

# Car-Buying Checklist

## 1. Determine Your Budget.

Take a close look at your monthly expenses and decide what payment fits comfortably into your budget. Don't forget to factor in insurance, fuel, registration, and maintenance costs.

## 2. Review Your Credit.

Knowing your credit standing in advance can help you better understand financing options and avoid surprises during the buying process. You can access your free credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).

## 3. Talk to SCCCU Before You Shop.

Before stepping onto the lot, connect with SCCCU to review your financing options and available rates. Having financing lined up can help you shop with confidence and stay focused on the vehicle you want.

## 4. Know What You Can Afford.

Focus on the total cost of the vehicle, not just the monthly payment. A lower payment could mean a longer loan term and higher overall cost over time.

## 5. Research Vehicles Ahead of Time.

Compare vehicle reliability, safety ratings, fuel efficiency, warranty coverage, resale value, and available vehicle history reports before making your decision. Upon request, SCCCU can provide a FREE CARFAX® Vehicle History Report for used vehicles.

## 6. Check the Value of Your Trade-In.

Use trusted online tools to estimate your vehicle's trade-in value, so you have a better idea of what it's worth before negotiating.

## 7. Compare Dealer Pricing.

Don't feel pressured to buy from the first dealership you visit. Compare pricing, incentives, and financing offers to make sure you're getting a competitive deal.

## 8. Take a Test Drive.

Drive the vehicle in different conditions if possible. Pay attention to comfort, visibility, technology, handling, and overall feel.

## 9. Review the Details Carefully.

Before signing paperwork, review loan terms, warranties, add-ons, and fees carefully. Ask questions about anything you don't understand.

## 10. Enjoy Your New Ride.

Once everything is finalized, enjoy the excitement of your new vehicle knowing you took steps to make a smart financial decision.

## Questions?



**CALL**  
**831-425-7708**



**VISIT ANY**  
**SCCCU BRANCH**



**SCAN TO GET**  
**PRE-APPROVED**

