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## **AUTO BUYER SURVEY – INTERVIEW AND DOCUMENT WALK-THROUGH TOPIC LIST**

### **Interview about the automobile buying and financing process**

1. Shopping for and choosing an automobile to purchase, including:
  - a. Most recent purchase; process of shopping and choosing an automobile, including any advertisements; views on the experience of shopping for and choosing an automobile
2. Agreeing to a purchase price, including:
  - a. Process of obtaining a final price for the automobile; views on the experience of obtaining a final price for the automobile
3. Trading-in a vehicle, including:
  - a. Whether the vehicle was traded-in at purchase; how trade-in price was determined; paying off the trade-in; views on the experience of trading-in an automobile
4. Obtaining financing at the dealership, and discussion of any GPS or tracking device installed in connection with the financing, including:
  - a. How financing was obtained; how monthly payment and APR were obtained and negotiation of any terms; views on the financing experience; understanding of any GPS or tracking device placed on the automobile in the financing process, its purpose, and how it works
5. Offers for additional products and services, including:
  - a. Existence of any additional products or services; the process of obtaining them; views on the process of being offered additional products or services; when consumer was told or realized that additional products or services were included
6. Contract(s) and post-purchase experience, such as that related to review and signing of paperwork, including:
  - a. Review of any paperwork and the signing process; views on the paperwork or signing process; contact with the dealer since purchasing the automobile
7. Other points raised by the consumer about the process
8. Overall experience

### **Walk-through of consumer's financing documents**

1. Consumer's overall understanding, including:
  - a. General impression of the process; whether it's difficult or easy to understand the paperwork or any part of the paperwork
2. Review of available documents, including:



301/656-0310

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- a. Review of retail installment sales contract or other credit agreement; credit application; other documents the consumer may have
3. Review of the terms of the deal, including:
  - a. Review of monthly payment; amount financed; APR; term of payments; income information; add-on products; etc.
4. Consumer's views of documents and terms, including:
  - a. How consumer would describe what the terms of the deal mean
5. Discussion of any other documents
6. Other points raised by the consumer about the documents