

CAR BUYING 101: HOW TO WIN THE Negotiation Game



Buying a car can often feel like a back-and-forth negotiating game. So, how can you gain the upper hand?

1

Be Prepared.

Know:

- ✔ What kind of car you want
- ✔ How much it costs in your area
- ✔ The approximate value of your trade-in
- ✔ Your credit score (and get pre-approved, if possible!)

Hot Tip: Bring copies of your license and insurance, so you won't



have to go back inside to get the originals if you're ready to leave.

2

Establish your total budget – and stick to it.

Hint: This should be the total cost you want to spend, not just the monthly payment you can afford.



3

Be ready to walk away.

Remember: you're in control. Nervous about face-to-face negotiating? Use the phone or email to take the pressure off.



Need help setting your budget?

Reach out to a [personal financial manager](#) or counselor at your nearest Family Center.



For more tips, follow the Office of Financial Readiness at <https://finred.usalearning.gov>

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