PERSONAL FINANCE × AI · GUIDE 06

Negotiate the Deal And Don't Get Taken

You know what you're buying. Now win the part where the money actually changes hands — the price, the trade-in, the financing, and the finance office. Includes the scripts to say out loud.

WHAT'S INSIDE

- Build my negotiation plan
- Set my target out-the-door price
- Email multiple dealers and make them compete
- Negotiation prep
- Value my trade-in and defend the number
- Trade in or sell it myself?
- ...and 5 more

11 PROMPTS · 1 INTERVIEW-STYLE

WORKS WITH CHATGPT AND CLAUDE · NO CODING REQUIRED

How to Use These Prompts

You've decided what you're buying. This is the part where the money is won or lost — the price, the trade-in, the financing, and the finance office.

START HERE

Build my negotiation plan is the one to run first. It's an interview prompt — instead of dumping a wall of questions on you, the AI asks one question at a time and uses each answer to decide what to ask next, the way a good advisor would. Everything else in this guide builds on what that conversation produces.

Six rules that make these work

Use real numbers

Vague inputs get vague outputs. Pull up your actual bank app before you start.

Net, not gross

Use what lands in your checking account after taxes and deductions — not your salary.

Turn on memory

In your ChatGPT or Claude settings. Then you stop re-explaining your situation every chat.

Stay in one chat

Keep this topic in its own conversation so context builds instead of resetting.

Answer honestly

These prompts tell the AI to push back on you. That only works if your inputs are real.

Don't stop at the first answer

Ask follow-ups. The second and third response is usually where it gets specific.

The Prompts

PRO TIP

Paste the prompt exactly as written, including the bracketed placeholders. The instructions telling the AI to ask one question at a time, push back on vague answers, and give you a specific deliverable are doing most of the work — deleting them is why generic prompts return generic advice.

01

Build my negotiation plan

INTERVIEW PROMPT

The flagship. Run this before you contact a single dealer.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
You're going to prepare me to negotiate a car purchase so I don't get taken advantage of.

Interview me one question at a time. Ask a single question, wait for my answer, then use
it to decide what to ask next. Don't send me a list.

Find out: the exact vehicle I want including trim and options, whether I'm flexible on
color or trim, my budget and how I arrived at it, whether I have financing pre-approved,
my credit score range, whether I have a trade-in and whether I still owe on it, how
urgently I need the car, how many dealers are within driving distance, and whether I've
already talked to any dealer or given anyone my information.

Ask whether I've already test driven it, and whether I've told a salesperson my monthly
payment target — because if I have, that changes my position.

When you have enough, give me a written negotiation plan:
1. My target out-the-door price and my walk-away number, with the reasoning behind each
2. The order I should do things in, and what I should NOT do until later
3. What leverage I actually have in my specific situation, ranked by strength
4. Where I'm currently weak, and how to fix each weakness before I engage
5. The exact sequence of the negotiation, step by step
6. A one-page cheat sheet of numbers to bring with me

Be blunt about my weak points. If my timeline or my situation means I'm going to lose this
negotiation, tell me what to change.
```

02

Set my target out-the-door price

ANALYSIS PROMPT

Negotiate to a number you decided in advance, not one they suggest.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Help me set a target price for this vehicle before I talk to anyone.

Vehicle: [year, make, model, trim, options]
Location: [city/state]
Timing: [how soon I need it]

Walk me through:
1. The difference between MSRP, invoice, dealer cost, and market price, and which of these actually matters
2. What incentives, rebates, and manufacturer-to-dealer money might exist on this vehicle right now, and how to find out what's currently available
3. Whether this specific model is in high demand or sitting on lots, and how that changes what's achievable
4. How time of month, quarter, and model year changeover affect what a dealer will accept
5. A realistic target out-the-door price, an aggressive one, and the point where an offer is genuinely good

Then build my out-the-door breakdown: vehicle price, documentation fee, title and registration, sales tax at my rate, and anything else legitimate. I want to know what the total should look like so I can spot padding.

Tell me which of these numbers is negotiable, which is capped by state law, and which is pure dealer profit.

Flag anything about current market conditions you may not have up-to-date information on, and tell me exactly where to check.
```

03

Email multiple dealers and make them compete

SCRIPT

The single highest-leverage move. Do this before setting foot on a lot.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I want to get competing quotes from multiple dealers by email instead of negotiating in person. Write me the outreach.

