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# So You Want to Buy A Car: What You Need to Know

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# So You Want to Buy A Car: What You Need to Know

## How to Get the Best Deal Possible

The way to ensure that you get the best deal possible on your next car purchase is research. The internet provides access to a wealth of information that puts you in the driver's seat when negotiating with a car salesman. Here are some tips that you can use to save yourself some money.

The most important thing is to concentrate on the vehicle that you want. Don't get caught up in the deals being offered – you'll end up choosing the car they want to sell you, not the car you want to own.

Once you know what car you want, research how much that car is selling for. There are websites that will tell you the dealer's cost for that automobile. This allows you to bargain from the dealer's invoice price, and not the sticker price.

Check with the other dealerships that offer that brand, and make them aware that you have looked around. Let the different dealerships compete to offer you the best deal.

When dealing with car salesman it is important to remember two things. The first is that they are probably as honest as the next guy. Their work is at least partially based on their reputations, so they won't go out of their way to screw you over. However, they are paid on commission, so their goals are not the same as yours.

The current model year seems to come earlier every year, By waiting for the first new cars to arrive, you can get yourself a great deal on a new car from the previous model year, which the dealer will need to sell in order to make room for the incoming selections.

All the deals being offered on new cars lately has helped drive down the price of used cars. Consider a two year old car may be 30% less than it was brand new, and will probably still be under warranty.

Leasing provides lower monthly payments than buying with an auto loan. But it's not for everybody. If you don't have money for a down payment or if you trade your car every two or three years, you may be a good candidate for a lease.

Be careful after you've agreed to a deal with a salesperson. You will then be sent to the financial manager. They are not there just for the paperwork after the sale has been made. He or she wants to sell you high-profit financial and mechanical add-ons. These are seldom worth the money

Finally, spend some effort shopping for the money before you shop for the car. Getting the right deal on a car loan is just as important as getting the right deal on the car. If you plan to buy with a loan, check your credit union or local bank quotations to find the lowest rate. Getting a pre-approved loan will give you added confidence in negotiating a good price.

## **When Should You Buy?**

There are times during the year when it is better to buy new or used cars, depending on the car and what you are looking for. For example, as you probably already know, it can be better to buy a convertible or other summer fun car in the fall, when people are looking for more practical cars and those who had convertibles and were planning to sell them after “one final summer” are looking to sell.

If you are buying a car from a dealership, the best time to buy a new car can be in the fall as well. Dealers are trying to empty the lot to make space for next year’s models. The downside to this can be if you want a specific model or color, as that car may be less available and thus the price can be higher. Also, if you are only planning on owning this car for a few years, the older model will have depreciated more, even if it is bought on the same day as a newer model.

You do not always need to go during a sale to get the sale price. Unless the period of time is the manufacturer’s incentive period, you can get the same deal the rest of the year. Manufacturer’s incentives are only available during the incentive period. Dealer’s sales prices can be negotiated at other times of the year, and often when people go to sales, they actually end up paying more than they might have negotiated for on a different day, just because a car buyer might feel that the car they want could be sold to someone else. Incentive periods, however, are good times to go.

On a day to day basis, it’s best to head to the dealership:

- On a weekday, such as a Tuesday or a Wednesday. These days are quieter at the dealership, and you may feel less pressure. The salespeople may feel more conducive to giving you a good deal, so that they can make a few sales.
- Near the end of the month. Dealerships often keep monthly records of car sales, and bonuses are given out on top of commissions based on meeting a monthly target. A salesperson and a manager may be easier to negotiate with if they are trying to get a few more sales to reach a target. Targets are based on numbers of cars sold, not on profits per car, although the profit per car does effect commission at some dealerships.
- On a day when you have a lot of time available. While you do not want to waste too much of your time, rushing through car negotiations can mean that you miss out on a potential for a better deal.

The best time to buy a car, of course, is before you actually need one. Even if you do have to have a car that very day, do give yourself some time to figure out the best car to buy and how much you want to pay.

