STRAIGHT ANSWER AUTO CONCIERGE

Five questions before you sign.

1 What is the complete written price?

Ask for the out-the-door total and an itemized list of vehicle price, fees, taxes and registration charges. Identify optional products and compare the same vehicle and terms.

2 What will the financing cost in total?

Compare amount financed, APR, loan term, monthly payment and total payments. Keep your down payment and any trade-in balance visible. A smaller payment alone does not tell the whole story.

3 What do I know about this exact vehicle?

Check the VIN, history, mileage, open recalls and condition. Arrange an independent inspection for a used vehicle. A history report is not a replacement for an inspection.

4 What is included - and what is optional?

Ask about warranty or as-is terms, optional products and promised repairs. Ask for the quote without optional products. Make sure agreed terms and any written promises appear in the paperwork.

5 What happens at handover or delivery?

Confirm pickup or transport arrangements, the delivered cost, expected timing and who handles title and registration steps. Review the vehicle condition and documents before accepting the handover.

COMPARE TWO WRITTEN OFFERS

Out-the-door total		
Amount financed / APR		
Term / total payments		
Inspection / delivery cost		

Need another set of eyes?

Request personal help using the contact form on our website.

General education, not a lending quote or a guarantee. Confirm current terms for your transaction.

Sources: CFPB - Comparing auto loan offers | FTC - Buying a Used Car. Prepared November 2026.