

Auto Buyer's Negotiation Guide

15 dealer tactics and exactly how to counter them — save thousands on your next vehicle.

Before You Step on the Lot

The negotiation starts at home, not at the dealership. Complete these steps first:

- Get pre-approved for financing from your bank or credit union
- Research the vehicle's invoice price (not MSRP) on TrueCar, Edmunds, or KBB
- Check current manufacturer incentives and rebates
- Get your trade-in value from KBB and Carvana (bring the printout)
- Know your credit score before they run it
- Shop on the last day of the month (dealers push to hit quotas)

The 15 Dealer Tactics

#1: The Payment Focus

The Tactic: They ask "What monthly payment works for you?" instead of discussing total price.

Your Counter: Always negotiate the TOTAL PRICE first. Never reveal your target payment.

#2: The Four-Square

The Tactic: They use a worksheet with trade-in, down payment, monthly payment, and price in four boxes to confuse you.

Your Counter: Refuse the four-square. Negotiate each item separately: price first, then trade-in, then financing.

#3: The Turnover

The Tactic: Your salesperson "goes to talk to the manager" repeatedly, wearing you down.

Your Counter: Set a time limit. Say "I have 30 minutes. Let's get to numbers."

#4: Dealer Add-Ons

The Tactic: Nitrogen tire fill (\$199), paint protection (\$899), fabric protection (\$399), VIN etching (\$299).

Your Counter: Decline ALL dealer add-ons. They cost the dealer \$5-20 each and are pure profit margin.

#5: The Extended Warranty Push

The Tactic: F&I; manager presents expensive extended warranties as essential.

Your Counter: If you want one, buy it later from a third party for 40-60% less.

#6: Rate Markup

The Tactic: Dealer marks up the bank's interest rate by 1-2% and pockets the difference.

Your Counter: Already have your own pre-approval. Tell them to beat your rate or you'll use yours.

#7: Trade-In Lowball

The Tactic: They offer far below market value for your trade-in.

Your Counter: Get Carvana/CarMax quotes first. Use them as leverage or sell privately.

#8: The "Today Only" Deal

The Tactic: "This price is only good today" or "Someone else is looking at it."

Your Counter: Walk away. The deal will be there tomorrow. Good deals don't expire in 24 hours.

#9: Packing the Payment

The Tactic: Sneaking extras into financing without clearly explaining them.

Your Counter: Read every line of the contract. Compare monthly payment math to loan amount.

#10: The Emotional Close

The Tactic: "Can you see yourself driving this home tonight?"

Your Counter: Stay logical. Treat it like a business transaction, not an emotional purchase.

#11: Bait and Switch

The Tactic: Advertised vehicle is "just sold" but they have a more expensive one.

Your Counter: Get the stock number of advertised vehicles. If it's gone, leave.

#12: Holding Your Trade Keys

The Tactic: They take your keys to "appraise" your trade and delay returning them.

Your Counter: Keep your spare key. Only hand over keys when you're ready to deal.

#13: The Good Cop/Bad Cop

The Tactic: Salesperson is friendly, manager is tough and says no to everything.

Your Counter: Recognize the dynamic. Negotiate with the decision-maker directly.

#14: Forced Accessories

The Tactic: "All our vehicles come with our protection package installed."

Your Counter: These are removable add-ons, not factory options. Refuse to pay for them.

#15: Credit Score Scare

The Tactic: "Your score is lower than expected, so the rate will be higher."

Your Counter: You already know your score. If they inflate it, walk to your pre-approved lender.

■ *Run the numbers before you buy at payment-calculator.com/auto-loan*