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THE FIELD GUIDE

Screenshot every page before you start. This is the part you'll have open when it counts.

The chapters explain *why*. These sheets are the *do*: checklists, fill-in blanks, and the exact words. Each one matches a chapter, plus a Wild Card for the trade. Print or save them all now.

SHEET 0 — THE DEAL NOTE ♠

Do this first: open the notes app on your phone. Make a note titled "THE DEAL." Copy this into it:

NOTES

```
THE DEAL
_______________
My approved rate: ____%
My term: ____ months
MY MAX OUT-THE-DOOR: $________
_______________
Locked OTD: $________  (fill in after Card 5)
VIN: ________________  (fill in after Card 5)
```

This one note follows you through the entire purchase. Card 2 fills in the top half. Card 5 fills in the bottom. Cards 6 and 7 check every contract against it. If a number on paper is ever worse than a number in this note, you don't sign.

CARD 1 – PICKING THE CAR ♠ *(CHAPTER 1)*

The quick audit. Write real answers:

- ☐ Miles I actually drive per day: ________
- ☐ Where it sleeps: garage / driveway / street / apartment
- ☐ People + biggest thing it must carry weekly: ________
- ☐ Road trips per year: ________
- ☐ Snow / gravel / towing in my real life? ________

Draw a Venn diagram. Left circle: NEED (from the audit). Right circle: WANT (the daydream list; be honest). The overlap is what you're shopping for. Anything in the want-only zone gets priced at home and chosen on purpose, never discovered at a dealership.

Lock these three (they're worth paying for):

1. Model: ________
2. Powertrain (gas / hybrid / EV): ________
3. Lowest trim that has your must-haves: ________

Stay loose on these (this is where your discount lives):

- Color · option packages · exact timing

The test drive, weeks before you buy, at any convenient dealer:

- Booking line: *"I'm early in deciding between X and Y. I'd like to drive both. Upfront: I'm not buying today."*
- Go feel the car. The seat, the visibility, your phone, your actual cargo in the actual trunk. **Falling in love is allowed. Talking numbers is not.**
- When numbers start anyway: *"Like I said, not today. When I'm ready, it'll be by email."*
- Two finalists max.

Your one-sentence answer for when the buying starts (Card 4): *"________ [trim] [powertrain] [model], any color, buying in the next few days."*

CARD 2 – THE MONEY ♥ (CHAPTER 2)

Step 1. Pull your free credit reports at annualcreditreport.com. ☐ Done. Dispute anything false today; fixes take weeks.

Step 2. Apply to 3–4 lenders, all inside the same 14 days (credit scoring counts them as one event):

- ☐ Credit union #1: ________
- ☐ Credit union #2: ________
- ☐ My bank: ________
- ☐ One online lender: ________

Step 3. For each approval, get it in writing: amount / APR / term / expiration date. Best offer wins. *(Approvals last 30–60 days; don't do this months before you shop.)*

Step 4. Find your ceiling. Follow the example numbers:

1. Payment I could make in a *bad* month: **$________/mo** *(example: $930)*
2. Insurance ballpark; Google your model + your ZIP: **$________/mo** *(example: $200; your real monthly cost is 1 + 2)*
3. Open any free **auto loan calculator**. Enter your approved rate and term. Adjust the loan amount until the payment matches line 1. Write that loan amount: **$________** *(example: 6.5%, 60 months, $930/mo → about $47,500)*
4. My down payment: **$________** *(example: $10,000)*
5. **MY MAX OUT-THE-DOOR = line 3 + line 4 = $________** *(example: $57,500)*
6. Tax lives *inside* that number. *(Example: at ~10% tax, a $57,500 ceiling buys about a $52,000 car.)*

Step 5. Fill in the top of THE DEAL note (Sheet 0): rate, term, MAX OTD. ☐ Done.

> **The fence: seven years. If the deal only fits on a longer loan, it doesn't fit. Smaller trim or smaller engine, never a longer loan.**

Paying cash? Say nothing until the price is locked. If asked: *"Haven't decided how I'm paying. Let's settle the price first."*

CARD 3 – FINDING IT ♦ (CHAPTER 3)

Search in this order:

1. **The brand's official site**: the real ford.com / toyota.com / kia.com (no city name in the web address). Find "View Inventory," enter your ZIP, filter to your exact trim and powertrain.
2. **Each dealer's own website**: grab the stock number and the window sticker.
3. **Listing sites (Cars.com, Autotrader, CarGurus)**, for price context and "days listed."

Fewer than ~6 matching cars? Widen the miles, or open up on color. Never loosen the model, powertrain, or trim.

Fake-listing checks (skip any car that fails):

- ☐ Real photos of the actual car (not glossy computer renders, not "photos coming soon" for weeks)
- ☐ Not sitting listed for months at a too-good price
- ☐ "In transit"? Fine, but get the arrival date in writing, and expect them to push "something similar on the lot today." Hold your card.

