

I DON'T BLOG

How to Buy a Vehicle without Getting Screwed

Use [Car Cost Canada](#) to check MSRP, invoice pricing, and any factory incentives.

Contact multiple dealerships for quotes via email before stepping into one. This sets a baseline for negotiations.

Never share how you're paying upfront. Dealers make money on financing, so if they assume you'll finance, they may offer a better price. You can always say, *"I'll decide based on the best overall deal."*

Don't put down a huge deposit. Some dealerships pressure buyers into large deposits to "hold" a vehicle. Keep it minimal and never hand over money without a signed agreement.

Ask for a detailed breakdown of fees. Dealers sneak in admin fees, VIN etching, and other nonsense charges. If they can't justify it, push back.

Negotiate trade-ins separately. Get a firm price on the new car first, then talk trade-in. Dealers mix numbers to make a deal look better than it is.

Check insurance rates before committing. Some cars have surprisingly high premiums. A quick call to your insurer can save you from sticker shock later.

Be ready to walk away. Your best leverage is the willingness to leave. If they won't meet your price, thank them and go. You'd be surprised how often they suddenly "find" a better deal.

Negotiate the out-the-door price. Focus on the total cost—including taxes and fees—not just the sticker price or monthly payments. NEVER negotiate based on monthly payments.

Decline all dealer add-ons. Nitrogen-filled tires, extended warranties, protection packages—it's all overpriced. You'll save money servicing your vehicle elsewhere.

If ordering, expect less negotiation. But if buying off the lot, end-of-month, quarter, or year can mean better deals.

Test drive at a different dealership. If you already know where you'll buy, test drive elsewhere. It keeps you from forming an emotional attachment where you plan to negotiate. Dealers *want* you to drive with them—it's a tactic to build a connection.

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Get pre-approved for financing, even if paying cash. A loan quote from your bank gives you leverage against dealer financing.

Read the contract carefully. No blank spaces, no last-minute surprises. If anything seems off, walk away.

Know your financing options. Buying outright isn't always the best financial move. Sometimes leasing or financing makes more sense. Run the numbers.

Know what's actually mandatory. Dealers will tell you all kinds of lies about required fees. Some are real, some aren't. Know the difference.

And if you're a woman, brace yourself. Many dealerships still talk down to women. I've lost count of how many salesmen have treated me like I don't know what I'm doing—when I know more than they do. If possible, work with a female salesperson. She's less likely to try and swindle you.