Vehicle: [year, make, model, trim, must-have options, acceptable alternatives]
My area: [city/state, how far I'll travel]
My situation: [financing status, trade-in yes/no, timeline]

Give me:
1. A short email to send to the internet sales manager at each dealer. It should request an out-the-door price with a full breakdown, make clear I'm contacting multiple dealers, and be specific enough that they can't send back a vague answer.
2. Exactly what to say and what to leave out — specifically why I should not mention a trade-in or financing yet, and what to say if they ask.
3. How many dealers to contact and how to find the right contact at each.
4. A reply template for when a dealer sends a payment instead of a price, or asks me to come in.
5. A reply template for taking the best offer back to the others, without being obnoxious about it.
6. What a stalling or evasive response tells me, and when to stop wasting time on a dealer.

Write these as emails I can actually send. Short, polite, specific, and impossible to answer with a vague number.
```

04

Negotiation prep

SCRIPT

Walk in knowing your numbers.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I'm about to negotiate on this vehicle:
[year, make, model, trim, asking price, dealer, how long it's been on the lot if known]

My situation: [trade-in details, financing pre-approval if any, whether I'm in a hurry]

Prepare me:
1. What a realistic target out-the-door price looks like, and what I should open with
2. The specific numbers I should keep separate — vehicle price, trade-in, and financing —
and why bundling them works against me
3. Exactly what to say when they ask what monthly payment I'm looking for
4. The add-ons that will be offered in the finance office, and a one-line decline for each
5. The three questions that give me the most leverage
6. My walk-away number and the signs that it's time to use it

Write the key lines as things I'd actually say out loud. No jargon.

Also: what should I have arranged before I walk in, so I'm not negotiating from a weak
position?
```

05

Value my trade-in and defend the number

ANALYSIS PROMPT

The trade-in is where the profit quietly comes back.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Help me establish what my trade-in is actually worth, and how to hold that number.

My car: [year, make, model, trim, mileage, condition, options, service history, any damage
or issues]
My location: [city/state]
Payoff balance if I still owe: [amount]

Give me:
1. A realistic value range — trade-in, dealer wholesale, and private party — and where in
that range my specific car falls given its condition and mileage
2. The specific factors about my car that push the value up, and the ones that push it
down
3. What I should do before the appraisal to get the best number, and what's not worth
doing
4. What documentation to bring
5. Whether I have negative equity, and if so, exactly what that means for this deal and
why rolling it into a new loan is dangerous

Then the negotiation part:
- Why the trade-in must be negotiated separately from the vehicle price, and how to keep
them separate
- What to say when they ask about a trade-in early in the process
- How to respond to a lowball appraisal, including the specific counter
- The competing offers I should get in hand first, and how to use them

Give me the exact number I should refuse to go below, and why.
```

06

Trade in or sell it myself?

DECISION PROMPT

Usually a bigger gap than people assume.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I'm deciding whether to trade in my current car or sell it privately.

My car: [year, make, model, trim, mileage, condition, any issues]
Trade-in offer: [amount]
My state: [state]

Analyze:
1. A realistic private sale price range for this car in my area
2. The dollar gap between trading in and selling privately
3. Whether my state's sales tax credit on trade-ins closes part of that gap — calculate it if it applies
4. The real costs of a private sale: time, listing, meeting strangers, payoff and title logistics, and risk
5. Net benefit of each path after all of it

Then tell me the dollar threshold where the hassle of a private sale becomes worth it, and whether my situation clears it.

If I do sell privately, give me a short checklist of what to do first to get the best price.
```

07

Decode this financing offer

ANALYSIS PROMPT

Where the money quietly disappears.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Here's the financing offer I've been given. Break it down and tell me what's really going on.

[paste the full offer — price, APR, term, monthly payment, down payment, trade-in, fees, and every add-on line item]

Tell me:
1. The out-the-door price versus the advertised price, and what accounts for the gap
2. Total interest over the life of the loan, and total amount paid
3. Whether this APR is reasonable for my credit range, and what I might qualify for elsewhere
4. Every add-on line item — extended warranty, gap insurance, paint protection, VIN etching, anything else — with what it actually is, whether it's worth it, and whether it's negotiable or removable
5. Whether the term is longer than the car will realistically hold value, and when I'd be underwater
6. Any fee that is pure profit versus a legitimate government charge

Then tell me the three specific things I should push back on, and what to say.

