

Don't Get Fleeced!
Learn the Smart Way of Purchasing a Car

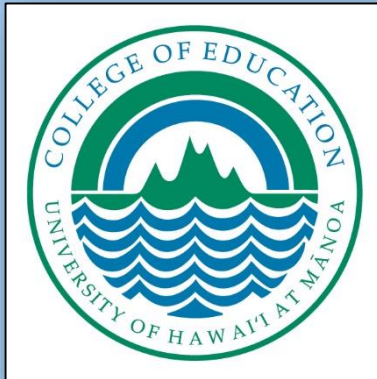
Rickey L Shankles

<http://fleeced.weebly.com/>

College of Education

Masters Learning Technologies Program
Master's Candidate

University of Hawaii at Manoa



Purpose Statement

The purpose of this instructional design project was to design and evaluate a website that educated the consumer, and provided them the skills, tools, and confidence needed to get a fair deal. To help ensure this, a pre-test, questions embedded throughout the module, and a post-test were implemented to determine knowledge acquisition and help answer the following research questions;



Purpose Statement

The average customer will go into a auto dealership not knowing:



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- Which vehicle is right for their family



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- The fair market value of the vehicle that they are interested in



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- The fair market value of the vehicle that they are interested in
- How a dealership hides profit



Purpose Statement

The average customer will go into a auto dealership not knowing:

- Which vehicle is right for their family
- The trade in value of their vehicle
- The fair market value of the vehicle that they are interested in
- How a dealership hides profit
- The many other skills needed for making a fair purchase of a vehicle



Purpose Statement- Research ?'s

- How will this instructional project help the consumer determine what the fair purchase and trade-in price of a vehicle?



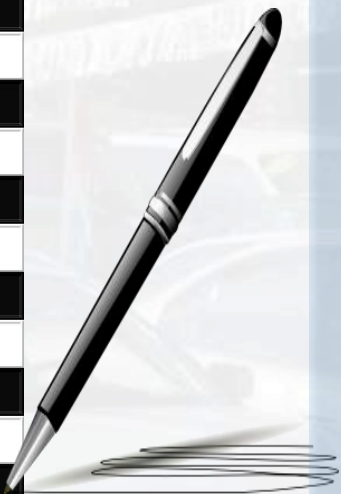
Purpose Statement- Research ?'s

- How will this instructional project help the consumer determine what the fair purchase and trade-in price of a vehicle?
- What is needed to ensure that the consumer has learned and retained the indicators needed at the dealership to recognize when they might be getting setup for fleecing?



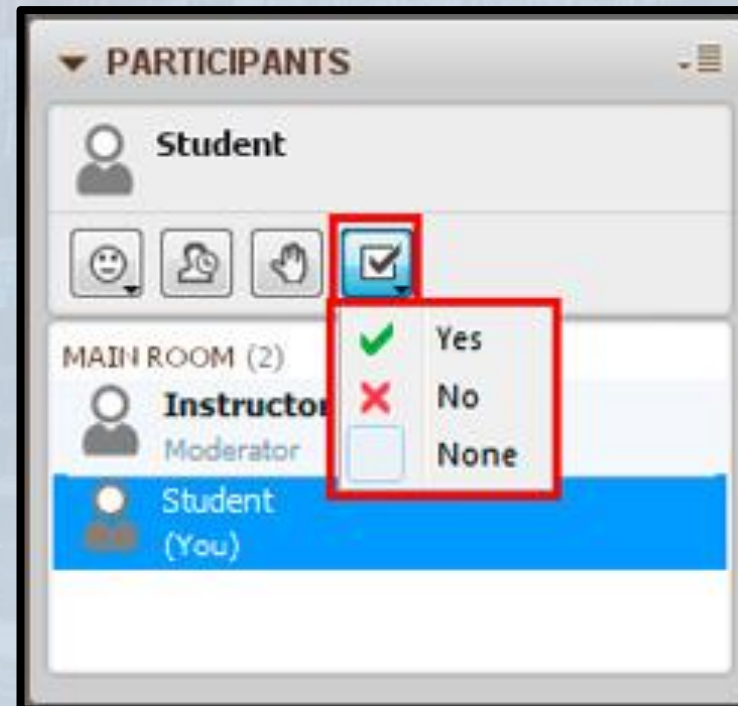
Quick Poll!

