

THE 2ND MOST EXPENSIVE THING



Homes are the biggest purchases most people make and that process is generally considered to be an exciting milestone. But the experience of buying the *second* most expensive thing most Americans own - *a car* - isn't viewed favorably at all.

LESS THAN 1% OF SHOPPERS DESCRIBED THE CAR BUYING PROCESS AS AN IDEAL EXPERIENCE.

-Autotrader Car Buyer of the Future Study

The internet has had massive impact on the way consumers shop for and buy cars. According to a report by Detroit-based McKinsey's Automotive & Assembly Practice, today's average car buyer visits 1.6 dealerships before making a purchase compared to five dealerships ten years ago. People are doing their own research online at home before venturing into what many view as an aggressive, less-than-consumer-friendly

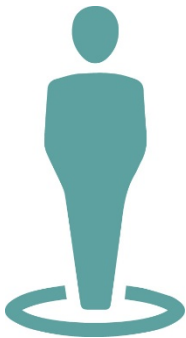
dealership environment. Insight from current and former auto salespeople can give buyers confidence and an edge...

4 CAR BUYING TIPS FROM PEOPLE WHO SELL THEM



TIMING IS EVERYTHING

Take advantage of the need to make room for new shipments and new models and buy at the end of the month - or the end of the year - when dealers and salespeople alike are trying to make quotas and earn financial incentives.



GO SOLO

Salespeople are more likely to push harder when all of the decision-makers are present. If you're part of a couple, visit the dealership alone to sit in and test drive vehicles you're considering.



ASK WHAT'S "IN THE CORRAL"

Cars can get returned to dealers for many reasons, leaving them with autos with only a few miles on them that they can no longer sell as new. These vehicles will have deep discounts and may be even better options than demos or former loaners.



FINESSE THE FINANCING

Don't assume financing from your own bank or credit union is better than what dealers can provide. Review and assess cash back incentives and financing options. Even if a car has a low - or zero - percent interest rate for only a limited time, you can refinance the vehicle when that ends and save hundreds or thousands of dollars

**Cars are a big part of the American culture.
Research and a little strategy can make buying them less stressful!**



“I’ve always been asked, ‘What is my favorite car?’ and I’ve always said, ‘The next one.’”

- Auto designer, racing driver, entrepreneur Carroll Shelby