A NEW-CAR BUYING GUIDE FROM INSIDE THE DESK

The Contrarian Method

10 Rules for Buying a New Car

The short version. One written out-the-door price, one visit, and a payment you already checked at home.

Don't negotiate the payment,
but you'd better know what your payment will be if you're financing.

10 rules · one page each · a "Do this" on every page

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Introduction

Most car-buying advice is written by people who have never closed a deal. This is the short version of what actually works, from someone who works the desk.

Over 80% of new-car buyers finance, with a loan or a lease.[1]

So the sentence on the cover matters. You don't negotiate the payment, because a payment can hide anything. But if you're financing, you'd better know what it will be, because that's how you catch what's hidden.

FROM THE DESK

I watch this happen all the time. A buyer does everything right on price. They shop it, they push, they get a great out-the-door number, and they shake hands proud. Then the payment lands, and it's money they don't have. A great price on a car you can't afford is still a bad deal.

So figure out the payment you can afford first. Then negotiate one number: the out-the-door price, on one car, in writing. The ten rules show you how.

HOW TO USE THIS GUIDE

1
Read the one-page summary of all ten rules.

2
Financing? Run your payment at home (Rule 2) before you contact any store.

3
Each rule ends with a "Do this" box. Do that one thing.

[1] Experian, *State of the Automotive Finance Market*, Q2 2026: 83.32% of new vehicles financed.

The 10 Rules

If you read one page, read this one.

1. **Don't visit three stores.** Get an itemized out-the-door price in writing on a specific VIN. Pick a winner. Go once.

2. **Don't negotiate the payment, but you'd better know what your payment will be if you're financing.** Negotiate only the out-the-door price on this car. If you're financing, know your affordable payment *before* you negotiate out-the-door, because a great price on a car you can't afford is still a bad deal. Then use that payment to check their numbers.

3. **Don't wait for the last day of the month.** Mid-month, on a car that has sat 45–90 days, beats month-end theater.

4. **Don't hide the trade.** Disclose it, keep it a separate deal, and put a written CarMax or Carvana offer next to their number on day one.

5. **Don't lead with cash.** Lock the out-the-door price as if you might finance. Decide how you pay afterward.

6. **Don't rule out leasing.** If you change cars every 2–4 years and stay inside the miles, a lease can beat buying.

7. **Don't rule out dealer financing.** Captive specials often beat the credit union. After the price is locked, take the cheaper APR on the term you already chose.

8. **Don't custom-order if you want a deal.** The money is in aged inventory.

9. **You want the longer warranty, just not at their price.** Almost everyone would love more coverage. The problem isn't the warranty, it's that the price rarely matches the value. Get a long-term service contract backed by the manufacturer, not a third-party plan from the dealer's insurance company. A fair price is about 5% of the car's selling price, so on a $40,000 car that's around $2,000. Tire-and-wheel and GAP can be worth it too. Get each one priced in writing next to your out-the-door number, and if the price doesn't match the value, don't take it. Say no once to the rest.

10. **Don't default to used.** A 2–3-year-old version often doesn't save enough once you count the rate, the remaining warranty, and its condition. Run the numbers.

RULE 1

Don’t visit three stores.

1

Get an itemized out-the-door price in writing on a specific VIN. Pick a winner. Go once.

The internet treats shopping like a sport. Every extra visit is another four-square, another “let me talk to my manager,” and another chance to fall for a color under showroom lights. The desk sees a shopper who’s already been to two stores as someone who’ll be back.

The real competition is written out-the-door prices on the same spec from two or three stores, **without you standing there**. Compare paper, not coffee. If a store won’t put an out-the-door price on a VIN in writing, it isn’t your winner, and you didn’t have to drive there to find out.

Need a test drive? Fine. Treat it as research. Drive the trim you want on a weekday, and talk about the car, not the deal. Never test-drive and negotiate on the same visit. The store that sends the best written number earns your one visit, to inspect and sign.

DO THIS **Send this email to two or three stores**

> “Hi **[name]**, I’m buying this week from one store. Please email a written out-the-door price on VIN **[VIN]** (in stock). Itemize the selling price, any factory rebate, the doc fee, every other dealer fee by name, sales tax, title and registration, and the out-the-door total. No add-ons or packages in the quote. Please send the price, not a monthly payment.”