How many of you have purchased a vehicle from a dealership?



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How many of you have purchased a vehicle from a dealership?

Did you arrive or leave in an upside down situation?

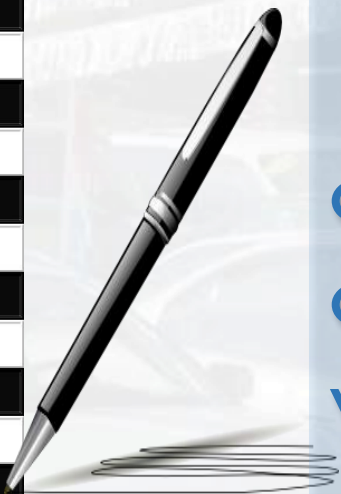


Quick Poll!

How many of you have purchased a vehicle from a dealership?

Did you arrive or leave in an upside down situation?

If you answered NO, congratulations are in order, because you are in the minority of vehicle owners, as most owe much more than what the vehicle is worth.



Methods - *Participants*

Survey  Planet™



Methods - *Participants*

| Marital Status | | | |
|----------------|----|-----|--|
| Married | 7 | 37% | |
| Single | 12 | 63% | |

Survey  Planet™



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| Education | | |
|--------------------|---|-----|
| High School or GED | 3 | 16% |
| Some college | 6 | 32% |
| Associate's Degree | 3 | 16% |
| Bachelor's Degree | 2 | 11% |
| Master's Degree | 4 | 21% |
| Ph.D. | 1 | 5% |



Methods - *Participants*

| Marital Status | | |
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| Age | | |
|-------------------|---|-----|
| 18 - 24 years old | 5 | 26% |
| 25 - 34 years old | 3 | 16% |
| 35 - 44 years old | 5 | 26% |
| 45 - 54 years old | 3 | 16% |
| 55 - 64 years old | 2 | 11% |
| 65 - 74 years old | 1 | 5% |



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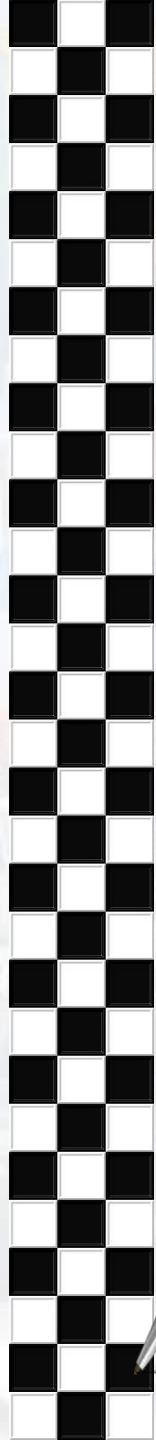
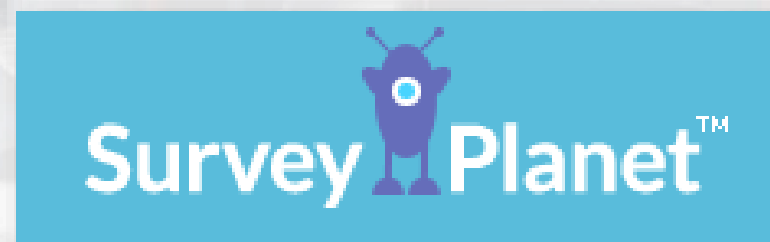
Methods - *Instruments*



Methods - *Instruments*



Methods - *Instruments*



Methods - *Implementation*

The instructional strategies were based on Gagne's Nine Events of Instruction. I began in Fall 2015 with research, then moved onto Site development in late Fall 2015, going live and gathering data in early Spring 2016, and culminating with the presentation of the findings at this Spring 2016 TCC Conference.





