — bumper-to-bumper, powertrain, corrosion, roadside assistance, and for EVs, the battery warranty. This is the baseline. Any extended coverage offered in the finance office is on top of what's printed here, not a replacement for it.

Chapter 4: The Finance Office Prep Sheet

The finance and insurance office — F&I; — is where the deal gets finalized and where optional protection products are offered. It has a reputation for being stressful, and it doesn't have to be. The reason it feels stressful is usually that buyers haven't thought about the products in advance, so they're making decisions cold while tired. Let's fix that right now.

Here's what gets offered and what each one actually does.

Extended Service Contract (Extended Warranty)

Extends mechanical coverage beyond the factory warranty. Plans vary from powertrain-only to exclusionary (bumper-to-bumper style). Good for people planning to keep the car past the factory coverage, especially on vehicles with complex tech. Ask about the deductible, whether it's transferable, and whether it's backed by the manufacturer or a third party.

GAP Coverage

Guaranteed Asset Protection. If the car is totaled or stolen and you owe more on the loan than the insurance payout, GAP covers the difference. Most relevant when you're financing a high percentage of the purchase, rolling negative equity from a trade, or taking a long loan term. Not usually needed if you're putting significant money down on a short loan.

Tire and Wheel Protection

Covers damage from road hazards — potholes, nails, curb impacts — including the tire, the wheel, and sometimes mounting and balancing. Worth considering if you have large-diameter wheels, low-profile tires, or rough roads where you live. Less relevant on smaller wheels with taller sidewalls.

Paint and Interior Protection

Chemical treatments or coverage plans for paint damage, fabric stains, and leather cracking. Evaluate based on how you actually use the car, where you park it, and whether you have kids, pets, or a long commute through harsh weather.

Key Replacement, Dent Protection, Windshield Coverage

Smaller add-ons that cover exactly what they sound like. Modern key fobs can cost several hundred dollars to replace. Dent protection covers paintless dent repair for dings. Windshield coverage handles chip and crack repair. Judge each one on the actual cost versus the actual risk for your situation.

How to Make Confident Decisions in F&I;

Three rules. First, know the products before you walk in — you've just read them, so you already do. Second, ask for the total monthly payment with and without each product so you can see the real cost. Third, it's okay to say "not today" to anything you're unsure about.

A good F&I manager will present the products clearly, answer your questions, and respect your decision either way. That's the job done right.

You're not in combat. You're making purchasing decisions on optional products. Treat it like buying anything else — understand what it is, understand what it costs, and decide if it's worth it to you.

Chapter 5: Your Pre-Visit Priorities Worksheet

Fill this out before you get in the car to go to the dealership. Pen and paper, or type it out — it doesn't matter. What matters is that you've actually thought about it, because the showroom is not where you want to be figuring out what you want.

Budget

My target out-the-door price is: _____

My maximum out-the-door price is: _____

My target monthly payment (if financing) is: _____

My down payment (cash + trade) is: _____

I am / am not bringing my own financing pre-approval: _____

Timeline

I need a vehicle by this date: _____

My current vehicle situation is: _____

I am / am not willing to wait for a factory order or dealer trade: _____

How I'll Actually Use This Vehicle

My daily commute is: _____ miles

The number of people I regularly carry is: _____

The cargo I regularly carry is: _____

The longest trip I take in a typical year is: _____

I do / do not tow or haul: _____

Space and Comfort

I need this many rows of seating: _____

I need car seats to fit (how many, what kind): _____

My height and the primary driver's height: _____

Deal-breakers on comfort: _____

Fuel Type

I am open to: gas / hybrid / plug-in hybrid / full electric

My home charging situation is: _____

My typical fuel or charging cost tolerance is: _____

Features That Actually Matter to Me

List your top five, in order. Not “nice to haves” — the five that would actually change your decision.

1. _____

2. _____

3. _____

4. _____

5. _____

The One-Sentence Summary

Finish this sentence before you leave the house:

“I am going to the dealership today to look at a _____ because _____, and I will feel good about this visit if _____.”