## **Choosing the Right Car For You**

Buying a car, other than buying a house, is often the single most expensive purchases a person can make in their life. How do you choose that car?

A car, SUV, truck, or minivan needs to basically do one thing: get you and your family from point A to point B. What kind of car can do this most efficiently for you?

First of all, do you want a car? A minivan? An SUV? You need to consider what you will be using the vehicle for. Just because you have two or three kids to taxi around does not always mean you need a minivan. There are many larger sedan style cars, as well as station wagon style cars, that car manufacturers are gearing towards the family on the go. Smaller minivans can also work well for many families, while being more fuel efficient in these days of rising gas and energy prices.

A Sports Utility Vehicle is a fun choice, and great for those who like to camp and go offroading. Judging from the number of SUVs sold in North America, that seems like pretty much a third of the population. SUVs may not be the best choice for many who don't often camp or need a SUV, because they are big and use a lot of gas.

A pickup truck with a crew cab can be a good choice for the driver who needs both the ability to haul loads, and take their kids to hockey practice.

### **Do you want a hybrid car?**

Hybrid cars are the newest form of car designed to be fuel efficient. They have two motors, one gas and one electric. During braking, the electric motor generates electricity, which is stored and used to run the car's lights, etc. This can save gas, but not necessarily so much that you save enough money in gas to make up for the higher price of the car. But for the environmentally conscious, the commuter who has to drive a lot or far distances, or those who just like the look of the car, a hybrid car can be great. The Toyota Prius, for example, can get up to 60 miles to the gallon. This can work out to savings in the long run, depending on how long you keep the car.

### **Electric cars**

Electric cars run off of fuel cells, and are thus more environmentally friendly than gas powered cars – no air pollution. These cars may not be the best choice for everyone. If you decide you want an electric car, be sure and research the individual model you want.

Another important decision which you will need to make is whether to buy a new or used car. This is a personal decision, based on a variety of factors, including comfort, financing, trade-ins, and price.

## **Make A Visual Inspection**

When shopping for a **used car**, it is important to be able to recognize the signs of a potential lemon. A visual inspection can be enough to steer you away from a bad deal. It should not replace a proper inspection by a qualified mechanic, but the visual inspection can tell you if you should continue to that point.

The first thing to consider is whether the odometer is reasonable. The average car is driven about 15,000 miles each year. Now the world may be filled with little old ladies who only used their car to drive to church on Sundays, but there are also those who will roll back the odometer to try to get a higher price. If the mileage seems low, check to see if the dashboard shows any sign of tampering, like scratches or missing or mismatched screws. Check the wear of the driver's seat and floor mat as well as the steering wheel and pedals. Does the amount of wear seem to match the reported mileage? Try to find an oil change sticker and see if the information on it matches the odometer.

Every vehicle has a unique VIN, or vehicle identification number. You can use this number to obtain a vehicle history report. This report will be able to tell you the vehicle's complete history, including its place of assembly, accident, repair, and odometer history, whether the vehicle has been leased or used as a rental car or taxi and whether there is a lien placed against it.

Before purchasing the report, however, it is a good idea to check to see if you have the correct VIN. The VIN can be found in three places, on the vehicle registration card, on the bottom of the windshield on the driver's side and on the manufacturer's label, which is usually found on the driver's side door or door jam. Check that the VIN is in all three places and is the same. Also, check to see if any of the labels show signs of tampering. A missing or altered VIN is a sign that the vehicle may be stolen.

Next you should look for signs that the vehicle has had bodywork done. These signs include paint splatter or over spray in the seams between panels, areas where the paint doesn't match or feels rough to the touch, and bumps, dents, or ripples in the paint. Recent bodywork is evidence that the car has been in an accident.

Other things you should look for in a visual inspection include signs of rust, leaking fluids and excessive tire wear (tires may be expensive to replace, especially immediately after purchasing a vehicle). Also check the condition of the interior. Make sure that the lights and signals have not burned out, and that all the switches and fittings work as they are supposed to. Your goal in doing a visual inspection should be to find that the vehicle appears to have been properly maintained. If everything looks good at this point, you can ask to take the vehicle to a mechanic for a proper inspection.