Don't Get Fleeced

Learn The Smart Way to Purchase a Car!

fleece [flees] *verb*: to **deceive** and **take money** from (someone)

The problem, the majority of customers go into a dealership **without** any **knowledge** of what vehicle is right for their wants and needs, their current vehicles trade in value, the fair market value of the vehicle that they are interested in purchasing, how a dealership hides profit, and many other skills needed in making a fair purchase of a vehicle of their selection. They ultimately get **fleeced**. This website will help you to become a **more knowledgeable** purchaser.

First, a little about me. I'm a retired US Marine. I've personally owned in excess of **one-hundred-twenty vehicles** over the past 15

Home Page

Don't Get Fleeced - Pre Test

- This quiz should take about 20 minutes.
- Please answer all questions with the best answer
- You are ready to continue on to the Online Learning Module

* Required

Please enter your first name and last name initial. *

ex. Rickey Shankles would be entered as rickes

Bicycles and Moped's are considered types of motorized vehicles commonly used for personal transportation, please select two others: *

- A. City Bus
- B. Car
- C. Motorcycle
- D. Airplane

Picking up your parents for dinner is a common use of a vehicle, which of the following is NOT a common use for a personally owned automobile? *

- A. Car pooling
- B. Cruising
- C. Shopping



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Don't Get Fleeced!

