Dealership Visit Checklist' 2026

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Before You Go

- ☐ Set up an appointment with the dealership
- ☐ Confirm the vehicle is available (call or ask for a FaceTime walkthrough)
- ☐ Block 3-4 hours (avoid Fridays, Saturdays, end of month if possible)
- ☐ Research colors, trims, and options for your target vehicle
- ☐ Know your must-haves and deal-breakers
- ☐ Pack items to test fit (car seats, golf clubs, stroller)
- ☐ Bring measurements if garage fit or cargo space is a concern

Finances

- ☐ Check your credit score
- ☐ Unfreeze credit if frozen (do this a day ahead to avoid delays)
- ☐ Gather loan application info:
- ☐ Previous addresses
- ☐ Previous employer
- ☐ Other income sources
- ☐ Monthly obligations (rent, loans)
- ☐ Know your real monthly budget (including insurance, gas, maintenance)
- ☐ Research protection products you might want (warranty, tire/wheel, GAP)
- ☐ Get pre-approved through your bank or credit union (optional but helpful)

Illinois-Specific Reminders

- ☐ Budget for sales tax (7-10%+ depending on where you live)
- ☐ Remember: trade-in reduces taxable amount
- ☐ Budget $700 - $800 for doc fee, title, and license
- ☐ Have insurance active before taking delivery (required by law)

Trade-In

- ☐ Call lender for 10-day payoff quote (if you still owe)
- ☐ Write down lender name and phone number
- ☐ Locate both keys
- ☐ Locate title (if owned outright)
- ☐ Check that all original equipment is present (spare tire, stereo, jack, cargo cover, headrests)
- ☐ Remove personal items, garage openers, toll transponders
- ☐ Fix insurance-covered body damage (optional, but affects value)
- ☐ If more than one person is one the title, both should be present or get the Power of Attorney
- ☐ Trade-in valuation (if you got one from another dealer or online company)

Documents to Bring

- ☐ Driver's license
- ☐ Proof of address: bill, bank statement, etc. (if license address doesn't match current residence)
- ☐ Insurance card (not expired)
- ☐ Insurance agent's phone number (to add new vehicle)
- ☐ Proof of income: pay stubs or tax returns (if self-employed or credit is tight)
- ☐ Co-buyer/signer present with their ID and documents, if applicable
- ☐ Competitive quotes from other dealers (if you have them)
- ☐ Pre-approval letter from bank or credit union (if you have one)
- ☐ Checkbook or payment method for down payment
- ☐ If you **don't have a driver's license**, bring two government-issued forms of identification