# Auto loan shopping file

Keep the vehicle price and financing offer separate while shopping.

DATE / QUOTE DATE

## RECORD YOUR FIGURES AND QUESTIONS

Vehicle cash price

Down payment and trade-in allowance

Amount financed

APR and term

Required and optional charges

Total of payments

## QUESTIONS TO RESOLVE

- [ ] Are vehicle price and financing negotiated as separate figures?
- [ ] Which add-ons are optional?
- [ ] Do written figures match the proposed contract?

## NEXT ACTION / WHO TO CONTACT / FOLLOW-UP DATE

Official background: https://www.consumerfinance.gov/consumer-tools/

**fintoku.com/resources/loan-library/**

Use current written terms. This worksheet organizes your notes; it does not calculate approval or eligibility.