SAMPLE SCORECARD: every dealer, vehicle and number below is fictional and for illustration only.

The Deal Delta

Quote Scorecard: Car, Truck or SUV

PREPARED FOR	DATE	VEHICLE	QUOTES REVIEWED
Sample Client	October 13, 2026	2026 Compact SUV, Sport trim	3 written quotes

$29,596.43	$2,931.27	$799.00
Lowest out-the-door price (Quote B)	Difference between your highest and lowest quote	Dealer-added charges on the lowest quote you can ask to remove or offset

YOUR VERDICT

Quote B is the strongest of your three at $29,596.43. That is $2,931.27 below Quote A and $2,346.51 below Quote C, mostly because it carries far fewer dealer-added charges.

Top findings

RED FLAG	**Quote A carries $2,688.50 in dealer-added charges** That is an $899.00 service charge, a $799.00 doc fee and $990.50 in add-ons (tint, wheel locks, splash guards and VIN etching). Quote B carries $799.00. Ask what the service charge covers and why it is separate from the doc fee.
OPPORTUNITY	**Quote B is lowest, and its doc fee is the one item left to question** The $799.00 doc fee is a little above the Georgia average of about $769 (CarEdge, August 2026). Georgia has no legal cap, so a reasonable request is to offset it with a lower vehicle price.
LOOKS GOOD	**Quote B has no add-ons or extra service charges** Its rebate is subtracted, and its price and charges are fully itemized, which makes it the easiest of the three to compare and to verify.

Your quotes side by side

What is on each quote	Quote A Dealer A	Quote B Dealer B	Quote C Dealer C
Selling price (after dealer discount)	$27,950.00	$27,100.00	$27,400.00
Manufacturer rebates (subtracted)	-$500.00	-$500.00	-$500.00
Doc / documentation fee	$799.00	$799.00	$1,199.00
Dealer service, prep and other fees	$899.00	$0.00	$495.00
Dealer add-ons	$990.50	$0.00	$998.00
Taxes, tag and title (as quoted)	$2,389.20	$2,197.43	$2,350.94
Dealer-added charges (already included above)	**$2,688.50**	**$799.00**	**$2,692.00**
OUT-THE-DOOR PRICE	**$32,527.70**	**$29,596.43**	**$31,942.94**
Compared with the lowest quote	+$2,931.27	**Lowest**	+$2,346.51

Dealer-added charges are the doc fee, dealer service or prep fees and add-ons. Taxes, tag and title are shown as quoted and are not counted as dealer-added.

Line-by-line review

What I checked on every quote: price against the window sticker (MSRP), rebates, destination charge, doc fee, dealer service and prep charges, market adjustments and extra stickers, add-ons, financing and protection plans (if shown), trade-in terms (if shown), and taxes, tag and title.

OK	ASK	PUSH BACK	MISSING
In line with normal practice, or matches what you were told.	Worth understanding before you sign. Ask the question.	Optional, duplicated, unexplained or high. Ask for it to be removed or offset by a lower price.	Something you need is not on the quote.

Quote	Item	Amount or detail	Status	What to ask
A	**Dealer service, prep or electronic filing charge**	$899.00	PUSH BACK	What exactly does this cover, and does it overlap with the doc fee? Can it be removed, or offset by a lower price?
A	**Add-ons (tint, wheel locks, splash guards, VIN etching)**	$990.50	PUSH BACK	Which are optional? What does each cost on its own? Can any be removed, or the price lowered to offset them?
A	**Doc / documentation fee**	$799.00	ASK	What does it cover? Georgia has no legal cap on doc fees, and the average was about $769 in August 2026 (CarEdge data). Can the vehicle price be lowered to offset it?
B	**Doc / documentation fee**	$799.00	ASK	What does it cover? Georgia has no legal cap on doc fees, and the average was about $769 in August 2026 (CarEdge data). Can the vehicle price be lowered to offset it?
C	**Doc / documentation fee**	$1,199.00	PUSH BACK	This is $430.00 above the Georgia average of about $769 (CarEdge, August 2026). Can the fee be lowered, or the vehicle price reduced to offset it?
C	**Dealer prep charge**	$495.00	ASK	What exactly does this cover, and does it overlap with the doc fee? Can it be removed, or offset by a lower price?
C	**Add-ons (paint and fabric protection, nitrogen tires)**	$998.00	PUSH BACK	Which are optional? What does each cost on its own? Can any be removed, or the price lowered to offset them?
All	**Manufacturer rebates**	$500.00 each	OK	Is each rebate subtracted from the total? Does any depend on dealer financing or special eligibility?
All	**Taxes, tag and title**	As quoted	ASK	Which items are being taxed? Do the tax and tag amounts line up across quotes for the same vehicle? Confirm with the Georgia Department of Revenue.
All	**VIN and expiration dates**	Not shown	MISSING	Please send a fully itemized out-the-door quote in writing, with the VIN or stock number and an expiration date.

Financing, protection plans and trade-in

Quote	Item	Amount or detail	Status	What to ask
All	**Financing terms**	Not shown	**MISSING**	Is the rate the lender's approved rate, or does it include a dealer markup? How does it compare with a pre-approval from your bank or credit union? What are the rate, term and total interest?
All	**Extended warranty, GAP or maintenance plans**	None offered	**OK**	If a warranty or GAP plan is offered at signing, ask whether it is optional, what it excludes, how refunds work and whether it can be added later.
All	**Trade-in**	No trade-in	**OK**	If you add a trade-in later, ask for it to be priced separately and compare other written offers.

Are these quotes comparable?

Same vehicle (VIN or stock number) on every quote	**Unknown: no VIN shown**
Same trim and options	**Yes**
Each quote itemized in writing	**Yes**
Expiration date shown on each quote	**No**
Same payment assumptions (cash or financed, same down payment)	**Cash on all three**

What to do next

Mostly OK?

If most lines above are OK, take this scorecard to the dealer, ask your questions, and request a final itemized out-the-door quote in writing before you sign.

Want to talk it through?

Quote Review & Strategy Session: $200

A live 45-minute call. You get your target price range, talking points for the dealer and answers to your questions. Your scorecard fee is credited if you book within 14 days.

Want me to handle it?

Full Concierge Negotiation: $599 flat fee

I negotiate with dealers for you, compare their offers and check the final paperwork against what we agreed.

Plain-English terms

Out-the-door (OTD): the total you pay, including price, fees, taxes and tag.

Doc fee: the dealer's paperwork charge. Georgia has no legal cap on it.

Add-ons: optional extras the dealer installs or sells, such as nitrogen, etched glass or paint protection.

Dealer markup: a charge above the manufacturer's suggested price (MSRP).

Destination fee: the manufacturer's shipping charge. It is usually legitimate and on the window sticker.

Rebate: manufacturer cash toward the purchase, which depends on the vehicle and your eligibility.

About this scorecard.

This scorecard is an educational review based only on the documents you sent me. It is not legal or financial advice, and it does not guarantee that any dealer will remove a charge, honor a price or that a lower price is available. Quotes can change, so check every figure against your final contract. Taxes, tag and title are shown as quoted and were not independently verified; confirm them with the Georgia Department of Revenue. I am a consumer advocate, not an attorney or financial advisor. Many dealer charges are normal. The goal is to understand them, not to assume the worst. Your documents are used only to prepare this scorecard.