

TO REST ASSURED

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[Assignment: Nearly everyone has expertise in some subject or activity. Using the process analysis mode, explain something you know well to general readers who do not have the "insider's" perspective which you have.]

Purchasing a vehicle can easily become an "Excedrin headache." For the past two years, I have worked at an automobile dealership. With my inside information, I hope to give you some insight on how to save time, money, and aspirin when purchasing a new vehicle.

Begin by reading a Consumer Reports magazine and newspaper articles about the vehicles that interest you. Next, write down important facts such as average resale, or customer satisfaction. Then you can narrow the choices down to which vehicles you want to take the time to see.

Now, you'll want to go to the dealerships with a pen and note pad in hand. Ask a salesperson to show you everything he knows about the vehicle you are interested in buying. Such information would include options, safety, and comparison to similar vehicles produced by another manufacturer. Also, try to get him to sell you on the dealership. Excellent qualities of the dealer are usually shown by awards in the showroom or service department. These awards are given by the corporation, for such things as outstanding customer satisfaction, or high quality work done by the service department. The salesperson should be able to be able to explain numerous good qualities of the dealership if they do exist. Check to see if the parts department has a large inventory, and how long it takes to get parts on order.

For each vehicle, write down the Manufacturer's Suggested Retail Price (M.S.R.P.). Note that some dealers put on addendum stickers for new vehicles, ranging from \$1000 to \$15,000 over M.S.R.P. Disregard this price. The salesperson will come up with one of numerous reasons for this higher price. The number one reason is to show equity in your trade. Inform the salesperson that if he was planning to give you a fair amount for your trade, the higher price does not make a difference. He will try to convince you that it is to show the bank that you have higher equity. Tell the salesperson that you want to start dealing at M.S.R.P., or you do not want to deal at all. Most of the time the addendum is there in order to make a much higher profit for the salesperson and the dealership. Please realize, though, that some exotic vehicles do have an addendum because of high demand; in this case, you will have to pay the price to be the first one on the block to have the vehicle.

Next, write down the options, advantages and disadvantages of each vehicle. He will try to get you to test drive the car. Do not drive the car. If you drive the vehicle, your emotional wants will take over your logical wants. When driving the vehicle you will fall in love with the gadgets

instead of the overall vehicle. Get the salesperson's business card and tell him you'll be back if you decide that this is the vehicle you want. You should keep his card. If you enjoyed working with him, you can go back and ask for him. If you did not like him for some reason, you can call his manager, and explain why. Tell the manager that you want a vehicle, but not from that particular salesperson. At this point the manager may give you an extra incentive to come back in. No manager wants to lose your business to another dealer because of a salesperson. On your way home stop and pick up a *Pace* or *Edmund's New Car Guide* at any drugstore.

In a day or two, look over your fact sheet. Evaluate the vehicles you liked the most and that will suit you best. Now, get out the book you bought. This guide will show you how much the dealer pays for each vehicle, and the dealer's cost of each option. This will also show you the sticker price for each option. Do not expect to pay what the dealer paid for the vehicle. The dealership stays open by making a profit. You just want to prevent the salesperson from making a killing off of you. Jot down a price that falls in the middle ground between the price the book gave you and the M.S.R.P. for that vehicle.

Decide which vehicles will fit best in your budget. Then decide which of those also look good on paper, by combining all of your forms of research. You will also want to pick a dealer that is near you so you don't have to drive far for parts or service. Finally pick one that has a good customer satisfaction record. Pick your number one choice, and go to the dealer. Drive the vehicle, without the salesperson. This way, he cannot pressure you and you can have time to think on your own without distraction. Do not be surprised if they ask you to sign a liability statement and/or to see your driver's license. This is done for their insurance purposes. If you do not like the way it drives, go to your second and third choice until you find the one you like.

Make sure that the day you choose to buy a vehicle is a good day to buy. There are better times of the month and/or year to buy vehicles than others. The best time is the end of the month, with the weather being bad, and two hours before closing. At this point the managers will do anything to sell a vehicle to help a salesperson meet his or her quota. It is also best to buy from a larger dealership. Larger dealerships usually have more incentives. When returning to a dealership, never say that you really like any vehicle. When you do this you give them ammunition to pull your emotional strings, and sweet talk you into paying more than you had intended. Next you will want to sit down and hammer out a deal. The salesperson will show you to his office and tell you he will be right back. This will give you a chance to get comfortable and organized. When the salesperson returns, there are three "nevers":

- 1) Never show him your note pad.
- 2) Never tell him you have a trade until you get the deal you want. (You will know exactly how much they are giving you for your trade this way. They can work numbers, so it looks like you are getting more than you actually are. If you aren't getting what you expected, you can sell it on your own.)

3) Never tell him what you are willing to pay until you get a quote from him.

The salesperson will try to coerce you to do these three things. There may be a time of silence. Don't be the one to break it. Make him/her break the silence. By doing this you put yourself in control, and not the salesperson. He will leave to go talk to the manager and get a price to offer you. Only deal on price, not payment, so you know exactly what you are paying. When he comes back, look at his offer, and then counter offer. If they offer you a gift as an incentive, most of the time you can get an even better price without the gift. Sometimes the gift is offered by the corporation, and the dealer does not have to pay for it. In this case, just take the gift. He will do one of two things: say okay to your offer or say that they cannot do that price. If he says yes to your offer, great, then you have done well to control the whole process. If he says he cannot do that price, just stand up shake his hand, and thank him for his time and begin to walk out slowly. Do not go and look at the car again. This shows too much desire. The salesperson has been trained to read body language. If your offer was reasonable, they will not let you leave.

Congratulations! Your time and effort have paid off big with a shiny new vehicle at a good deal that you can feel confident about.

Guess what--you get to deal a little more now. You will be sent into the finance office to be sold warranties, and to find the best way to pay for your vehicle. Financing through a bank is the most popular, but there are other ways. A lease is another way, and you will have a lower payment. Be aware if there will be any cost to you when you turn in the vehicle. Some corporations, such as Chrysler, offer a hybrid of a lease and a straight buy. This type allows an even lower payment with a guaranteed trade in value, and no price to pay at the end of the term. You also have the chance to have equity and put cash in your pocket, when you trade the vehicle in. Ask the finance manager about their corporation's particulars. Now decide the best way for you with the manager's help. When it comes to warranties, realize that there is a little room to dicker on price.

Buying a new vehicle is probably one of life's largest musts, but we all have to face the headache sometime. You have now managed to buy a new vehicle without the excessive use of Excedrin.

[Editor's Note: Several local automobile dealerships have been pressuring us to suppress this essay, but we reprint it anyway, in part to illustrate how writers can make use of all sorts of experiences in their writing, including summer jobs, and as you will see if you read Ryan Evans' essay on making videos, even class assignments.]