Survey Planet™

Please select your age group:
Multiple Choice

Please select your gender:
Multiple Choice

What race do you identify yourself as?
Multiple Choice

Marrital Status
Multiple Choice

How many people currently reside in your household?
Multiple Choice

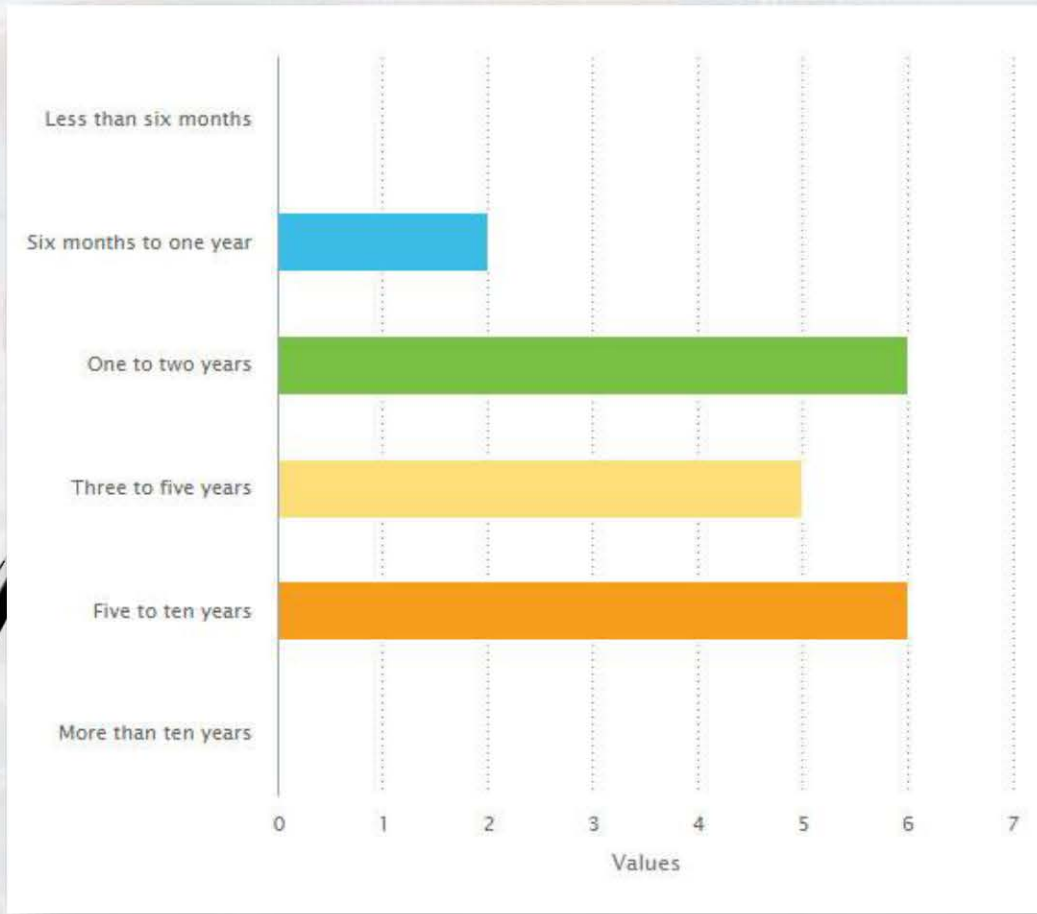
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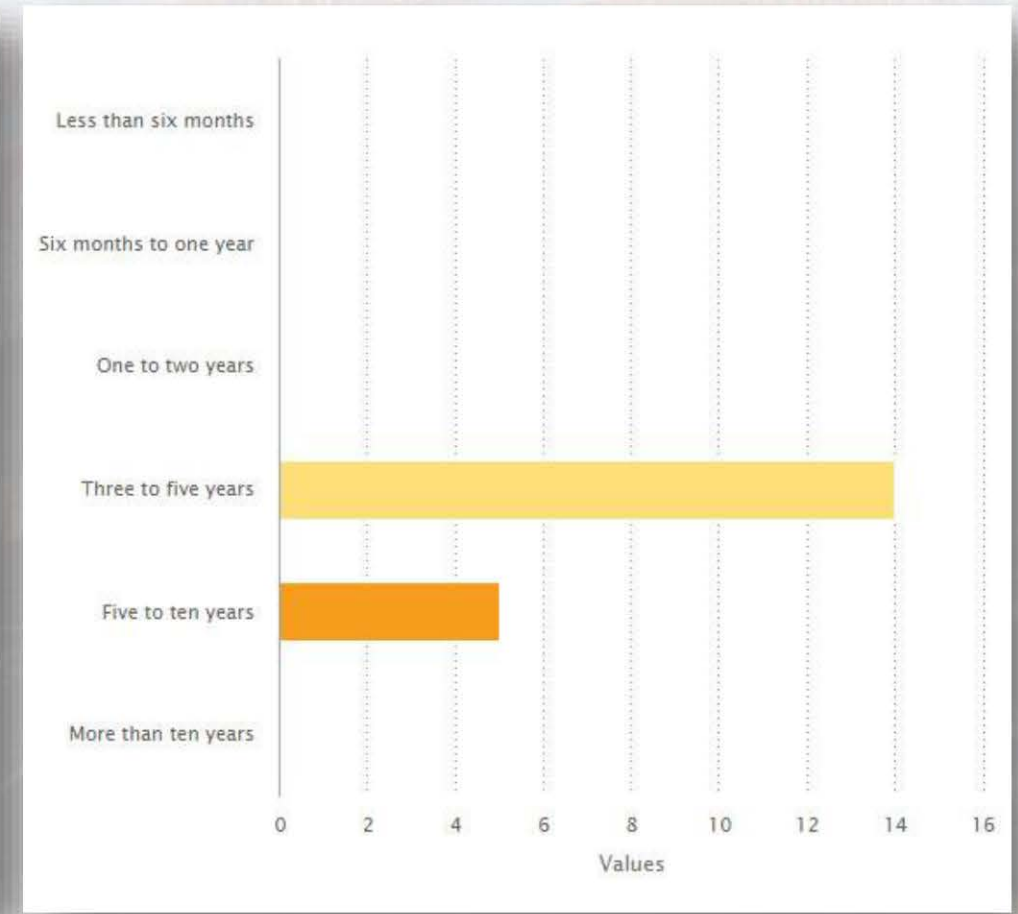
55 - 64 years old 65 - 74 years old 75 years old plus

