



# NAVIGATING AUTO BUYING CHECKLIST

Purchasing a new vehicle, whether you are upgrading your current one or purchasing for the first time, can be exciting but also stressful! Use this checklist to help you prepare and make the process a smooth drive.



## Research Your Options

- Determine your lifestyle needs
- Read reviews and safety features
- Compare prices
- Decide between new or used

Top features you are looking for:

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## Research Your Options

- Determine what you can comfortably afford – don't forget about additional costs like insurance, gas, and maintenance
- Adjust your budget, or create one if needed
- Use an auto loan calculator to estimate your monthly payment
- Review your credit at [AnnualCreditReport.com](http://AnnualCreditReport.com)

Monthly payment and overall purchase price you can afford:

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Once you have completed these steps, you can drive off with confidence! Happy shopping!



## Find Financing

- Decide if you are going to lease or buy
- Compare rates and terms
- Negotiate vehicle purchase price if necessary

### Financing options:

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## Finalize Your Loan

- Review loan terms in detail before signing
- Know where, when, and how to make your monthly payments
- Ask questions!

### Questions to ask before signing:

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