

# Skip the Dealership

Do you hate to haggle? Here's how to minimize--or even skip--that sometimes-uncomfortable part of the new or used-car buying process.

Alternative choices range from auto brokers and buyers' agents to buying clubs and online services. They operate differently, but these options usually offer a low-price, no-haggle approach to obtaining a new car or truck.

An auto broker works with a network of dealers to shop on behalf of the buyer for the best price on a new vehicle. A broker looks for a vehicle that comes closest to your color and equipment requirements while netting that dealership's lowest-price offer, which may be within a few hundred dollars of a car or truck's invoice price. A broker will also inform the buyer of any factory rebates or other promotions. Most brokers can assist with financing, trade-ins, and paperwork; and facilitate the final payment. Once the deal is finalized, the car can usually be picked up at the selling dealership or, for an extra fee, the broker will have it drop-shipped to a local dealer or even driven right to your front door. Note, however, that some states ban auto brokers.

Buying services work similarly to auto brokers, selling certain vehicles at deep discounts. Some operate through credit unions; others are affiliated with warehouse-club chains like Sam's Club and Costco. Many clubs will locate a participating dealer in your area that has the vehicle you're looking for and is willing to sell it to you at a predetermined price.

Buyers' agents generally charge a flat fee to the shopper, but get no reimbursement from dealers or other organizations. They simply act on your behalf, using their own resources and negotiating skills to get the vehicle you want at the lowest possible price.

***Note that 2<sup>nd</sup> Hand Lions most closely resembles the Buyers' agent description (for used vehicles) but also performs the necessary plate transfer service and accepts trade-in vehicles as does a dealer. The best of all worlds!***