

# Car Buying Decision Checklist (2026)

A practical checklist to minimize regret. No email required.

## 1) Define your use case

- Daily distance + typical speeds (city/highway).
- Climate: winter/heating needs, extreme heat.
- Parking + charging access (home/work/public).
- Passengers/cargo: what you carry weekly.
- Ownership horizon: 3 years vs 10 years.

## 2) Budget the honest way

- Monthly ceiling (loan/lease + insurance + energy/fuel).
- Depreciation risk: keep longer if you're sensitive to resale swings.
- Maintenance expectations and warranty coverage.
- Subscription/connected services costs.

## 3) Choose drivetrain (EV vs hybrid vs gas)

- EV: best with reliable charging; plan for winter range buffer.
- Hybrid: best if you want efficiency without charging dependence.
- Gas: simplest for remote travel or lowest upfront cost.

## 4) Shortlist rules

- Pick 3 must-haves and 2 must-not-haves.
- Compare 3–5 candidates on ownership reality (service access, insurance).
- Ignore hype features you won't use weekly.

## 5) Before you commit

- Test drive in conditions similar to your real life (speed, roads).
- Confirm charging plan if EV (where/when/how often).
- Ask about paywalled features and what works without a plan.
- Walk away if the numbers don't fit your ceiling.