Proof-of-life message (send before any dealer makes your list):

> *"Is stock #_____ physically on your lot right now? If so, please send me the window sticker and a quick 30-second video walking around the car."*

No video, no spot on the list. Nobody can fake a walkaround video.

Build your dealer list (5 to 7 dealers, verified cars only):

DEALER	EMAIL	PHONE	STOCK #	CONFIRMED REAL?	OTD QUOTE	IN WRITING?	NOTES

When to strike:

- ☐ Emails go out in the **last 5–7 days of a month**
- ☐ March / June / September / December are stronger · **December is best**
- ☐ Delivery scheduled **inside that same month**
- ☐ Nothing in person on a holiday weekend
- ☐ My pre-approval is still valid through this window

CARD 4 – THE PHONE ♣ (CHAPTER 4)

The opening email (send to every dealer on your list):

Subject: [Year Make Model Trim], Stock #____, buying this week ✉

Hi [name], I'm ready to buy a [year, make, model, trim, color] in the next few days, and you have one in stock (#_____). I'm contacting a handful of dealers and I'll buy from whichever store gives me the best **out-the-door price**, itemized: sale price, doc fee, taxes, title/registration, and any installed add-ons. My financing is arranged. If your number wins, I'll put a deposit down the same day.

[Name] · [phone]

A real quote is: in writing · on a specific stock # · itemized (price / doc fee / tax / title & registration / installed accessories). Anything else is noise.

Spot the padding. If the quote includes any of these, it's a test: market adjustment · protection package · nitrogen tires · VIN etching · paint & fabric sealant · "mandatory" accessories

> **Your line:** ***"Remove it, or remove me from the list."***

They say → you say:

1. *"When can you come in?"* → **"Once, to sign and pick up. The written out-the-door price decides where."**
2. *"Numbers are above my pay grade. Come talk with my manager."* → **"Forward this to whoever has the authority. I'm happy to work with them by email."**
3. *"What monthly payment are you looking for?"* → **"I only negotiate the out-the-door price. Financing's handled."** *(Never answer with a number.)*
4. *"Do you have a trade-in?"* → **"Maybe. Let's land the car price first."**
5. *"Are you financing with us?"* → **"I'm pre-approved. Beat my rate at signing with no strings, and I'll listen."**
6. *"We can't do prices over the phone."* → **"Other stores are emailing written quotes today. I'll buy where the policy's different."**
7. *"That one just sold, but we have a similar one."* → **"Written, itemized out-the-door price on the exact stock number, please."**
8. *"This price is only good today."* → **"Put it in writing with the expiration date on it."**

Round two. Take your best written number to the others:

"[Dealer A] sent me $________ out-the-door in writing on the same car. Beat it by $500 and I'll put a deposit down today."

Four rules: real numbers only · every round in writing · two or three rounds, then stop · done when your ceiling number is beaten and holding.

CARD 5 – LOCKING IT ♠ (CHAPTER 5)

Send this the same afternoon you win: hours, not days. Email or text, as long as it's in writing:

> Confirming before I place the deposit: ♠
>
> - Vehicle: [year, make, model, trim, color]; **VIN: ________**
> - **Out-the-door total: $________**, itemized: price / doc fee / tax (my address: ________) / title & registration / **zero additional add-ons**
> - Deposit: $______ on my **credit card**, **fully refundable until delivery**
> - Financing: my own, already arranged
> - Pickup: [weekday morning, date]; all documents emailed to me in advance
>
> Reply **"confirmed"** and I'll call with the card.

Ask: "Do you hold cars with a deposit?"

- **Yes:** ◻ written price first ◻ "refundable until delivery" in writing ◻ credit card only (never cash, wire, or Zelle)
- **No (first come, first served):** book the **earliest pickup you can make** and get it in writing that the price holds until then. Speed is your deposit.

One question before any deposit:

> *"Does this price assume any rebates I might not qualify for: military, student, loyalty, that kind of thing?"*

Buying far away? The faraway number must beat your best local number by **more than the travel plus the hassle.** (Details in Chapter 5.)

If they wobble between now and pickup:

- *"My manager couldn't approve that number."* → **"It's in writing with a confirmed deposit. Honor it, or refund the card today."**
- *"It sold."* → **"Refund today, please. If an identical one is inbound, send the VIN and the same price in writing."**
- Add-ons appear on the paperwork → **"Our written confirmation says zero add-ons. Remove the line, or refund."**
- *"The incentives changed."* → **"Our confirmed price had delivery inside the program window. Honor the number."**

Last step. Open THE DEAL note (Sheet 0) and fill in the bottom half:

◻ Locked OTD: $________

◻ VIN: ________

CARD 6 — THE FINANCE OFFICE ♥ (CHAPTER 6)

Before you walk in:

- ☐ THE DEAL note is filled out and on my phone
- ☐ I've already decided: **I'm not buying any add-on products today.** Anything that sounds interesting, I'll research at home this week and buy on my own terms if it holds up.
- ☐ I asked for the paperwork by email ahead of time
- ☐ I ate

