


To use the wallet card below simply print this document, cut out the wallet card and fold it along the dotted lines.

 <p>Americans Well-informed on Automobile Retailing Economics</p> <p>AWARE was formed to build a greater understanding among consumers about how vehicle financing works. The group aims to ensure that potential buyers of new and used vehicles have the tools and resources they need to successfully navigate the vehicle financing process.</p> <p>Please visit <a href="http://www.autofinancing101.org">www.autofinancing101.org</a> for more information.</p>	<p><b>Top 4 things to do <i>before</i> going to the dealership:</b></p> <ol style="list-style-type: none"><li><b>1</b> Based on your needs and budget, determine a realistic price range for the vehicle you are thinking of buying.</li><li><b>2</b> Know the difference between financing and leasing.</li><li><b>3</b> Know your credit record.</li><li><b>4</b> Compare annual percentage rates (APR) from other sources such as banks, finance companies, and credit unions.</li></ol>	<p><b>Top 4 things to do <i>while</i> visiting the dealership:</b></p> <ol style="list-style-type: none"><li><b>1</b> Stay within the price range you can afford.</li><li><b>2</b> Negotiate your finance arrangements and terms.</li><li><b>3</b> Understand the value and cost of optional products such as extended service contracts, credit insurance, or guaranteed auto protection. If you don't want these products, don't sign for them.</li><li><b>4</b> Read the contract carefully before you sign it.</li></ol>
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