

# Am I Getting a Good Car Deal?

Ask yourself these questions when considering your deal.

## Fair Price Verification

Is there a discount on the Manufacturer's Suggested Retail Price for the new car?

- **Action:** Verify fair pricing with a [CarEdge Market Price Report](#).

## Detailed Price Analysis

Does the itemized out-the-door price quote from the dealership reflect fair charges?

- **Review:** [These are the fees you should never pay](#)

## Vehicle History (for Used Cars)

Check the history report for used cars to ensure there are no hidden problems or accidents.

- **Action:** Ask the salesperson for a copy of the CarFax, or any similar vehicle history report.

## Finance and Insurance Preparation

Are you ready and informed to deal with the offers in the Finance & Insurance office?

- **Review:** Look over our [finance office cheat sheet](#) before you sign anything!
- **Tip:** Prepare to negotiate or turn down any offers in the F&I office.

## Financing Terms

Ensure the terms of any financing or loan are clear, fair, and manageable.

- **Tip:** Can you qualify for a better rate with your credit score? How much would you save with a lower interest rate? Will the Finance Manager negotiate their rate?

## Add-On Evaluation

Are the additional products and services offered necessary and worth their cost?

- **Review:** [These are the add-ons to avoid, and those that may add value](#)

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## Add-On and Warranty Pricing

Have you effectively negotiated for fair prices on GAP insurance, maintenance plans, and Vehicle Service Contracts in the Finance & Insurance office?

- **Review:** Learn about fair pricing for [GAP insurance](#).
- **Action:** [Get a quote for extended warranty coverage](#) to ensure that you're getting a fair deal.

## Cancellation Policy Review

Can added products be refunded if you decide you don't want them?

- **Tip:** Every add-on is required to include a contract. See the contract's cancellation terms before agreeing to any add-ons.

## GAP Insurance Necessity Check

Is GAP insurance necessary for your situation, considering your down payment and financing?

- **Review:** [Our guide to GAP insurance](#) to verify if you even need it.

## Maintenance Plan Cost-Benefit Analysis

Are prepaid maintenance plans economically beneficial for you?

- **Action:** Do the math. How much would you actually save with a maintenance plan? Are you sure that you will use the plan benefits?

## Personal Satisfaction Assessment

Are you content with the terms of the deal and the vehicle itself? What are the chances that you'll regret the purchase?

- **Tip:** If you're having reservations about the deal, or your ability to afford the vehicle, it's worth taking the time to step back and reconsider.