



BHPH Dealer Checklist

For students shopping Buy Here Pay Here lots in Tampa Bay

autoapprovaltampa.com

DEALER _____

DATE VISITED _____

Print one per lot you visit. Check each item only after you have asked and gotten a clear answer.

At the dealership

7 CHECKS



Compare dealers across Tampa Bay.

Read recent reviews, not just the star rating. How does the dealer handle problems after the sale?



Confirm the dealer is licensed.

Florida used car dealers must hold an independent dealer license from FLHSMV. It should be displayed on site. If you cannot find it, ask.



Read the whole contract.

Loan term, interest rate, payment schedule, late fees, and what happens if you miss a payment should all be in writing.



Ask what happens if the car breaks.

Inspected before sale? Warranty or service plan? Sold as-is? Is there a repair shop on site?



Ask whether payments are reported to the credit bureaus.

Not every BHPH dealer reports. If this one does, on-time payments build your credit.



Ask about tracking devices and early payoff.

Is there a GPS or starter-interrupt device on the car? Is there a penalty for paying the loan off early?



Negotiate.

Price, down payment, and payment schedule can all be discussed. The worst outcome of asking is hearing no.

BRING THESE TO THE LOT



Valid driver's license



Recent pay stubs or other proof of income



Proof of residence, such as a lease or utility bill



Your down payment



Proof of insurance, or be ready to set it up



A few personal references, if the dealer asks