

Dealership Visit Checklist

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A car purchase can only move as fast as the information you bring. Show up ready, and everybody wins.



Before You Go

- Set up an appointment with the dealership
- Confirm the vehicle is available (call or ask for a FaceTime walkthrough)
- Block 3-4 hours (avoid Fridays, Saturdays, end of month if possible)
- Research colors, trims, and options for your target vehicle
- Know your must-haves and deal-breakers
- Pack items to test fit (car seats, golf clubs, stroller)
- Bring measurements if garage fit or cargo space is a concern

Finances

- Check your credit score
- Unfreeze credit if frozen (do this a day ahead to avoid delays)
- Gather loan application info:
 - Previous addresses
 - Previous employer
 - Other income sources
 - Monthly obligations (rent, loans)
 - Know your real monthly budget (including insurance, gas, maintenance)
 - Research protection products you might want (warranty, tire/wheel, GAP)
 - Get pre-approved through your bank or credit union (optional but helpful)

Trade-In

- Call lender for 10-day payoff quote (if you still owe)
- Write down lender name and phone number
- Locate both keys
- Locate title (if owned outright)
- Check that all original equipment is present (spare tire, stereo, jack, cargo cover, headrests)
- Remove personal items, garage openers, toll transponders
- Fix insurance-covered body damage (optional, but affects value)

Documents to Bring

- Driver's license
- Proof of address: bill, bank statement, etc. (if license address doesn't match current residence)
- Insurance card (not expired)
- Insurance agent's phone number (to add new vehicle)
- Proof of income: pay stubs or tax returns (if self-employed or credit is tight)
- Co-buyer/signer present with their ID and documents, if applicable
- Competitive quotes from other dealers (if you have them)
- Pre-approval letter from bank or credit union (if you have one)
- Checkbook or payment method for down payment

Illinois-Specific Reminders

- Budget for sales tax (7-10%+ depending on where you live)
- Remember: trade-in reduces taxable amount
- Budget \$700 - \$800 for doc fee, title, and license
- Have insurance active before taking delivery (required by law)