## **The All Important Test Drive**

The test drive is an important part of the car buying experience. It should come later in the process, after you make sure that the vehicle is suitable for your needs and within the price range you have set for yourself.

Avoid taking a more expensive vehicle for a test drive, as this is just another sales tactic for trying to get you to spend more money than you want. When test driving a vehicle, there are two areas you should be considering: -Is the car in good condition?  
-Is it the right car for you?

To ensure that the vehicle is in good condition, make sure you do the test drive in different conditions, from quiet residential streets to city traffic the highway.

Check to see that the vehicle starts immediately and idles smoothly, that the transmission shifts smoothly throughout the entire range of gears, and that the brakes should feel firm and not spongy. The steering should be smooth and responsive at different speeds. Listen for any unusual rattles or other noises. Does the vehicle vibrate at highway speeds? Get a friend to drive behind you see if blue smoke comes out of exhaust. This is a sign that you are burning oil, indicating leaky gaskets and a potential need for an engine overhaul.

In order for this to be the right car, you have to feel comfortable in it. Ask yourself if you could drive it easily in traffic, and not be intimidated by its size or performance. Make sure the seat and steering wheel can be adjusted so that they fit you, and that you can easily reach all of the controls, including radio and climate controls. Check the sight lines and the rear view mirrors. Are you comfortable with your views? Are the blind spots of a reasonable size? If you buy a car in which you don't feel comfortable, you will soon hate your purchase.

Try out the climate control and audio systems. Does the fan work and is the air conditioning effective? What is the quality of the audio system like? Consider taking a CD with you so that you're not reliant on the radio to test the audio system.

When buying a car from a dealership, the salesman will often want to accompany you on a test drive. It is better to try to take the test drive without a salesperson, as you can then concentrate on the feel of the car and not the sales pitch. If you appear to be a serious buyer, the salesperson will generally allow you to take the car out without them, unless you're young. In that case, consider taking a parent or older adult with you in order to convince the salesperson to let you take the car out without them.

The test drive should confirm whether a car that you thought was suitable before actually is. Try not to let it become a chance for a salesman to continue his pitch while you are distracted by the feel of a new vehicle.

## **Should You Buy Online?**

There can be many advantages to buying a new or used car online. The internet, of course, is a useful resource when you begin your car buying journey, regardless of where you decide to buy your car – you can compare makes and models and determine what kind of car you want before heading to the dealership. This is important because car salespeople will often try to sell you what they want to sell you, not necessarily the car you want. (This can be especially true of used car salespeople – who has not been to an used car lot and told that hey, this may not have been the exact car you wanted, but look at what a nice color it is?)

For many people, the advantages of the internet can go one step further and they decide to buy a car online. When buying a car online, it can be difficult to do things like a visual inspection or a test drive, so an important thing is to buy from a website that is reputable. Read the feedback that other people have left. Go to car websites or message boards and try to talk to people who have bought cars online, to compare their experiences with different websites. Buying a car online can offer advantages such as the greater choice in make, model, and color you can have over going to a dealership, especially in used cars.

Remember that even over the internet, salespeople are still salespeople. Just because the voice and face on your webcam are pleasant and you want to be nice, remember to act the same as you would if you were at the dealership. Ask questions, and do your research.

Be certain that even after the car is shipped, there is a way you can return the car. If you need to return the car, you may end up paying some of the shipping costs. Be sure to budget for this, as you do not want to be reluctant to return a car that is not perfect for your needs.

Many people have happily bought and sold cars online. If you decide to buy a car online, make sure you are one of the happy buyers by doing your research, choosing the right car for you, and buying from a reputable website where there is a venue for complaints.

## **Should You Trade In Your Old Car?**

Trading in your old car often knocks quite a bit off the purchase price of your new car, and can be a convenient way to get rid of your old car at the same time, without having to go the hassle of finding someone to buy it. Trading in a car, however, tends to give the most advantage to the dealership, as they will pay you the wholesale price or less for your used car and will sell the used car for retail price or more. Their profit margin is often higher on the traded in car than on the new cars they sell.

