



AT THE DEALERSHIP

Negotiation Game Plan & Walk-Away Worksheet

Decide your numbers at home, where nobody is watching the clock but you.

A NOTE FROM OUR TEAM

Every good negotiation is won before you leave the house. We want you walking in with two numbers written down: the price you're aiming for and the price where you stand up, say thank you, and leave. Once those are on paper, the pressure belongs to the dealership, not to you.

— The Auto Advocate Team

Dealerships negotiate every day. You negotiate for a car once every few years. That gap in practice is the dealership's biggest advantage, and the only way to close it is preparation. This worksheet gives you your numbers, your anchors, your order of operations, and your exact words, so you never have to make up a strategy while a manager is waiting.

1 Your Numbers, Decided at Home

Every figure here should be an **out-the-door** number: price, fees, tax, title, and registration together. That's the only number that can't be shuffled around.

YOUR NUMBER	WHERE IT COMES FROM	AMOUNT
Target out-the-door price	Your research anchors (Section 2) and best written quote (No. 23)	\$
Walk-away out-the-door price	<i>The most you'll pay. One dollar more and you leave.</i>	\$
Trade-in target	Your bookouts and offers (No. 12, No. 13)	\$
Trade-in minimum	Below this, you sell the vehicle elsewhere	\$
Pre-approved APR and term	Your bank or credit union (No. 09, No. 10)	
Cash down you're willing to put in	Your True Car Budget (No. 02)	\$
Maximum monthly payment, all-in	A ceiling, never a target. Don't share it.	\$

2 Research Anchors

An anchor is a number you can point to that isn't your opinion. The more anchors you bring, the shorter the conversation.

ANCHOR	WHAT IT TELLS YOU	FIGURE
MSRP (window sticker)	The manufacturer's suggested price. A starting point, not a target.	\$
Kelley Blue Book Fair Purchase Price	KBB describes it as what consumers are typically paying, adjusted by region.	\$
KBB Fair Market Range	KBB's estimated range most people will pay this week, before taxes and fees.	
Current rebates and incentives	From the manufacturer's site. Note eligibility and end dates.	\$
Best competing written OTD quote	From your Dealer Contact & Quote Tracker (No. 23)	\$
Your trade's bookout and best outside offer	From your trade-in documents (No. 13)	\$

3

Separate the Four Numbers

Every car deal is really four deals: the **price** of the vehicle, the value of your **trade**, the **rate** on your loan, and the **payment** that results. When they're negotiated together, money can move from one to another without you noticing. Many stores still present offers on a sheet split into four boxes, called a **four-square**.

1. Price What you pay for the vehicle, out the door. Settle this first, alone, in writing.	2. Trade What they pay you for your vehicle. A separate transaction with its own number.
3. Rate The APR and term. The FTC says to negotiate the APR just as you would the price.	4. Payment The result of the first three. If 1 through 3 are right, the payment is just math.

FROM THE INSIDE

The classic four-square has boxes for price, trade, down payment, and monthly payment. Notice what's missing: the rate and the term. That's on purpose. A desk can make a payment look good by stretching the term, give you more for your trade while holding the price higher, or lower the price while adding to the rate. When a four-square comes out, calmly slide it back and say, "Let's just do the out-the-door price first."

4

Your Order of Operations

- 1
- Price first, out the door, in writing. The FTC recommends getting the out-the-door price in writing and negotiating price before anything else.
- 2
- Then the trade. The FTC advises waiting to discuss a trade-in until after you've negotiated the price. Know your payoff and your bookouts before this step.
- 3
- Then the financing. Show your pre-approval only after price and trade are locked. Ask the finance office to beat the APR, not the payment. Keep rate shopping inside the 14- to 45-day window the CFPB describes, so lender inquiries generally count as one.
- 4
- Then optional products. Each one priced individually, each one your decision. See No. 19.
- 5
- Last, confirm the payment. Check it against the buyer's order (No. 20). If it doesn't match the math, stop.

5

Scripts: What They Say, What You Say

WHEN YOU HEAR	YOU SAY
"What monthly payment are you looking for?"	"I'm focused on the out-the-door price. Once we agree on that, we can talk about how I'll pay."
"Are you trading anything in?"	"I may be. Let's settle the price of this one first, then we can talk about that separately."
"What would it take to earn your business today?"	"An itemized out-the-door price at or under my number. Can you put your best one in writing?"
"That's below our cost."	"I understand. Here's what I'm seeing elsewhere in writing. If you can't get there, no hard feelings."
"Let me take this to my manager."	"Sure. Please bring it back itemized, out the door."
"The add-ons are already on the car."	"I didn't ask for them. Please remove the charge or show me the price without them."
"Your rate is already the best we can do."	"My credit union approved me at this APR. Can you beat it on the same term?"

6 Pressure Tactics and Your Response

TACTIC	WHAT'S REALLY HAPPENING	YOUR MOVE
"This price is only good today."	Urgency to stop you comparing.	Ask for the expiration in writing. Real incentives have published end dates.
The long wait	Fatigue lowers resistance.	Set a time limit when you arrive. When it hits, leave politely.
The manager "drop-in"	A new face to restart the conversation.	Repeat your number. Same words, same calm.
"Another buyer is looking at it."	Fear of missing out.	"If it sells, I'll buy a different one." There's always another.
Holding your keys or license	Makes leaving feel awkward.	Ask for them back. You're free to go at any time.
"Just sign so we can get it approved."	Commitment before terms are final.	Never sign until every number matches. See No. 20.

7 My Walk-Away Commitment

Fill this out at home and sign it. Read it again in the parking lot before you go in.

- | | |
|--|---|
| ☐ The out-the-door price is above my walk-away number | ☐ Products I declined show up in the contract |
| ☐ They won't put the price in writing | ☐ The financing is "pending" and I'm told to take the car anyway |
| ☐ My trade is valued below my minimum | ☐ I feel rushed, tired, or confused |
| ☐ The APR is higher than my pre-approval | ☐ The paperwork doesn't match what we agreed |

If any box above is true, I will say "Thank you for your time" and leave. Signed _____

My walk-away OTD number _____

Date _____

WALKING AWAY IS A STRATEGY, NOT A FAILURE

Good stores don't need you to be desperate. Leaving your name and number with a polite "call me if you can reach my figure" is often the most effective move in the whole process. If they call back, you negotiate from strength. If they don't, the market just told you something valuable.

DON'T NEGOTIATE ALONE

We'll be on the phone for every number.

With Lot Coach, our team stays with you live by phone from hello through the finance office. We evaluate every offer and every line of the paperwork in real time, keep the four numbers separated, and help you walk away cleanly if the deal isn't fair.

Lot Coach \$599

(405) 761-3390 • autoadvocacy.net
THE DEALERSHIP HAS EXPERTS. NOW YOU DO, TOO.

SOURCES

Federal Trade Commission (FTC), Buying a New Car: consumer.ftc.gov/articles/buying-new-car

Federal Trade Commission (FTC), Financing or Leasing a Car: consumer.ftc.gov/articles/financing-or-leasing-car

Consumer Financial Protection Bureau (CFPB), How will shopping for an auto loan affect my credit?: consumerfinance.gov/ask-cfpb/how-will-shopping-for-an-auto-loan-affect-my-credit-en-763

Kelley Blue Book, New Cars FAQ (Fair Purchase Price and Fair Market Range): kbb.com/faq/new-cars

This worksheet is an educational planning tool, not legal, tax, or financial advice. Verify all figures with your lender, insurer, and the dealership before you sign.