

Prompt Reference Handout Session 3

Buying a Car with AI as Your Thinking Partner

Buying a car is a big decision. There are prices, features, warranties, safety ratings, financing, trade-ins, and sales pressure.

AI will not choose the perfect car for you. But it can help you slow down, organize your thinking, compare options, prepare better questions, and feel more confident before you visit a dealership.

How to use this handout

Use the prompts as a starting point. Replace anything in [brackets] with your own details. For best results, use related prompts in the same AI conversation so the tool can build on what you already told it.

Prompts Used in Class

These first prompts help you move from “I’m overwhelmed” to a clearer list of priorities, cars to research, and words to use if you feel pressured.

PROMPT 1 – START WITH YOUR PRIORITIES

I am shopping for my next car and I want help thinking clearly before I start visiting dealerships.

I am [your age or life stage]. I mostly drive [where and how you usually drive], but I sometimes [longer trips or special driving needs]. I want a car that is [safe, reliable, easy to get in and out of, comfortable, not too complicated to operate, or other priorities].

Please ask me a few practical questions first. Then help me create a simple “must-have / nice-to-have / not important” list for my next car.

How to use this prompt

Start here before looking at specific cars. This prompt helps the AI ask you practical questions and turn your answers into a simple decision list. The “must-have / nice-to-have / not important” list helps you stay focused on what matters most to you.

PROMPT 2 – GET A SHORT LIST OF CARS TO RESEARCH

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Based on my answers, suggest a short list of specific [new /  
used / either new or used] car models worth looking at.
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My budget is approximately [your budget range]. I prefer [sedan  
/ SUV / hatchback / crossover / unsure]. I want to prioritize  
[comfort, safety, reliability, visibility, easy entry and exit,  
fuel economy, simple controls, or other priorities].
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The key thing to notice

You are not asking AI to tell you the one perfect car to buy. You are asking for a short list of cars worth researching. That keeps you in charge of the final decision.

PROMPT 3 – MAKE A CHECKLIST TO TAKE WITH YOU

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Based on my answers, create a simple car shopping checklist I  
can take with me.
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Make it easy to read and focused on [comfort, safety,  
visibility, reliability, cost, ease of use, and any other  
priorities that matter to me].
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How to use this prompt

You can print this checklist, save it on your phone, or bring it with you when you test drive a car.

PROMPT 4 – PRACTICE WHAT TO SAY AT THE DEALERSHIP

Help me practice polite but firm phrases I can use at the dealership if I feel pressured.

For example, I want to say that [I need time to think / I am not ready to make a decision today / I want to review the numbers at home / I need to talk with someone first].

Give me phrases that are calm, respectful, and easy to remember.

Why this is useful

A dealership can feel fast-paced. This prompt helps you prepare calm, respectful phrases before you need them.

Additional Prompts for Buying a Car

You do not need to use all of these prompts. Pick the ones that fit your situation. Many of them include [brackets] so you can easily add your own car names, budget, preferences, or dealership details.

PROMPT 5 – COMPARE TWO OR THREE CARS

I am considering these cars: [Car 1], [Car 2], and [Car 3].

Please compare them in plain language for [an older driver / my situation]. Focus on [safety, reliability, comfort, visibility, ease of getting in and out, technology complexity, cargo space, fuel economy, and likely long-term costs].

Please organize the answer in a simple table.

Make this prompt yours

Replace [Car 1], [Car 2], and [Car 3] with the cars you are considering.

PROMPT 6 – CREATE A TEST DRIVE PLAN

Create a test drive checklist for me for [car model or type of car I am considering].

I want to know what to pay attention to before I drive, while I am driving, and after the drive.

Focus on [comfort, visibility, seat height, ease of getting in and out, blind spots, dashboard controls, noise, braking, parking, and whether the technology feels manageable].

The key thing to notice

A test drive is not just about how the car feels on the road. It is also about whether the car fits your body, your habits, and your comfort level.

PROMPT 7 – QUESTIONS TO ASK THE SALESPERSON

Create a list of questions I should ask a car salesperson before I seriously consider buying [this car / a specific car model].

Include questions about [price, fees, warranty, maintenance, safety features, return policy, financing, trade-in, availability, and whether any features require a subscription].

How to use this prompt

Bring this list with you. It can help you avoid forgetting important questions.

PROMPT 8 – UNDERSTAND THE OUT-THE-DOOR PRICE

Explain “out-the-door price” in simple language.

Then give me a script I can use to ask the salesperson for the full out-the-door price for [car model or vehicle I am considering], including [taxes, title, registration, dealer fees, add-ons, and any other charges].

Why this matters

The monthly payment is not the whole price. The out-the-door price helps you see the full cost.

PROMPT 9 – SPOT UNNECESSARY ADD-ONS

A dealership is offering these add-ons: [list the add-ons here].

Please explain each one in plain language. Which ones might be useful, which ones are often overpriced, and what questions should I ask before agreeing to any of them?

