

Before We Discuss a Car

A buyer's statement for the salesperson and sales manager

I am interested in buying a vehicle. Please review these expectations with your manager while I look around for about fifteen minutes. If we can work on this basis, come find me on the lot or in the showroom.

- Complete price first. Please provide an itemized, written out-the-door price for the specific VIN, including all required dealer charges, applicable taxes, and government fees. We can discuss monthly payments after that.
- Clear conditions. Identify each rebate and its eligibility requirements. Explain whether the price depends on financing through you, a trade-in, or any other condition.
- No unselected extras. Quote the vehicle without optional products. Add protection packages, service contracts, GAP, or other extras only if I select them.
- Separate trade figures. Show the trade allowance, loan payoff, and any negative equity separately.
- Complete financing terms. Show the APR, term, amount financed, finance charge, and total of payments. I may compare your offer with outside financing.
- Time to review. I will read the completed documents before signing. If the numbers change, we will resolve the difference first. I am prepared to leave without purchasing.

I respect your time and ask that you respect mine. If we cannot agree, I will leave without hard feelings. This statement is not an agreement to purchase or an authorization to apply for credit.

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Your Car Buying Checklist

Three rules to keep with you

1. Set expectations before negotiations begin. Hand the first page to the salesperson and ask the manager to review it.
2. Never fall in love with something that cannot love you back. Enjoy the car, but remain willing to leave without it.
3. Do not negotiate against yourself. Set your limits before arriving. Make an offer and wait for an answer. A bargain outside your budget is still outside your budget.

Choose how much shopping you want to do

Compare offers: request itemized written quotes for comparable vehicles, with the same rebate and financing assumptions. Ask a competing dealer to improve a real offer.

Make one offer: do a short market check, choose your exact vehicle and price, and say, "I will pay \$____ out the door on these stated terms, subject to inspection and review of the completed documents." If the dealer declines, leave. This saves time but does not guarantee the lowest price.

Before you sign

- Confirm the VIN, condition, equipment, and warranty. Arrange an independent inspection for a used car.
- Check the complete price, rebates, trade allowance, payoff, and down payment.
- Compare APR, loan term, finance charge, and total payments. A lower payment can hide a longer, more expensive loan.
- Remove products you did not select. Put repairs and other promises in writing.
- Confirm whether financing is approved or delivery is conditional. Obtain copies of every signed document.
- Stay within your limits. Florida has no general three-day cancellation period for a dealership vehicle purchase.

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