

Vehicle Buyer's Fact Sheet

All that information you've gathered is going to pay off. Here is where you determine how much you can offer for that car you like. Print off a Fact Sheet for each of the two or three cars you are considering. If you wish, we'll will help you fill in the blanks. Just call or stop by one of our offices.

The cost of the car and options: \$ _____

Destination Charge (copied from the window): \$ _____

What the car actually costs the dealer: \$ _____

Tag, tax, title (The salesperson can give you this information): \$ _____

Add the profit you want to pay: \$ _____

This is your **maximum offer**: \$ _____

One Other Piece Of Important Information: Your Difference Figure

If you're planning to trade your car in, your old car's wholesale value is already included in your "**Available Cash**" figure. You've, in essence, already turned it to cash. But dealerships don't talk about the transaction like we do. They say "Okay, what you owe us is X dollars and your old car." That dollar figure is called the "**difference**" figure, and you should figure it right now for the car you like.

Your maximum offer on the car you like: \$ _____

Minus your trade-in's wholesale value: (\$ _____)

Equals your difference figure: \$ _____

Now compare your **maximum offer** to your **Available Cash** to determine if you are over or under budget. Do you see the importance of this little sheet? It shows the entire transaction in its simplest terms: if your available cash figure is greater than your maximum offer, your payment is going to be within your budget; what you expected.

Maximum Offer: \$ _____ (plus your old car if you're trading it in)

Available Cash: \$ _____

Wouldn't that be nice? If your available cash is less than your maximum offer, you'll need to find more cash, expect a higher payment, or look for less expensive wheels.