

After-Market Aggravation

After spending hours in the auto dealership negotiating the best price for your new car, all you want to do is sign the papers and go home! But No! You don't sign the purchase agreement with your salesperson. That would be too easy. Instead, you will talk with someone in the finance department.

Well, okay. How difficult can that be since you have a pre-approved loan with your credit union? As your salesperson ushers you through the door, you get an uneasy feeling.

You're right. This isn't going to be quick or easy. "Finance" people earn commissions on selling you after-market products ranging from paint sealant and undercoating (rustproofing) to multiple-year extended warranties.

Trying to sell you any or all of these items can consume

additional hours of your time and add hundreds of high-profit unnecessary dollars to the deal. And since they now have the magic papers for you to sign, you are trapped.

Here is a way for you to avoid all this potential aggravation (and by the way, after-market items are not recommended for purchase). Tell your salesperson, before agreeing on a price, that you'd like to expedite your paperwork after the sale is agreed upon, because you don't wish to buy any after-market items.

If the salesperson balks, politely say thanks, get up and leave. Most likely the salesperson will reconsider your request. If not, there are plenty of quality dealerships who will grant your wish and process your purchase documents without requiring you to listen to another sales pitch.