



**FACT SHEET: HOW TO BE AN INFORMED CAR-BUY-HER**  
**Distributed by CAR-BUY-HER**

**It All Starts With Research:** It is important to find the right vehicle that fits your lifestyle and meets your needs in your price range. Take some time to do some research on what type of vehicle (car, truck, SUV, etc.) will be best suited for you. Where do you plan to go? Will you be driving off-road or will you be sticking to the highways? Once you figure out what type of vehicle you want, narrow it down to what brands and price range. While looking at makes and models ask yourself questions like: Do you want I buy new or used? What warranties are available? Questions like these will make targeting your research easier. The internet is a great resource for anyone looking to purchase a vehicle. Not only can you find information on makes and models, you can find out dealer costs, incentives, rebates, the going price and trade-in values before you even step foot inside a dealership.

**Understand Pricing:** Decide how much you can afford to spend on a new vehicle and then decide how much you want to spend. Knowing the price you are willing to pay for a car is the core of negotiation. This is where good research comes into play. If you know how much a dealership spends on the vehicle and how much people across the country are paying for the same model, it will give you some extra leverage when negotiating a purchase.

**Know Your Buying Power:** Dealerships are starting to realize that more women are purchasing their own cars. In fact 50% of women purchase new cars and 48% of women buy used cars. Although some stereotypes remain, you will find dealerships are becoming more and more receptive to women buyers. That doesn't mean you won't run into a salesman with an old-fashioned mindset. Be prepared and remember the salesperson is there to serve you. If you feel the salesperson is being condescending leave and report the salesperson to the dealership.

**Don't Feel Pressured to Buy:** Sales people can sometimes put pressure on you to buy a vehicle the first time you show up. Remember, buying a car is a big commitment; you want to make sure you are happy with your purchase. Take some time to check out different dealerships and different models. If you like a car, get the information and let the sales person know you will get back to them. You don't have to negotiate in the dealership either. You can always call or email the sales person later to negotiate. A good idea is to begin shopping for your car several months before you anticipate buying a car. This allows you the time you need and keeps you from emotionally connecting to a vehicle.

**Buying Later Models Saves You Money:** In September, manufactures release new models. That doesn't mean you should buy the newest one. The model of last year's car sitting on the lot next to it is just as new—and cheaper. Not only does the price on new cars drop, so do the prices of used cars.

**Read Before Signing the Dotted Line:** Most dealerships allow you to take home a blank copy of the contract to look over before you sign it. Read it carefully and ask your salesperson any questions before signing the contract. This is very important. The worst thing that can happen is to find out that what you thought you agreed to and what's on paper are two different things. Remember, once you've put your name on the dotted line, you've essentially agreed to what's in print.

**Shop Around for Financing:** The first place you go may not always offer the best deal. Shop around and take your time researching financing plans. Banks, credit unions and online loan companies all offer different rates. Make sure to get the best deal possible.

**Know How to Walk Away:** The Dealership doesn't have a car that fits your needs? Is the salesman too pushy? Don't like the contract? Don't be afraid to walk away. You can always leave a deal no matter how long you've spent with a salesperson. Remember: You hold the purse strings.

#### **ABOUT CAR-BUY-HER**

Car-Buy-Her is a business and consumer education firm, that works to educate and connect female auto consumers and dealerships. The company provides both consumer and business training and offers an online automotive resource for women located at [www.car-buy-her.com](http://www.car-buy-her.com). Email thoughts to [ncontrol@car-buy-her.com](mailto:ncontrol@car-buy-her.com).