RULE 2

Don’t negotiate the payment, but you’d better know what your payment will be if you’re financing.

2

Negotiate only the out-the-door price on this car. If you’re financing, know your affordable payment before you negotiate out-the-door, because a great price on a car you can’t afford is still a bad deal. Then use that payment to check their numbers.

A payment is a blender. Price, term, rate, down payment, tax, and add-ons all disappear into one figure. That’s why you never answer “what payment are you looking for?” A $40-a-month difference sounds small, but at 6% over 60 months it’s about $2,000 more financed.

If you’re financing, know the payment anyway. That’s how you catch the blender. Start at your kitchen table with the payment you can actually afford, counting insurance, fuel, and the rest of your budget. Work backward to the most out-the-door price it supports. Then negotiate that one number.

Once the price is locked, check their printed payment against your math. If it’s much lower than yours, something changed: a longer term, packed-in products, a lease, a balloon, or a different amount financed. Paying cash? The out-the-door price is your whole number.

DO THIS **Run the payment at home**

$40,000 financed, nothing down	0% floor (amount ÷ months)	At 6% APR
48 months	$833.33	$939.40
60 months	$666.67	$773.31
72 months	$555.56	$662.92

No standard loan comes in under the 0% floor for its term. If a store prints $500 a month on $40,000 for 60 months, the term, the amount financed, or the structure changed. Find out which before you sign. Use your own rate, not 6%.

RULE 3

Don’t wait for the last day of the month.

3

Mid-month, on a car that has sat 45–90 days, beats month-end theater.

Yes, stores have monthly targets. They also know every blog told you to show up on the last Saturday with a pre-approval and an attitude. That day the lot is packed and the desk is slammed. The cars that actually get discounted, the aged units and odd colors, may already be in three other people’s inboxes.

Mid-month, a salesperson will answer you and a manager has time to decide. Watch **days in stock** instead of the calendar. A car that has sat 45–90 days costs the store money every day it sits, because dealers typically finance their inventory. That car, on a quiet Tuesday, is better leverage than any calendar.

End of month can still work, if *that* VIN is the aged one and you already have the written number. The calendar isn’t the strategy. The age of the car is.

DO THIS **Find the aged car**

- [ ] Check the listing. Some dealer and listing sites show days in stock.
- [ ] If they don’t, ask: “How many days has VIN **[VIN]** been in stock?”
- [ ] Check the build month on the sticker inside the driver’s door jamb.
- [ ] Shortlist two or three matching VINs, ideally 45–90 days in stock.
- [ ] Send your out-the-door requests mid-month.

RULE 4

Don’t hide the trade.

4

Disclose it, keep it a separate deal, and put a written CarMax or Carvana offer next to their number on day one.

Hiding the trade doesn’t protect you. The store still has to appraise it, run the payoff, and rebuild the worksheet. You lose an hour watching someone “discover” the car you drove in, and the price you thought you locked grows a new column.

Disclose it in your first email and ask for two separate numbers: a **purchase-only out-the-door price** with no trade assumed, and a **gross trade allowance** on your car. Keep the allowance and your payoff on separate lines. “We’ll take care of the payoff” without numbers is how a hole hides.

Do the tax math, too. In many states, when you trade to the dealer you’re buying from, sales tax is charged only on the difference. Not every state does this, so confirm yours. And never roll negative equity blindly. It’s optional, and it’s expensive.

DO THIS **Worked example (hypothetical)**

Your written outside offer is $20,000. The dealer offers $19,200. Your state taxes the difference at 6%. The dealer’s allowance saves you 6% × $19,200 = **$1,152** in sales tax, so their trade is effectively worth **$20,352**. That beats the outside offer by $352. At 3% tax, the savings are $576, and the outside offer wins by $224. Do the arithmetic every time.

RULE 5

Don’t lead with cash.

5

Lock the out-the-door price as if you might finance. Decide how you pay afterward.

Announcing cash tells the desk there’s no finance income to earn on this deal. Some stores get less flexible on price as a result. Walking in with “I’m paying cash” feels like leverage. It usually isn’t.

