

Lease Quote Checklist



Ask for a written, itemized quote for the exact vehicle.

Do not compare leases by monthly payment alone.

QUOTE REFERENCE

Quote date	Offer / program end date	Dealer
Year / make / model / trim		Stock number or VIN last 6

1 LEASE PROGRAM

MSRP

Selling price before incentives

Lease term (months)

Annual mileage allowance

Residual percentage; exact dollars if also shown

Money factor

Copy the decimal shown on the quote.

Quoted tax rate / how tax is collected

Included in each payment or collected upfront?

Monthly payment before tax / monthly payment including tax

Write both figures when shown.

Total of Payments - as printed

Copy this figure exactly from the lease disclosure.

Total due at signing, itemized

Include refundable deposits in the dealer total.

Cash cap-cost reduction

Refundable deposit total

If using MSDs, add the count and money-factor reduction. Enter deposits separately in the calculator; cash at signing excludes them.

2 INCENTIVES, TRADE & FEES

Lease incentives: amount and eligibility

Note whether each is applied now or paid later.

Trade allowance

Trade payoff

Enter \$0 if there is no payoff.

Acquisition fee

Doc fee + dealer add-ons, itemized

List each product or charge separately.

Government / title / registration fees

Disposition fee

Purchase-option fee

Excess-mile charge

Anything else charged upfront or every month?

Questions / notes

BEFORE YOU LEAVE

- Get every number in writing before you leave.
- Ask the dealer whether it is "zero down" or truly \$0 due at signing; confirm any required drive-off charges.
- Confirm the mileage allowance and excess-mile charge match what you asked for.



RUN YOUR NUMBERS

Lease vs. Purchase Calculator

simplified-auto.com/tools/lease-vs-purchase



EVERY FREE TOOL

All Free Tools

simplified-auto.com/tools

Free deal review:
simplified-auto.com/free-deal-review

Purchase Quote Checklist


Ask for the written out-the-door quote first.

Keep the vehicle-price decision separate from the financing decision.

QUOTE REFERENCE

Quote date	Offer / program end date	Dealer
Year / make / model / trim		Stock number or VIN last 6

1 VEHICLE PRICE
MSRP
Selling price before rebates
Manufacturer rebates / incentives

List amount, eligibility, and whether applied now or paid later.

Are rebates already included in the selling price?

☐ Yes ☐ No ☐ Not clear

Sales-tax rate or exact quoted tax

Copy the figure shown on the written quote.

Doc fee + dealer add-ons, itemized

List each product or charge separately.

Government / title / registration fees
Out-the-door price
BEFORE YOU LEAVE

- Get the price and every fee in writing.
- Ask whether financing changes any rebate.
- Keep the worksheet with the buyer's order.

2 FINANCING & TRADE
Purchase method

☐ Cash ☐ Finance

Cash down payment
Trade allowance
Trade payoff

Enter \$0 if there is no payoff.

APR
Loan term (months)
Amount financed
Monthly payment
Finance charge
Total of Payments

Ask for this figure by name.

Competing bank / credit-union APR
Questions / notes

RUN YOUR NUMBERS
Lease vs. Purchase Calculator

simplified-auto.com/tools/lease-vs-purchase


EVERY FREE TOOL
All Free Tools

simplified-auto.com/tools

Free deal review:
simplified-auto.com/free-deal-review