Stay focused and organized with the NewCars.com Car Buying Checklist. Keep track of everything you need to know when buying your new car.

☐ Get your current car’s trade-in value.

☐ If you opt to sell your old car yourself, find out its private party price and list it on Cars.com.

☐ Get a free credit report so you’ll know if you qualify for lower-interest financing.

☐ Check with your bank or credit union for their best loan rates so you can compare them with the dealer’s best rate.

☐ Calculate the monthly payment you can afford — 20% of your monthly income is a good starting point.

☐ Figure out how much cash you can put into a down payment — remember, larger the down payment, the lower your monthly payments will be.

☐ Use a payment calculator to determine the price range of new car you can afford, based on all of the above data.

☐ Search our Rebate Center to discover available rebates or financing and leasing deals on the cars you like.

☐ Check whether you’ll save more money with a rebate or low finance offer using our Cash Back vs. Low APR Calculator.

☐ Once you have settled on a car or two, go for a test drive to make sure they’re right for you. But remember, DO NOT start negotiating yet.

☐ Get dealers to compete for your business by requesting free Internet Price Quotes. Often, you can complete your negotiations from the comfort of your home without even stepping onto a lot.

☐ Visit the dealership, sign the papers, and drive home in your new car!