

THE INSIDER DOSSIER

DOC DEALERSHIP VISIT CHECKLIST  
 SUBJECT THE BUYER AT THE DESK  
 ORIGIN JOHN SCHIBI · 30 YRS · GENERAL MANAGER  
 PAGES SIX (VI)  
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THE INSIDER'S  
**THE  
 DESK**

AUTO INSIDER GROUP · PREPARED FOR THE BUYER · REV. 2026.04

— CATALOG / 14-ITEM FIELD MANUAL / OBSERVATIONS IV / CODA

*If you're confused,  
 you're losing.  
 Clarity = control.*

— THE AUTO INSIDER RULE

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## SECTION I · BEFORE YOU GO

## SEC. I

# BEFORE YOU GO

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**FIELD NOTE**

*The dealer's offer is never their first offer. Everything below is a tool to discover the second, third, and real number behind it.*

**01****Check your credit score — and get pre-approved**

Know your FICO before you walk in. Get pre-approved from your own bank or credit union. The dealer's rate is a baseline to beat, not the only offer on the table.

**— INSIDER OBSERVATION**

*The F&I manager's compensation is tied to the spread between the rate you qualify for and the rate you accept. Arrive with a rate in writing.*

**02****Research fair market price for your target vehicle**

Check KBB, Edmunds, and TrueCar for fair market value. Look at three to five comparable vehicles in your area. Understand MSRP vs. invoice vs. real market price.

**03****Get CarMax and Carvana quotes for your trade**

Both offer free instant appraisals. These are your baseline numbers — the dealer's first trade offer is almost always below CarMax.

**04****Know your payoff amount exactly**

Call your lender for the exact 10-day payoff. If you're upside-down, understand negative equity before the dealer can weaponize it against you.

**05****Set your maximum out-the-door budget**

Not monthly payment — total out-the-door price including tax, title, and fees. This is the only number that matters. Write it down. Don't exceed it.

## SECTION II · AT THE DEALERSHIP

## SEC. II

# AT THE DEALERSHIP

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**FIELD NOTE**

*Three numbers live at the desk: the price of the car, the value of your trade, and the financing wrapped around both. The profit is always in the blend.*

**06****Negotiate the vehicle price FIRST**

Before trade. Before financing. Before anything. Focus on total price, not monthly payment. 'What payment are you trying to hit?' is the most expensive question in the building.

**— INSIDER OBSERVATION**

*Every concession on payment is made back by lengthening the loan. Hold them to the price.*

**07****Keep the trade negotiation separate**

Don't let them blend the new car price and your trade. Negotiate each as an independent transaction. The blend is where profit hides.

**08****Ask for the out-the-door price in writing**

Include all taxes, fees, and add-ons on a single sheet. No verbal promises. If it isn't written, it doesn't exist.

**09****Test drive thoroughly**

Highway, city, parking lots. Test every feature. Check blind spots. Listen for noises. This is the only chance you get before signing.

**10****Be prepared to walk away**

This is your strongest leverage. If the numbers don't work, stand up and leave. Nine times out of ten, a better offer follows you to your car.

**— INSIDER OBSERVATION**

*Every dealership has a 'deal saver' – someone empowered to make one last move when a buyer is walking. You only meet that person if you walk.*

## SECTION III · THE FINANCE OFFICE

SEC. III

# THE FINANCE OFFICE

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**FIELD NOTE**

*Payment packing: when the finance office inflates the monthly payment, then 'reduces' it by adding products that net them more. If the payment jumps, the answer is no.*

**11****Review every line of the contract**

Don't sign until you understand every charge. Ask about each fee. Question anything unexpected. The finance office counts on speed and fatigue.

**— INSIDER OBSERVATION**

*This is the last room, not the first. Every minute you spend reading is worth hundreds – sometimes thousands – in stripped add-ons.*

**12****Watch for unnecessary add-ons**

Extended warranties, gap insurance, paint protection, fabric treatment, theft deterrent. Most are pure dealer profit. You can buy them elsewhere for a fraction.

**13****Confirm the interest rate and loan term**

Match it against your pre-approval. Watch for rate markup or term extension that inflates the monthly savings but balloons the total cost.

**14****Say NO to payment packing**

If the monthly payment creeps up from what you agreed to, stop the transaction. Every dollar added here is compounded across 72 months of interest.

## SECTION IV · FLAGGED OBSERVATIONS

## SEC. IV

# RED FLAGS

WHEN YOU HEAR THESE — THE DEAL IS MOVING AGAINST YOU

**FLAG / 001**

*“What monthly payment are you trying to hit?”*

Lets them work backwards from your number, blending price, trade, and term to maximize profit. Answer with total price — not monthly.

**FLAG / 002**

*“This deal is only good today.”*

Classic pressure tactic. If a deal is good today, it is good tomorrow. If they say otherwise, the deal wasn't as good as it looked.

**FLAG / 003**

*Numbers changing without explanation.*

Every number on the worksheet should be traceable. When figures move between desks and back, profit is being shuffled where you aren't looking.

**FLAG / 004**

*Refusing to show the full breakdown.*

A dealer who won't itemize price, trade, payoff, fees, and financing on one page is protecting margin. No breakdown, no signature.

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CONTINUED · MEET THE AUTHOR →

AUTHOR OF RECORD

CODA

# THE INSIDER

THIRTY YEARS ON THE OTHER SIDE OF THE DESK



## AUTHOR OF RECORD JOHN SCHIBI

FOUNDER · AUTO INSIDER GROUP

30 YEARS · DEALERSHIP GENERAL MANAGER

John spent thirty years running dealerships. He's sat at the desk on every side of the transaction — floor salesperson, finance manager, general manager. He knows where the profit hides because he used to hide it. Now he publishes the other side of the script so the buyer can walk in ready.

— ON THE RECORD

*“Every number on the worksheet has a story. My job is to tell you which ones are true.”*

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