

Newcomer Car Buying Checklist

1. Before You Buy

- **Set Your Budget:**
Plan for how much you can spend, including extra costs like insurance, registration, and maintenance.
- **Know Your Needs:**
Identify what you'll use the car for (commuting, family, work) to choose the right type (compact, SUV, etc.).
- **Do Homework:**
 - Research car models on sites like Kelley Blue Book or Edmunds.
 - Compare new vs. used cars and check vehicle history.
- **Financing Options:**
 - We will help you understand the difference between paying cash and financing through a bank or credit union.
 - We can also help you to get pre-approved for a loan - **even with limited credit history.**

2. During the Purchase

- **Negotiation:**
Negotiating a fair price and getting the best deal is key - We can walk you through the process.
 - **Deal Finalization:**
 - **With a Loan:**
The bank will hold a lien on the title until you finish paying off the loan. If buying from a private seller, make sure the title is correctly signed over and processed
 - **Paying Cash:**
Ensure you receive a signed title and bill of sale immediately.
 - **Paperwork:**
Double-check all documents (sales contract, warranty info, fees) before signing anything. **We simplify the process and verify all documents for you.**
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3. After the Purchase

- **Insurance:**
Secure at least liability insurance (full coverage is recommended) and have proof ready for registration.
 - **Registration & Title Transfer:**
 - **Maintenance & Record Keeping:**
Follow the car's maintenance schedule and keep copies of all paperwork.
 - **Credit Building:**
We can help you get financing for your car. When you make all payments on time it will help build your credit.
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This summarized checklist is designed to give you an overview on the key steps. For one-on-one guidance and help with getting financing, please use the ["contact us"](#) via our website to schedule a quick consultation - 100% free.