So keep the order straight: price first, then how you pay. Get the itemized out-the-door number in writing on the VIN, exactly as if you might finance. Once it’s locked, pay cash, wire it, use your credit union, or take the dealer’s rate if it’s cheaper. It’s your money and your decision. Just make it after the price is in writing.

If you do pay cash, your job is simple. The out-the-door price is your whole number. Check every line on the buyer’s order against the written quote, and don’t let a new fee show up between the email and the signature.

DO THIS **When they ask how you’re paying**

> “I haven’t decided yet. I have a pre-approval, and I’m open to your financing if it’s cheaper. Let’s lock the out-the-door price on VIN **[VIN]** first. I’ll decide how I pay once it’s in writing.”

RULE 6

Don’t rule out leasing.

6

If you change cars every 2–4 years and stay inside the miles, a lease can beat buying.

A lease isn’t throwing money away. It’s paying for the depreciation in installments. When the automaker’s finance company is offering real residual and money-factor support, leasing can cost less than buying and then trading in the same window. If you keep cars eight years or drive a lot of miles, don’t lease.

Negotiate a lease from the price, not the payment. The **cap cost** is the car’s price for lease purposes, and it’s negotiable, just like the selling price. The **residual**, the car’s contracted value at the end, generally isn’t. The **money factor** is the interest rate in a costume: multiply it by 2,400 for the approximate APR. Get it in writing, because dealers can mark it up.

Putting a big pile of cash down on a lease is usually a mistake. If the car is stolen or totaled next month, that money is often gone.

DO THIS **Check the lease math (hypothetical, before tax and fees)**

MSRP $40,000. Cap cost $37,500. 36 months. Residual 60% of MSRP = $24,000. Money factor 0.00250 (≈ 6% APR).

Depreciation: ($37,500 − $24,000) ÷ 36 = **$375.00**
Rent charge: ($37,500 + $24,000) × 0.00250 = **$153.75**
Base payment ≈ **$528.75** a month, before tax.

Cut the cap cost by $1,000 and the payment drops by about $30.

RULE 7

Don’t rule out dealer financing.

7

Captive specials often beat the credit union. After the price is locked, take the cheaper APR on the term you already chose.

“Never finance at the dealer” sounds savvy. It leaves real money on the table when the captive, the automaker’s own finance company, is running a special for your model and credit tier.

Get a credit-union or bank **pre-approval** before you shop, in writing: amount, term, APR, and expiration date. That’s your ceiling. Lock the out-the-door price. Then let the dealer try to beat your rate, in writing, on the same term and amount. Compare APR, term, amount financed, and fees. Never “we can beat your payment.”

Dealer financing is still a profit center. The store can mark up the lender’s rate, within limits, so you aren’t being rude when you ask which lender and what APR. Choose the term at home, too. If the only way the payment works is 84 months, the car is too expensive. The cheapest legal money wins, whoever’s name is on it.

DO THIS **Let them compete on rate**

> “The out-the-door price is locked at $ **[X]** . I’m pre-approved at **[APR]** % for **[term]** months on $ **[amount]** . If your lender or the manufacturer’s finance company can beat that APR on the same term and amount, please send the lender name and APR. Please don’t change the selling price.”

RULE 8

Don’t custom-order if you want a deal.

8

The money is in aged inventory.

A custom order is a car that doesn’t exist yet. There’s no competing VIN and no days in stock. You wait, you pay closer to sticker, and you hear “that’s what you spec’d.”

The money is in **aged inventory**: in stock, maybe last year’s leftover that’s still new, maybe a color you can live with, maybe a package you didn’t dream about. That’s where the store has a reason to move, because every day a car sits costs it money.

So write your spec before you shop, and keep it real. Then find in-stock VINs that match, and get a written out-the-door price on each one. If you need a unicorn, you’re a retail customer, and that’s fine. Pay retail or wait. Just don’t pretend you’re hunting a deal.

DO THIS **Write the spec on one card**

- [ ] Trim and drivetrain
- [ ] Your true must-haves (not a fantasy build)
- [ ] Every color you’d accept
- [ ] Two or three in-stock VINs that match, with days in stock
- [ ] A written out-the-door request sent on each one

RULE 9

You want the longer warranty, just not at their price.