A trade-in can still be to your advantage, as many states calculate the sales tax on the new car as the price of the new car minus the trade-in value, so you would be paying less tax. Not all states do this, so you should check – any dealership in your state will know what your state's tax policy on trade-ins is.

Another option you may wish to look into if you don't want to privately sell your car is to sell your car back to its own dealership. If your car is a Volkswagen, and you're buying a Toyota, sell your car back to the Volkswagen dealership. You may be able to get more for it than you could from the Toyota dealership, because a Volkswagen is worth more to a Volkswagen dealership than it is to a Toyota dealership.

To find out the value of your car, you can ask your insurance agency. They have access to the Kelly Blue Book, which you may also be able to get a hold of, which tells the values of each car based on its model and year. You can also look online to find cars of similar makes and compare prices and mileage. Make sure you know all of this information before you go to trade-in or sell your used car.

A small but important detail when looking to trade-in or sell your used car is cleanliness. Before you take the car in, spend a bit of time removing all of your personal belongings, vacuuming the car, and airing it out. As a bonus, you may find some coins in the cushions. A professional detail job may also increase the perceived value of your car. A clean car can sell for a couple of hundred dollars more than a messy car, and dealers are people too. They too are affected by the appearance of a car, even if they will detail the car again before they put it out onto their lot.

Trade-ins can make your new car buying experience easier. You won't have to worry about what to do with your old car, and it definitely feels better to have a lower price on your new car. But don't forget that you paid money for your old car, too, and you deserve some of the value. Also, don't let a trade-in damage your negotiating power – try to keep the negotiating about the trade-in separate from your negotiations about the purchase price of the new car.

### **Tips for Negotiating the Best Deal**

A car salesman sells cars everyday. The average car buyer buys a new or new to them car 4 times in their life. Who do you think has the advantage?

When you go into the dealership, after having looked at a few cars, you will probably first be greeted politely and told to ask if you have any questions. The salesperson will leave you to look around for a bit, and then reappear if you seem to be ready. You will be offered coffee and soda. It will be very pleasant and nice.

But just because the car salesperson is nice, does not mean that you have to be nice. Be polite but firm, and you will get better results. Many people want to appear nice, and thus aren't as specific or persistent as they should be.

- **Ask Questions.** Know how much the car costs, and what goes into the cost of the car. Some fees, such as the destination charge, are non-negotiable. These are set by the manufacturer. Others, such as the prep fee, you may find questionable. Ask about any fees – what they are for, and why they are charged. Don't let charges get slipped into the price – if the price jumps, ask why.

- **Stay focused on the price.** Do not let yourself be distracted by trade-in values, fees, or financing. It may be best, when the salesperson asks if you are planning on trading in your current car, to hedge. Say you haven't decided yet, if you might be trading it in. Also, stay focused on the actual purchase price: many people will pay more if the price is presented to them in monthly installments. In fact, it may be best to shop around to your bank and other financial institutions for a car loan.
- **Make sure your appearance does not belie your words.** If you show up at the dealership driving an expensive car and wearing an expensive suit, it will be difficult for your salesperson to believe that you cannot afford the car if they keep the \$50 prep charge.
- **Be prepared to walk away.** Even if you really like a car, if the salesperson knows you have to have it, and in that exact color, they will not go to as much effort to keep you interested.
- **Be prepared to go home and mull it over.** Negotiations can sometimes get very intense and high pressure – you may need to take a break and think in order to come to the best deal, and in order to see the whole picture. Don't let buying your car become a massively complicated task. Get your salesperson's business card, and the quote you've come to so far on paper. If the salesperson says that the price is only good for that day, ask them why. If it's because of a manufacturer's incentive, maybe you should just go for lunch and come back later. If it's because of something their manager says, try calling their bluff. Say you're sorry, but you really do need to discuss this purchase with your spouse/family/Chihuahua and if the price actually will disappear, then you won't waste their time in coming back.