If you can't finish that sentence, you're not ready to go yet. That's a good thing to know.

Chapter 6: My Personal Pre-Visit Routine

This is the exact sequence I run before I shoot a walkaround or a POV drive on AutoNetwork. I've refined it over a lot of years and a lot of cars. You don't need a camera to use it — it works just as well for a buyer walking into a showroom on Saturday morning.

Step 1: Read the Window Sticker Online First

Most manufacturers let you pull the Monroney for a specific VIN from their website. The dealer's inventory page usually has it too. I read the whole thing before I ever see the car — trim, standard equipment, options, pricing, fuel economy. By the time I arrive, I already know what I'm looking at.

Step 2: Watch One Long-Form Review and One Owner Video

One professional review for the structured breakdown of the vehicle. One owner video — six months in, a year in — for the lived-in reality. The gap between those two sources is where the truth usually lives.

Step 3: Check the Recall and TSB History

Go to nhtsa.gov and plug in the VIN or the year/make/model. Recalls tell you about known safety issues. Technical service bulletins tell you about common problems the manufacturer has acknowledged. Neither one is a deal-breaker on its own, but both are worth knowing.

Step 4: Pull Current Incentives and Lease Programs

Manufacturer websites post national incentives. Your regional captive lender — Toyota Financial, Ford Credit, GM Financial, and so on — sets the lease and APR programs. Knowing what's current before you walk in means the numbers on the desk aren't a surprise, they're a confirmation.

Step 5: Get a Pre-Approval From Your Own Lender

Your bank or credit union can usually give you a rate in a few minutes. This is not about cutting the dealer out of financing — the dealer may well beat it, and that's a good outcome. It's about walking in with a known baseline so you can evaluate whatever gets offered.

Step 6: Plan the Drive Route in Your Head

When I test a press car, I know before I leave home where I'm going: a stretch of rough pavement, a highway on-ramp, a parking lot for low-speed maneuvers, a quiet road for brake feel. You can do the same thing. Ask the salesperson for a route that includes those conditions, or suggest one yourself. Fifteen minutes of varied driving tells you more than an hour of the same road.

Step 7: Block Enough Time

This is the one most people get wrong. Give yourself the full afternoon. A rushed buyer is a stressed buyer, and a stressed buyer makes decisions they later second-guess. When you have time, the whole

visit feels different — for you and for the person helping you.

Step 8: Bring the Checklist

Bring this guide. Bring your priorities worksheet. Bring your pre-approval, your license, your insurance card, and your trade title if you have one. Showing up organized is the single biggest signal that you're a serious buyer, and serious buyers get treated accordingly.

That's it. That's the whole routine. Eight steps, maybe two hours of prep total, and it changes the entire character of the visit.

One More Thing Before You Go

If you've read this far, you're already ahead of most buyers who will walk into a dealership this week. Not because you've learned any secrets — there aren't any — but because you've decided to take the process seriously and show up prepared.

Here's what I want you to remember.

The dealership is not a place where something is being done to you. It's a place where a pretty significant purchase is being made by you, with the help of people whose job it is to guide you through it. When you show up informed, respectful, and clear about what you want, the whole experience gets better. The salesperson can actually help you instead of guessing what you need. The F&I manager can present products efficiently because you already understand them. The deal comes together faster and cleaner, and you drive home feeling good.

That's the goal of this guide. Not to make you suspicious. To make you confident.

If this was useful, I'd love to have you as part of the AutoNetwork community. I publish walkaround reviews and POV drives on the AutoNetwork YouTube channel every week, and my live show AutoNetwork Reports covers what's happening across the industry in plain language. You can find all of it at [AutoNetwork.com](https://www.AutoNetwork.com).

Good luck out there. Drive the car you actually want. And when you find it, enjoy it.

Please Buckle Up and Don't Drink and Drive.

Buckle Up and Don't Text and Drive.

— *Roosevelt*

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