



Compare offers fairly — on the real total, not just the monthly payment.

### For each offer, write down

- Out-the-door price (car + all taxes and fees): \$ \_\_\_\_\_
- Trade-in value offered (if any): \$ \_\_\_\_\_
- APR (interest rate): \_\_\_\_\_ %
- Loan term (months): \_\_\_\_\_
- Total of all payments over the loan: \$ \_\_\_\_\_
- Any add-ons included and their cost: \$ \_\_\_\_\_

### Compare honestly

- Line up the out-the-door prices side by side.
- Compare total cost over the full loan, not the monthly payment.
- Watch for add-ons you did not ask for.
- Make sure the trade-in value is separate from the car price.
- Ask each dealer to put their best offer in writing.