

drive off  
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A BUYER'S FIELD GUIDE

# Before *you buy.*

10 smart questions for  
your next vehicle

GOOD QUESTIONS.  
A CLEARER START.

**David Kett**

Mac Haik Chevrolet  
Madison, Mississippi



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# A more comfortable conversation starts here.

*Hi there,*

Buying a vehicle should feel exciting. But it can also bring a lot of questions, especially when the numbers, features, and choices start running together.

I created this guide to make that conversation easier. Each question gives you a useful starting point, explains why it matters, and shows what a clear answer might sound like.

You don't need to arrive with everything figured out. Tell me what your everyday life looks like and what you'd like your next vehicle to do better. We can work through the options together.

*Keep it handy. Write in it. Bring it with you.*

**David Kett**

Mac Haik Chevrolet, Madison, MS

# What's inside

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*Keep the comparison sheet and notes pages with you when you visit.*

# What are all the fees included in the out-the-door price?

The advertised price is a starting point. Ask for an itemized total that shows the vehicle price, taxes, title and registration, dealer fees, and any products or accessories included in the quote.

## WHY IT MATTERS

A clear breakdown makes it easier to compare offers on the same basis. It also gives you room to ask about anything you don't understand before signing.

## WHAT TO LISTEN FOR

Look for an explanation of each charge, which products are optional, and what assumptions the quote uses. If you finance, review the loan terms and total of payments separately.

## A HELPFUL ANSWER

*“Let’s go through the written quote line by line so you can see what each amount covers.”*

# Is now a good time to buy, or should I wait?

Your timing matters as much as the market. Start with when you need a vehicle, the condition of your current one, and how flexible you can be about the model or equipment.

## WHY IT MATTERS

An offer only helps if the vehicle and the terms work for you. Waiting can change your options, but nobody can promise what future pricing or incentives will be.

## WHAT TO LISTEN FOR

A useful answer explains today's availability and any verified offer deadlines. It should give you enough context to decide without predicting future savings.

## A HELPFUL ANSWER

*“Here are the options available today and the offer terms we can verify. Let’s see how they fit your timeline.”*

# What's the estimated cost of ownership over the next five years?

The purchase price is only part of the picture. Think about fuel or charging, insurance, routine maintenance, tires, repairs, financing costs, and the vehicle's eventual resale value.

## WHY IT MATTERS

Two vehicles with similar prices can cost different amounts to own. Your annual mileage and how long you plan to keep the vehicle will shape the comparison.

## WHAT TO LISTEN FOR

Ask which costs are estimates and what assumptions support them. Get an insurance quote for the actual vehicle and review its maintenance schedule and warranty coverage.

## A HELPFUL ANSWER

*“Let’s estimate ownership costs using your mileage and compare the items we can verify for each vehicle.”*

# How do you handle service after the sale?

Your relationship with a dealership can continue long after delivery. Understanding the service process now can make routine maintenance and unexpected questions easier later.

## WHY IT MATTERS

Convenient scheduling and clear communication matter when your vehicle is part of everyday life. Ask what support is available and what it costs.

## WHAT TO LISTEN FOR

Look for specifics about scheduling, service hours, warranty procedures, and any included maintenance. Confirm transportation options rather than assuming a loaner is available.

## A HELPFUL ANSWER

*“I can explain how to book service and help you confirm which maintenance or coverage applies to this vehicle.”*

# How does this vehicle hold its value over time?

Resale value can matter whether you trade in a few years or keep your vehicle much longer. Treat future values as estimates, and compare vehicles that are genuinely similar.

## WHY IT MATTERS

Mileage, condition, equipment, and market demand all affect value. A useful conversation connects those factors to how you expect to use the vehicle.

## WHAT TO LISTEN FOR

Ask for relevant model-specific information and the assumptions behind it. Broad brand claims are less useful than a comparison that reflects the year, trim, and condition.

## A HELPFUL ANSWER

*“We can look at comparable vehicles and discuss how your expected mileage and ownership plans may affect resale.”*

# Are there loyalty, college grad, or military programs I may qualify for?

Ask about any current manufacturer or dealer programs that may apply to your situation. Eligibility can depend on the vehicle, purchase date, financing choice, and required documentation.