Examples of add-ons: [extended warranty], [paint protection], [fabric protection], [VIN etching], [nitrogen tires], [anti-theft package], [service plan], or [maintenance package].

Important reminder

AI can help you understand the terms, but you should still read the contract carefully before signing.

PROMPT 10 – PREPARE FOR NEGOTIATION

Help me prepare to negotiate for [car model or vehicle I am considering].

The listed price is [listed price]. My preferred budget is [your budget]. I want to be polite but firm.

Create a simple negotiation plan that includes what to say first, how to ask for a better price, how to respond to pressure, and how to pause the conversation if I need time to think.

How to use this prompt

Read the suggested phrases out loud before you go. Practicing makes it easier to stay calm.

PROMPT 11 – PRACTICE A SALES CONVERSATION

Act as a car salesperson and help me practice.

I am interested in [car model or type of car], but I do not want to be rushed. You should try to sell me the car, and I will practice responding.

Keep the tone realistic but respectful. After each of my responses, give me gentle feedback and suggest a stronger phrase if needed.

The key thing to notice

This turns AI into a practice partner. You can rehearse the conversation before you are in the dealership.

PROMPT 12 – SAY “I NEED TO THINK ABOUT IT”

Give me 10 polite but firm ways to say:

“[I am not making a decision today. I need to go home, review the numbers, and think about it.]”

Make the phrases calm, confident, and easy to remember.

Useful phrase

One simple phrase is: “Thank you. I do not make same-day decisions on major purchases.”

PROMPT 13 – REVIEW A DEALERSHIP OFFER

I received this offer from a dealership: [paste the offer here].

Please help me review it in plain language. Identify the [selling price], [discounts], [fees], [taxes], [add-ons], [financing terms], [trade-in value], and [total out-the-door price].

Then tell me what questions I should ask before I agree to anything.

How to use this prompt

Paste in the numbers from the offer. Remove personal information first, such as [your address], [phone number], [account numbers], or [full VIN] if you prefer.

PROMPT 14 – COMPARE BUYING VS. LEASING

Explain the difference between buying and leasing a car in simple language.

Then help me think through which might make more sense for someone who [drives mostly around town / takes frequent trips / drives very little / wants predictable costs / may keep a car for many years / does not want complicated rules].

My approximate yearly mileage is [number of miles per year]. My budget is [monthly budget or total budget].

The key thing to notice

Leasing can sound attractive because the monthly payment may be lower. But it can include mileage limits, condition rules, and other restrictions.

PROMPT 15 – THINK THROUGH NEW VS. USED

Help me compare buying a [new car] versus a [used car] for my situation.

I plan to keep the car for about [number of years]. I drive about [number of miles] per year. My budget is [budget range].

Please explain the pros and cons in plain language, especially for [reliability, warranty, depreciation, safety features, cost, maintenance, and peace of mind].

Make this prompt yours

You can add: “I plan to keep the car for at least [number] years” or “I only drive about [number] miles per year.”

PROMPT 16 – CHECK RELIABILITY QUESTIONS

I am considering [car model or models].

What should I research to understand whether this car is reliable?

Give me a simple checklist of places to look, questions to ask, and warning signs that this car may have expensive problems.

Important reminder

AI may not have the most current reliability data. Use it to create your research plan, then verify with current sources.

PROMPT 17 – SAFETY FEATURES IN PLAIN LANGUAGE

Explain these car safety features in plain language: [list safety features here].

For each one, explain what it does, when it is helpful, and whether it might be especially useful for [an older driver / someone who drives mostly around town / someone who takes highway trips / my situation].

Examples of safety features: [automatic emergency braking], [blind spot monitoring], [lane keeping assist], [adaptive cruise control], [rear cross-traffic alert], [backup camera], [parking sensors], and [airbag systems].

Why this is useful

Some safety features are very helpful. Others may feel distracting or confusing. This prompt helps you understand what each feature actually does.

PROMPT 18 – MAKE A FINAL DECISION MATRIX

Help me create a simple decision matrix for choosing between these cars: [Car 1], [Car 2], and [Car 3].

Use these categories: [comfort], [safety], [visibility], [reliability], [ease of use], [price], [maintenance cost], [warranty], and [overall confidence].

Please create a scoring table from 1 to 5 and explain how I should use it.

The key thing to notice

A decision matrix does not make the decision for you. It helps you see the decision more clearly.

PROMPT 19 – PREPARE TO WALK AWAY

Help me create a “walk-away plan” before I visit [dealership name or type of dealership].

I am interested in [car model or type of car], but I do not want to be pressured.

Include signs that I should pause or leave, phrases I can use to end the conversation politely, and a reminder list of what I should never sign until I have reviewed it carefully.

Important reminder

AI can help you organize your thinking, prepare questions, and understand confusing terms. But before making a major financial decision, always verify current prices, interest rates, warranties, fees, safety ratings, and contract terms. Take your time. Ask questions. Bring someone with you if that helps. A car is a big purchase. You do not have to decide on the spot.