

CAR BUYING 101: WHAT YOU NEED TO KNOW ABOUT Dealer Add-Ons



Option overload?

Dealer Add-Ons are extras installed or offered by the dealer, not the manufacturer. Do your research to know what you want – and what you don't.



Q: Should you get them?

A: Maybe.

Better question:

Can you afford them?

Hot Tip:

You can often negotiate lower prices for add-ons!

Common Insurance Add-Ons

GAP Insurance covers the difference between what you'd owe and the value your insurance provides if your car is totaled or stolen.

Extended Warranty covers repairs for a period of time after the manufacturer's warranty expires.

Prepaid Maintenance Plan covers regularly scheduled maintenance, like oil changes and tire rotations, for a certain time period or mileage amount.



Financing dealer add-ons can significantly increase your total price and monthly payment.

Make sure what you pay is worth the value you receive.

- ✓ Research
- ✓ Shop around
- ✓ Negotiate
- ✓ Be firm

Need advice? 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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