## WHY IT MATTERS

A program can change the overall offer, but its headline amount does not tell the whole story. Confirm eligibility and whether it works with other offers.

## WHAT TO LISTEN FOR

Look for current written terms, verification requirements, and an explanation of which offers can be combined. Avoid assuming a program exists for every vehicle or buyer.

## A HELPFUL ANSWER

*“Let’s check the current Chevrolet programs for this vehicle and verify your eligibility before including anything in the quote.”*

# Can you help me understand how trade-in value is calculated?

An appraisal considers the actual vehicle, including mileage, condition, equipment, history, and market demand. Online estimates can be useful context, but an in-person review adds detail.

## WHY IT MATTERS

The trade allowance and your loan payoff are separate numbers. Understanding both helps you see how your existing vehicle affects the next purchase.

## WHAT TO LISTEN FOR

Ask what influenced the appraisal and how the payoff affects your equity. If the payoff exceeds the allowance, have the difference explained clearly in the proposed transaction.

## A HELPFUL ANSWER

*“Let’s review the appraisal and your payoff separately, then show how each figure appears in the deal.”*

# Is there a better trim or package that offers more value?

The right equipment depends on how you live. Start with the features you will actually use, then compare the trims or packages that include them.

## WHY IT MATTERS

A different trim may add useful equipment, but the additional cost should make sense to you. Compare the full price difference along with any payment change.

## WHAT TO LISTEN FOR

Ask for a side-by-side explanation of the features and total cost. If comparing payments, keep the down payment, rate, and loan term consistent so the comparison stays useful.

## A HELPFUL ANSWER

*“Here is what changes between these trims, what it costs, and which features match the priorities you mentioned.”*

# Can I test drive it the way I'll actually use it?

Your next vehicle should fit ordinary days. A useful test drive gives you a feel for visibility, comfort, controls, and the kinds of roads you expect to travel.

## WHY IT MATTERS

Around-town driving may feel different from highway driving. Parking, loading cargo, and checking passenger space can be just as useful as time behind the wheel.

## WHAT TO LISTEN FOR

Ask about a suitable route within dealership policies. Bring everyday items when practical, and check features while parked so your attention stays on driving.

## A HELPFUL ANSWER

*“Tell me about your usual driving. We can plan a suitable route and make time to check the space and features you need.”*

# How does this model compare with a similar vehicle from another brand?

A useful comparison starts with your priorities and equivalent vehicles. Compare the actual model year, trim, equipment, and terms, rather than relying on a brand's reputation alone.

## WHY IT MATTERS

The right choice depends on what matters to you. More equipment, different dimensions, or a different ownership cost can change which vehicle fits best.

## WHAT TO LISTEN FOR

Look for accurate, specific differences and a willingness to verify details. Ask to see the Chevrolet's actual equipment and compare it with a similarly equipped alternative.

## A HELPFUL ANSWER

*"Let's put the two vehicles side by side and compare the features and costs that matter most to you."*

# Your comparison sheet

Start with the vehicles that interest you. Keep the assumptions consistent, and leave room for what you learn on the test drive.

| THE DETAILS              | VEHICLE A | VEHICLE B |
|--------------------------|-----------|-----------|
| Year, model & trim       |           |           |
| Written total price      |           |           |
| Down payment / trade     |           |           |
| APR / loan term          |           |           |
| Payment / total payments |           |           |
| Features I'll use most   |           |           |
| Comfort & everyday fit   |           |           |
| Ownership questions      |           |           |
| What I want to revisit   |           |           |

A payment comparison is most useful when the down payment, interest rate, and loan term use the same assumptions.

# What matters to you?

A few notes now can make the next conversation more useful.

## 01 The things I'd most like my next vehicle to do better

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## 02 Features or details I want to try in person

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## 03 Questions I want to ask David

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YOUR NEXT CONVERSATION

# Let's find what *fits your life.*

Bring your questions.  
We'll work through them together.

Whether you're ready for a test drive or still considering your options, I'm happy to help.

**David Kett**

Mac Haik Chevrolet · Madison, MS

**Call or text 601-966-4562**

[driveoffsmiling.com](http://driveoffsmiling.com)

Tell me what you're driving and what you'd like to change.

Vehicle details and offers vary. Examples explain the conversation and do not promise specific terms or benefits.