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Watch for this Extended Warranty Ploy

One of the questions customers ask us about the most when buying an extended warranty is this:

"When I visited my local dealer and considered purchasing a car, the salesman told me if I didn't buy an extended warranty with the car it would affect my chances for getting approved for dealer financing. Is this true? Do I really have to buy an extended warranty or risk not getting approved?"

Yikes...it drives me crazy what some sales people will say to get customers to buy. While this explanation might sound somewhat rational, the answer is always "No!"

Getting approved financing for a car depends on the price of the vehicle, how much you put down, if you have a trade-in and your credit score.

So next time you're out car shopping (or tell family and friends who are out shopping), watch out for this ploy.

In fact, if you decide to purchase the car, when you are in their financing department and they present you with their extended warranty plans, gives us a call so you can compare plans and see how much money you can save with us right on the spot.

Often, you'll find the dealer's extended warranty is far more expensive than purchasing right from a third party. But of course, they'll want you to believe otherwise because the profit margins can be 2 or 3 times higher for them.

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