The most important thing to do in negotiations is to stay calm and firm. Don't tell the salesperson a range for what you are willing to spend, as the salesperson will then choose the number at the top of the range. Choose a price you are willing to pay, and stand there. Even if you are willing to pay more, keep saying that number when asked.

Keeping focused on what is important to you will allow you to navigate the confusing path towards getting the best car price.

## **Get a Vehicle Inspection**

Once you've looked over your used vehicle, inspected it yourself, test driven it, and negotiated a price, you may think you are done and the only thing you have left to do is sign next to the little post it sticky and drive away with your practical new to you car.

Before you drive away, or sign anything, make sure that your car purchase is conditional on the car passing a vehicle inspection by an independent mechanic. If you can't take the vehicle to the mechanic, automobile associations often have mechanics who will travel to the car and inspect it at the dealership or the private seller's home. This inspection can cost between \$75 to \$100, so this should be one of your last steps in purchasing a car – you don't want to spend \$100 on every car you look at.

An independent mechanic can make certain that the car is actually in good shape. He or she might find small concerns with the car – brake pads needing to be replaced soon, or a worn

belt. This may allow you to go back and renegotiate the price of the car, perhaps deducting some of the repair costs, or having the dealer do the repairs. If the dealer does the repairs, you may wish to get another vehicle inspection after he or she is done.

So in your deal with a dealer, or while talking to a private seller, make sure it is known and written down that the deal is dependent upon a vehicle inspection.

Have a clause added to the deal "this deal is contingent upon an inspection by mechanic Bob and my accepting of that vehicle inspection". If the dealer will not accept this clause, simply do not sign the deal until the vehicle inspection has been done.

If the dealer or seller refuses a vehicle inspection by an independent mechanic, walk away. Better yet, run away.

Also be willing to walk away from the car if the results of the vehicle inspection are not good. You do not want to spend the next few years with a car that breaks down on the way to work.

### **What Not To Do When Car Buying**

There are a lot of important considerations when buying a car, and a lot of things you can do to make it easier for yourself. There are also a lot of things you shouldn't do, either because it will mess up your negotiations, or could end up more directly costing you money.

- Don't let your car buying be an emotional choice. Just because your Uncle Bob is selling a car, and hey, you need a car, does not necessarily mean that Uncle Bob's old car is your best choice. Uncle Bob may have smoked. Uncle Bob may have driven a car big enough to fit your high school soccer team.
- Don't give out your personal information. Especially if you are buying a car from an individual who is selling their old car, all they need is for you to fill out the information on the transfer papers. If they are concerned about your check, go to the back and have a certified check done. At the car dealership, they only need numbers like your social security number if they are going to be doing your financing, and then only once you have actually agreed to buy the car.
- When negotiating, don't talk too much. Once you make your offer, let it sit. Wait for them to say something. This can be difficult, as you may feel the urge to add something onto your offer, such as "...or maybe we could go a bit higher" when the salesperson doesn't say anything, but let it sit. Smile and wait for them to respond, and when they do, ask them why they can't meet your offer. Go through their offer fee by fee and charge by charge.
- When negotiating, the salesperson may leave his or her desk momentarily, perhaps to talk to someone else. While they are gone, don't say anything that you wouldn't say in front of the salesperson.
- Don't express excitement about the car. Sellers can sense this, and will exploit it. If you feel like you've appeared too eager for the car, leave and come back another day.

- Don't sign anything until the entire deal has been negotiated. Treat your signature as the end of negotiating, even if it isn't, and don't sign until you're willing to accept the terms – you can make the deal conditional on an inspection
- Avoid paying a deposit. Deposits, while they may be refundable, usually aren't. Or it's just very difficult to get the deposit back.
- When buying a used vehicle, don't skimp on the background checking. Make certain that the car does not have a lien against it.

Buying a car is a very exciting event. Avoid buyer's remorse by researching carefully and making certain that everything is right. Be sure that this is the right car for you and that you've gotten the best possible price.

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