Give me the same loan at a shorter term for comparison, so I can see what the long term is really costing me.
```

08

Survive the finance office

SCRIPT

The deal is done. This is where they make it back.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I've agreed on a price and I'm about to go into the finance and insurance office. Prepare me for what happens there.

My situation: [financing pre-approved or not, credit score range, vehicle, agreed price]

Give me:
1. Every product they are likely to offer, one by one — extended warranty or vehicle service contract, GAP insurance, tire and wheel, paint and fabric protection, key replacement, VIN etching, prepaid maintenance, credit life and disability. For each: what it actually is, what it typically costs, whether it's ever worth buying, and whether I could buy it cheaper elsewhere later.
2. A short, polite, repeatable decline for each one — a single line I can say without getting into a debate.
3. What to do when they present it as a small increase to the monthly payment instead of a price. This is the main technique and I want a specific response.
4. The rate markup question — how to tell whether the rate I'm being offered is the rate I qualified for, and exactly what to ask.
5. Which numbers on the final contract to check against what I agreed to, line by line, before I sign anything.
6. What to do if a number on the contract doesn't match what we agreed.

Also tell me: what's genuinely worth considering here, if anything, so I'm not just reflexively saying no to everything.
```

09

The dealer tactic playbook

SCRIPT

Recognize the move, know the line, stay calm.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
Give me a field guide to the tactics used in car dealerships, so I recognize them in the
moment instead of afterward.

For each tactic, give me: what it's called, what it looks and sounds like, what it's
designed to accomplish, and exactly what I should say in response.

Cover at least:
- Steering the conversation to monthly payment instead of total price
- The four-square worksheet
- "What would it take to get you in this car today?"
- The manager who has to approve everything, and the long waits that come with it
- Bundling the trade-in, the financing, and the price into a single negotiation
- Add-ons already installed on the car and presented as non-removable
- The last-minute change in the finance office
- Being told the price is only good today
- The deposit that's taken before numbers are final
- Being told my credit didn't qualify after I've already taken the car home

For each, write my response as an actual line I'd say out loud. Calm and short, not
confrontational.

Then give me the three sentences that are most useful in any dealership situation, and
when to use each.

Finish with the signs that I should stand up and leave, and a polite way to do it.
```

10

Final check before I sign

DECISION PROMPT

Ten minutes that can save four figures.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I'm about to sign. Here's the deal in front of me:
[paste every number — vehicle price, trade-in allowance, payoff, down payment, all fees,
taxes, APR, term, monthly payment, total financed, and every add-on line]

Check it completely:
1. Recalculate the out-the-door price from the individual line items and tell me if it
matches what I was quoted
2. Verify the monthly payment against the amount financed, APR, and term — tell me if the
math is off
3. Total interest over the loan, and total amount I'll have paid
4. Flag any fee that is padded, duplicated, or not legitimate for my state
5. Flag any add-on I didn't explicitly agree to
6. Check whether the trade-in allowance matches what was agreed, and whether any negative
equity was rolled in
7. Tell me whether this APR is consistent with my credit range or looks marked up

Then give me a straight verdict: is this a good deal, an acceptable deal, or should I
walk?

If anything is wrong, tell me the specific sentence to say to get it fixed.

Also tell me what I should leave with — which documents and copies — and what to do in the
first week after purchase.
```

11

Did I get a good deal?

ANALYSIS PROMPT

For after the fact. Useful, and useful to know for next time.

COPY & PASTE INTO CHATGPT OR CLAUDE

```
I bought a car. Tell me honestly how I did.

The deal: [vehicle, out-the-door price, trade-in allowance, APR, term, down payment, all
fees and add-ons]
My credit score range at the time: [range]
Date of purchase and location: [details]

Give me an honest assessment:
1. How my out-the-door price compares to what was realistically achievable on this vehicle
2. Whether my APR was competitive for my credit range
3. Whether my trade-in allowance was fair
4. Which fees and add-ons were reasonable and which were not, with dollar amounts
5. My total cost versus a well-negotiated version of this same deal, in dollars

Then tell me what, if anything, I can still fix now: cancelling add-ons within the
cancellation window, refinancing the loan, or anything else with a real deadline. Be
specific about the timeframes.

Finally, the three things I'd do differently next time.

Don't soften it. I'd rather know.
```

THE BIG IDEA

Most people get bad answers from AI because they ask bad questions — one vague sentence, no numbers, no context. These prompts fix that by making the AI gather the context first.

The output is only as good as what you feed it. Give it real numbers, answer the questions honestly, and let it tell you things you'd rather not hear. That's the whole point.

LEGAL DISCLAIMER

This guide and any output generated from these prompts are for informational and personal budgeting purposes only. They do not constitute financial, legal, tax, or investment advice. Any figures, projections, categorizations, or recommendations produced by an AI tool should not be relied upon for making financial decisions. AI-generated content may contain errors or omissions, and details about loan programs, tax rules, and lending terms change frequently — always verify against the official source. Please consult a qualified financial advisor, accountant, or attorney before making major financial choices, tax filings, or investment decisions. Use these prompts as one input in your own thinking, not as a substitute for professional advice.