9

> Almost everyone would love more coverage. The problem isn't the warranty, it's that the price rarely matches the value. Get a long-term service contract backed by the manufacturer, not a third-party plan from the dealer's insurance company. A fair price is about 5% of the car's selling price, so on a $40,000 car that's around $2,000. Tire-and-wheel and GAP can be worth it too. Get each one priced in writing next to your out-the-door number, and if the price doesn't match the value, don't take it. Say no once to the rest.

An "extended warranty" is really a service contract. Coverage is only as good as who stands behind it, which is why the manufacturer-backed plan is the one to want. That 5% figure is **a rule of thumb from the desk**, not a published standard. Use it as a gut check.

FROM THE DESK **You'll never overpay with me.**

GAP covers the difference between the insurance payout and what you still owe if the car is totaled or stolen. It makes sense with a small down payment, a long term, or rolled-in negative equity. Credit unions and insurers often sell it for less, so compare. **Tire-and-wheel** earns its keep with big wheels, no spare, and bad roads. Read the claims rules first.

The rest (paint and fabric protection, VIN etch, nitrogen, bundled "protection") gets one polite no.

DO THIS **Price each one in writing, next to the out-the-door number**

Line	Price in writing	Gut check
Out-the-door price (no products)	$ **[OTD]**	Your best written quote
Manufacturer-backed service contract	$ **[price]**	About 5% of selling price
GAP	$ **[price]**	Your credit union's or insurer's price
Tire-and-wheel	$ **[price]**	Your wheels, your roads

On a $40,000 selling price, 5% is about $2,000. Financed at 6% for 60 months, that's about $38.67 a month. Quoted $4,000? It's not the warranty you're turning down. It's the price.

RULE 10

Don’t default to used.

10

A 2–3-year-old version often doesn’t save enough once you count the rate, the remaining warranty, and its condition. Run the numbers.

“Never buy new. Let someone else eat the depreciation.” It’s the most repeated line in car buying, and it skips the math. New cars are expensive, but a 2–3-year-old version with 25,000–40,000 miles often sits closer to new than the folklore suggests.

Before the “smart used buy” wins, add up what it costs you. The used-car loan rate is often higher than a new-car captive special, so check yours. Count the factory warranty that’s left, the unknown history and condition, and the new-car rebate, special APR, or lease deal you give up.

Sometimes used wins. A three-year-old sedan with a clean history and a big discount off new can still be the math. Sometimes the new car with a real captive special is cheaper to own for four years. Superstition about depreciation isn’t a spreadsheet.

DO THIS **Put a real used VIN next to a real new VIN**

	New VIN	Used VIN
Out-the-door price	$	$
APR / term	% / mo	% / mo
Monthly payment	$	$
Total of payments (same term)	$	$
Factory warranty left	Full new-car coverage	
Rebates or specials you give up		

Used wins only if the spread survives the rate, the warranty, and the condition.

Want a real, itemized out-the-door quote? Get one from me.

Send me the car you want. I'll send back exactly what this guide tells you to ask for.

- ☐ A written, itemized out-the-door price on a specific VIN
- ☐ Every fee by name, with no add-ons buried in the number
- ☐ Your trade as its own line, next to your outside offer
- ☐ Service contract, GAP, and tire-and-wheel priced separately, in writing
- ☐ If you're financing: the APR, term, and amount financed, so you can check the payment

YOUR OUT-THE-DOOR QUOTE, IN WRITING

[NAME]

Call [PHONE] · Text [PHONE] · [WEBSITE]

Text me the car or VIN you want, your ZIP code, and whether you have a trade.

THE ONE SENTENCE

Don't negotiate the payment, but you'd better know what your payment will be if you're financing.

Educational only. This guide is general information for U.S. new-car buyers. It is not financial, legal, tax, or credit advice. Rates, terms, incentives, taxes, and fees vary by state, lender, credit, and vehicle, and they change often. Dollar examples are hypothetical round numbers, not quotes or offers. The 5% service-contract figure is the author's rule of thumb, not a published standard. Read every document before you sign. Finance statistic: Experian, State of the Automotive Finance Market, Q2 2026 (83.32% of new vehicles financed). CarMax and Carvana are trademarks of their owners, mentioned for identification only. © 2026 Jason Gardiner.