

Free non-commercial financial aid self-help info for the underpaid, the downsizable and the downsized.

Consider the **auto-alternatives** or make the **Car-Deal-Literacy-to-Library** connection to help friends and family **avoid the costly trick\$ and mistake\$ of the great AmeriCanadian car deal ride.**

**50% of new car buyers fail to get the mfr's invoice before negotiating the dealer's mark-up!**

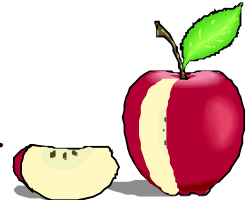


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and share...  
Season's  
Greetings!

Free financial aid self-help for teachers and students.. and their friends and families...

**It's only money, right?**

J. D. Powers & Associates Aug/Sept 2000



**Paying too much is always an option!**

# Auto Buyology®

**Car Deal Trick\$ - Free On-line**

Search for it by name

**Ⓢ Average Auto ownership and operation costs over a lifetime exceeds \$450,000 -- more than twice the cost of median priced American homes. Just don't have a CAR, man! & save...**

Fraud alone in auto sales and service practices cost consumers at least \$22 billion annually in the US.

**Ⓢ Automobile, oil, and related costs will continue to accelerate until we invest substantively in auto-alternative transportation systems and change costly practices of sprawl development.**

Women and minorities pay more on-average for auto sales and service.

**Ⓢ Support smart, compact, and sustainable development practices and invest the savings in families, communities, schools, and the environment.**

**Some tricks to be wary of:** Flipping and turning; lemon laundering; grounding; inflating invoices; service shenanigans; deal packing; system selling; profit creep; blaming the consumer; syphoning gas and other items; hiding damage, defects and repairs; title washing; curbstoning; artificially shorting supply; customer ping-pong, and etc., ad nauseum.

It's ugly! It's all over the car deal road! It kicks car deal tailpipe for village and family values.