When they bring up financing:

> *"I'm approved at _____% for _____ months. Beat it, same term, nothing attached, and the loan is yours."*

They say → you say:

1. *"It's only about $30 a month more."* → **"What's the total price, not the monthly?"** *($30 × 72 months = $2,160. Decide like it's $2,160.)*
2. *"That rate's only available with the package."* → **"Then quote me the rate without it, or I'll use my own financing."**
3. *"The lender requires it."* → **"Show me that requirement in writing and I'll read it."**
4. *"That's already installed / already in the numbers."* → **"We agreed in writing: zero add-ons. Remove the line, or I don't sign."**
5. *"What happens when the engine goes right after the warranty?"* → **"Then I'll deal with it then. No products today, thanks."** *(Repeat it, politely, as many times as it takes.)*

Before the pen moves, three checks against THE DEAL note:

- ☐ Contract total matches my Locked OTD **to the dollar**
- ☐ Rate and term **match or beat** my pre-approval
- ☐ **Zero** product lines I didn't choose

Read every page. The pen can wait. **If any number moved:** *"This isn't the deal we agreed to in writing."* Then be quiet and let them fix it.

CARD 7 – DELIVERY DAY ♦ (CHAPTER 7)

Bring:

- ☐ THE DEAL note + the written quote
- ☐ Payment: my lender's check / funding instructions + down payment (call a day ahead to confirm what forms of payment they take)
- ☐ Insurance: my current card (add the new VIN to my policy promptly); **or**, if this is my first car, a new policy **bound before pickup**, full coverage
- ☐ Driver's license
- ☐ A meal beforehand

The walkaround. Treat the new car like a used one:

- ☐ Every panel and bumper, in daylight
- ☐ Odometer (a handful of miles is normal; 300 gets explained in writing before I sign)
- ☐ No add-ons on the car I didn't buy
- ☐ Both key fobs · floor mats · owner's manual · charging cable · spare or tire kit
- ☐ Power everything on: screens, cameras, climate, seats
- ☐ 30-second paper match: VIN on the door jamb = VIN on the contract · window sticker (check the glove box) = the options I paid for

Anything wrong or missing: it gets fixed before I sign, **or written on a due bill** (the dealer's own written IOU) with a date on it. A verbal "we'll take care of it" counts for nothing.

Final check against THE DEAL note: ☐ OTD to the dollar · ☐ rate and term · ☐ zero surprise lines

If a "problem with your financing, come back in" call ever comes later: don't panic, don't return the car, sign nothing new. *"Send me the problem in writing."* Your funded, signed contract stands.

Take the photo. Enjoy the full tank. Somebody made sure of it.

WILD CARD – THE TRADE-IN ♣

(THE TRADE-IN PLAY: SKIP THIS SHEET UNLESS YOU HAVE A CAR TO SELL)

> **One number at a time. Deal first. Trade second. Always.**

During the phone war, when they ask: *"Maybe. Let's land the number on the car first."* Then not one more word about it.

Get your floor, same week your emails go out:

- ☐ Carvana offer: $________
- ☐ CarMax offer: $________
- ☐ One more: $________ *(offers last about a week)*
- ☐ Find the physical title today (if the car's paid off)
- Don't detail it, don't fix it, don't buy tires. Dealers appraise the machine, not the mess. Just be honest on the offer forms: dirty is fine, an undisclosed dent is not.

Still owe money on it? Here's the whole idea in one example: Call your lender and ask for your **exact payoff amount**, the number that makes the loan disappear. Say the offer is **$9,000** and your payoff is **$6,000**: the buyer pays your lender the six, and the leftover **$3,000 is yours.** That leftover is your *equity.* **Flipped (payoff $10,000, offer $9,000):** selling doesn't even clear the debt; you'd have to pay $1,000 just to walk away. That's *underwater*: **stop, do real math, maybe keep the car another year.** Never let that hole get quietly rolled into the new loan.

The reveal, only after your new-car price is locked (Card 5 done):

> *"One more thing. I do have a car you're welcome to bid on: [year, make, model, miles]. I have written cash offers in hand. Beat them and we fold it into this deal. Either way, our confirmed deal stands as-is."*

The sequence:

1. Let them bid **blind**; don't show your offers yet
2. The first number will be low. It always is. → **"I'm looking for serious offers. I have written numbers in hand."**
3. Still under your floor → show the paper: *"Beat this, or I sell it there."*
4. Won't beat it → sell to the online buyer. One-hour errand. You never had to bundle.

The tax bonus: trading at the dealer skips sales tax on the trade's value in most states. *(Example: dealer offers $8,900 + about $890 in tax you don't pay ≈ $9,790, which beats a $9,000 outside offer.)* The bonus only exists when the trade is part of the dealer deal.

On the paperwork: their trade number is **its own written line**, and check that your locked OTD didn't move the moment the trade showed up.

End of the Field Guide. Every line's reasoning lives in the chapters. These pages are all you need in the building.

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