AJSS AUTO CONSULTING LLC

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Dealer Negotiation Guide

Insider tactics, exact scripts, and dealership psychology — everything you need to walk out with the best deal

Word-for-Word Scripts

F&I Traps Exposed

Save $1,000–$5,000

CHAPTER 1

The Negotiation Mindset

Dealerships negotiate hundreds of cars per month. You do it once every few years. That experience gap is the #1 reason buyers lose money. This guide levels the field.

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Stay Emotionally Neutral

The moment you say "I love this car," you lose leverage. Show mild interest, never excitement.

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Always Be Willing to Walk

Your most powerful tool is the ability to leave. Have 2–3 backup options before you walk in.

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Know Your Numbers

KBB trade value, market price, competing listings, and your max out-of-pocket — all before arrival.

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Silence is a Tool

After making an offer, stay quiet. Whoever speaks first after a counter loses negotiating ground.

The AJSS Golden Rule

Negotiate the OUT-THE-DOOR price — not the monthly payment. Dealers stretch loan terms and add fees to hit your monthly number while charging you thousands more overall.

CHAPTER 2

Before You Set Foot in the Dealership

🎯 Get Pre-Approved Financing from Your Bank

Walk in with a check or pre-approval letter. Dealer financing is a profit center — the average dealer markup on loans is 1–3% APR. On a $30,000 loan over 60 months, that's $1,000–$2,700 extra.

📋 Get 3 Competing Quotes First

Email 3–5 dealers for their best out-the-door price on the same vehicle. Use the lowest as your anchor. Let each dealer know others are competing for your business.

🔍 Look Up Invoice Price & Market Value

Check Edmunds True Market Value, KBB Fair Purchase Price, and CarGurus Market Analysis. Your target offer should be 2–5% below current market, not MSRP sticker.

📅 Shop at the Right Time

End of month, end of quarter, and holidays are when dealers most need to hit quotas. Monday–Wednesday visits also tend to get more attention and flexibility than weekend visits.

💡 **Pro tip:** Bring a printed sheet with your 3 competing quotes, the Edmunds TMV, and your pre-approval rate. Lay it on the desk. It signals you've done your homework and won't be taken advantage of.

CHAPTER 3

Word-for-Word Negotiation Scripts

Use these exact phrases. They're tested to keep you in control and keep the dealer from deflecting.

When They Lead with Monthly Payment:

"I appreciate that, but I'd rather focus on the total out-the-door price first. Once we agree on that, we can discuss financing."

Making Your Opening Offer:

"Based on Edmunds market value and the competing quotes I have, I'm prepared to offer $[X] out-the-door today. Can you make that work?"

When They Say "That's Impossible":

"I understand. I have a few other dealers I'm speaking with. If you can't get close to that number, I'll need to move forward with one of them. Is there anything you can do?"

When They Come Back with a Counter:

"I can meet you halfway — $[split the difference]. That's as far as I can go. If you can match it, we have a deal today."

On Your Trade-In:

"I'd prefer to handle the trade separately after we agree on the new car price. I have KBB values here and I've already gotten offers from CarMax and Carvana."

> ⚠️ Never bundle trade-in into the new car negotiation until you have a firm OTD price. Dealers mix the numbers to obscure where you're losing money.

CHAPTER 4

Surviving the F&I Room

Finance & Insurance is where dealers make most of their profit — after you think the deal is done. Here's what they'll push and how to respond.

🚫 Extended Warranty / Service Contract

Often marked up 300–500%. If you want one, shop for third-party extended warranties (Endurance, CARCHEX) — usually 40–60% cheaper for equivalent coverage. Never buy at signing.

🚫 GAP Insurance

Can be legitimate if you're financing >80% of the car's value. But dealers charge $600–$1,200 for it. Your own auto insurer or credit union usually offers it for $20–$50/year.

🚫 Paint & Fabric Protection

Typically $200–$800 for products that cost the dealer $30. Decline it. A good ceramic coat from a detailer does more for less.

🚫 Tire & Wheel Protection

Rarely worth the cost unless you drive in areas with heavy road hazards. Read the fine print — most claims are denied on technicalities.

🚫 Credit Life / Disability Insurance

Usually overpriced and rarely pays out. Your existing life/disability coverage almost certainly handles this already.

"I'm not interested in any add-ons today. I'd like to see the purchase agreement with only the vehicle price, tax, title, and license fees, please."

💡 You can always buy an extended warranty later — dealers will call you. Everything in the F&I room can be said no to.

CHAPTER 5

Red Flags & Dealer Tricks to Spot

If you see any of these, slow down and push back — or walk.

🚩 **"What monthly payment are you looking for?"** — Redirecting to monthly payment lets them hide total cost increases in loan term extensions.

🚩 **"This deal is only good today."** — Artificial urgency. Good deals don't expire in 4 hours. Walk if pressured.

🚩 **Yo-Yo Financing** — You drive home, they call saying financing "fell through" and you need a higher rate. Return the car if this happens — you're not obligated.

🚩 **Packed Payments** — They agree to your price but sneak in add-ons that raise the monthly payment. Always reconcile OTD price against what you negotiated.

🚩 **Dealer Installed Options** — Items "already on the car" like nitrogen tires, window tint, or pinstripes you didn't ask for and can't remove from the price.

🚩 **Documentation Fees Over $300** — Doc fees are negotiable in many states. Ask them to reduce or waive. If they refuse, factor it into your OTD demand.

Your Exit Line

"I need some time to think it over. I'll be in touch by end of day." — Then leave. If the deal was real, it'll still be there. If it wasn't, you just saved yourself thousands.

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WANT EXPERT BACKUP AT THE DEALERSHIP?

Book a Live Consultation with AJSS

Before you head to the dealership, talk strategy with an independent automotive advisor. We'll walk you through your specific situation — the vehicle, the numbers, the dealership — so you go in prepared and confident.

QUICK STRATEGY

$50

30-minute session

- ✓ Review your specific deal
- ✓ Negotiation script tailored to you
- ✓ Vendor-neutral advice

MOST POPULAR

FULL DEEP DIVE

$125

1-hour session

- ✓ Full deal & financing review
- ✓ Trade-in strategy
- ✓ F&I room coaching
- ✓ Vendor-neutral, no upsells

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