



When a car manufacturer commissioned a survey recently, they found out that women buy 45 to 50 percent of all new cars and influence up to 80 percent of all automotive purchases.

The survey sent a powerful message that gone are the days when manufacturers thought women only cared about mirrors embedded in the visor. Research shows women car buyers are interested in safety technology, such as backup cameras, airbags, and warning systems and they're also looking for seamless communication technology that keeps them connected to their families, work, and social lives.

But has this transcended to the car dealerships? Do you take along a "male" to assist you in getting their attention and even when you do, do you feel like you are their "mini-me" while the salesperson (almost inevitably a man) speaks to them and not you? If that

happens, ask to speak to a manager or take your business elsewhere.

Below are some negotiating tips that will help give you an upper edge in the car buying process.

NEGOTIATING TIPS

Be casual.

Saunter through the dealership in a browsing sort of way. Yeah, kick a few tires.

Stick to your needs.

Determine what you need before you go shopping. It is really easy to get enamoured with colour, style and luxury interiors that you don't really need and every extra item can come with a hefty price. So you have a really nice car but may have to eat beans three times a week. Be clear about what those extras will cost you.

Do research.

There are many car buying guides out there that will give you performance data and reliability charts. Always remember to check the repair history and repair pricing. Warranties don't cover everything so make sure you get an itemized list of what they do cover so there are no nasty surprises after you purchase. Make sure the dealer knows that you are an intelligent and informed car buyer.

Know your price and get financing approved before you buy.

Know your maximum purchase and monthly payment amount and stick to it. When the dealer starts to negotiate a higher price, keep repeating your offering price like a broken record. If you have, or have had, teenage children, you know how that works! You just keep repeating yourself until the dealer gives in. We know of a woman who drove off the lot when she didn't get her price and the salesman was literally running after her. She got what she wanted!

Research rebates and incentives.

There are many rebates and incentives available but most are restricted to a specific model, repayment term or require a higher deposit. Remember to read the "mice type".

Negotiate after incentives.

Negotiate the price you want to pay with the dealer that does not include incentives. Then, after the price is established ask, "What else can you do for me?"

Not that good at wheeling and dealing?

Your Credit Union has partnered with Car Choice Canada to provide you with an easy and confident way to buy a new or used car. Let the experts at Car Choice Canada pre-negotiate the best deal on your behalf for any make or model. You could save thousands of dollars. For more details, [click here](#).

Express yourself.

If you have dealership or negotiating story to share with us contact me. The more we know, the more empowered we are.