Please select your gender: *

Survey showed a change of Vehicle Ownership Attitudes



Pre Instruction Survey



Post Instruction Survey



Purchasing a automobile can be quit a daunting and sometimes even a exciting process. next to purchasing a home. it is typically the second largest purchase a person makes in their life. so attempting to keep up with your neighbors when they buy a new or new -used car would not be the smartest thing to do. The only times that you should look to purchasing a new. new-used car would be when your family situation has or will be changing. for example you might be expecting and addition to your family, or your current vehicle is over eight years old or is breaking down and in need of constant repairs. becoming a money pit or more seriously becoming dangerous. When one of these occasions arise then one should do their research before purchasing either one.

What can you afford? Establishing a reasonable budget is critical. The money you have available for a down payment, of which 20% would be optimal, and your potential, budget, for making monthly installments on a loan will determine your car choices.

As a driver, you are probably budgeting for college, a home or other pursuits, so it is important to work with your family to set a realistic target. In doing so, consider whether this is a car just to see you through the next couple of years or whether it will be your traveling companion through 5 years or more. That distinction will determine how new and reliable the car must be.

No question, the best way to save money is to buy used, or new-used as its called nowadays. By purchasing used, you can buy more car, meaning you could afford, say, a mid-sized sedan rather than a tiny econ-o-box. A new car loses almost half its value in the first five years, on average but still has more than half its useful life left. Letting someone else take the depreciation hit is a smart bet. But try to buy the newest car you can, in order to get the most up-to-date safety features. And

If you are a new buyer, financing will be a challenge. Lenders are typically looking for adults with a good credit score, 660 and up, steady employment history, and financial assets, such as a five-figure bank account or a house. So if you're not already established, then in most cases, that will mean a parent or other family member will have to act as a co-signer or even take the loan in their own name.

- Federal law **requires** that a individual has the **right** to see, **review** their **personal credit** ratings annually at no charge, you can go to <http://www.consumer.ftc.gov/articles/0155-free-credit-reports> for more information and a link to the reporting services to receive your report, you may also dispute any of the information if it is incorrect whereas if it is shown to be incorrect then the reporting agencies must update your reports with the corrections at no charge.

A loan is a business agreement based on a lender charging interest for you to borrow money. This is a place where a dealership can make a tidy profit without the consumer ever realizing it. So if you know that you will be financing the purchase its best to go ahead and get a per-approval from your bank, even better from a credit union as they typically have the lowest interest rates. Please

Preparation Page

Preparation Refresher

- This quiz should take about 5 minutes.
- Please answer all questions with the best answer

* Required

Where can you check your credit score from home without affecting your credit? *

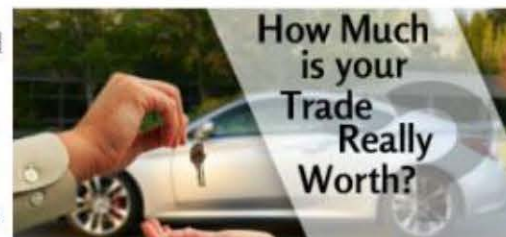
- A. Your bank
- B. The dealership
- C. Your parents
- D. Visit <http://www.consumer.ftc.gov/articles/0155-free-credit-reports>

_____ % is considered an good choice for a down payment when purchasing a car. *

- A. 15%
- B. 10%
- C. 30%
- D. 20%



So, you've decided to have a car trade-in. You know selling your car yourself will net you the best deal, the one-stop shopping convenience of buying a new car and trading in the old at the dealership seems to be the quickest way to get everything done at once, basically less hassle for you. The trouble is, dealers have experience on their side, they strive to do what is known as "steal the trade", and extracting the best deal out of the dealership takes research. Below are the best ways to navigate a car trade-in:



1. **Retail to Retail or Wholesale to Wholesale?** 99.999% of the time the dealership will want to take your trade-in for less than wholesale pricing and of course they will want to sale you their vehicle at full retail pricing. So to cut through the chase, simply tell them that you want a fair deal and to that, they will need to offer you wholesale to wholesale or retail to retail.
2. **What's your cars value?** Do yourself a favor! Research your current vehicles realistic value prior to going to the dealership as it will help prepare you for initial shock of what your "prized" vehicle is worth to the dealership and it will give you a good idea of what you should expect for your trade-in. Every time, I do the following:
 1. Go to Kelly Blue Book. www.KBB.com.
 2. Select my vehicle by year, brand and model
 3. enter my mileage by rounding up to the next thousand miles
 4. choosing the style that most closest matches my vehicle
 5. I do not add any options
 6. choose trade in to a dealer
 7. choose good for my vehicles condition, even if its excellent
 8. I print this valuation off so I will know the lowest value of my car
 9. **Next** I would go back and
 10. add all the options that my vehicle has
 11. choose trade in to a dealer



Trade-In Skills Page

Don't Get Fleeced - Trade In

- This quiz should take about 1 minute.
- Please answer all questions with the best answer
- You are ready to continue on to the Online Learning Module

* Required

Please enter your your first name and last name initial. *

ex. Rickey Shankles would be entered as rickeys

How should I check my cars minimal fair market value for possible sale or trade-in? *

- A. Access <http://KBB.com> or <http://NADA.com> for "TRADE-IN" value for lowest price
- B. Ask my neighbor
- C. Take it to a auto dealership
- D. Make a guess

Submit

Never submit passwords through Google Forms.





Owning a car brings fabulous freedom but also tremendous responsibility. Be ready for significant expenses beyond the purchase price: You're also on the hook for fuel, maintenance, repairs, insurance, and taxes. Here we lay out some strategies for getting behind the wheel as painlessly as possible.

Important: Once you have completed this page, I would ask that you please take the **post-test** so I may evaluate how much improvement was made through the **completion** of this module. I would also ask that you please take the **feedback survey** below, don't worry their is no personal information being collected or saved.

Inspect and Test Drive -- New cars are presumed to be consistent performers. (For example, each new Honda Civic is expected to drive like any other.) A casual inspection can confirm the car is truly in "new" condition. However, with a used car, every example has led a different life. Some may have been pampered, others abused, potentially by a teenager! The best used cars tend to be owned by a trusted friend or family member who can share details of the car's history.

When shopping used, try to bring a car-savvy person along. Carefully look the car over inside and out, top to bottom. New or used, always inspect during daylight hours when paint flaws that may indicate repairs or other troubles can be readily spotted. Essentially, you're looking to ensure the car is in the condition claimed by the seller.

For used cars, the real trick is having the car inspected by a professional mechanic. They will usually charge for the service, but it can be money very well spent.

Negotiate like a pro -- If the car looks good, then it's time to talk numbers. When negotiating a car purchase, it is essential to have another experienced adult to assist. A professional car salesperson knows all sorts of ways to push people into buying just about anything for the highest possible price. That is, after all, their job. As charming as salespeople can be, remember that they aren't really your friend, you are merely just a paycheck. Most car shoppers are outmatched during that phase of car buying.

If you're buying from a private seller, negotiation is more straightforward. Research online what the current wholesale price is for the car based on its condition, mileage, and location—that is your target. Closer the better, and bonus points are awarded for getting an even better deal.



At The Dealership Page

Don't Get Fleeced - Post Test

- This quiz should take about 20 minutes.
- Please answer all questions with the best answer
- You are ready to continue on to the Online Learning Module

* Required

Please enter your your first name and last name initial. *

ex. Rickey Shankles would be entered as rickeys

Which of the following scenerios are considered to be a good time to purchase a car? *

- A. Before your current vehicle breaks down
- B. Your current vehicle is over eight years old
- C. To keep up with your neighbor
- D. Family situation has changed

Of the following, which would be the best choice for checking your credit score? *

- A. Your bank



At The Dealership Page

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Don't Get Fleeced! Feedba...

Survey Planet

Is the information on our website current? *

- Yes
- No

How user-friendly did you find our website? *

- Extremely user-friendly
- Very user-friendly
- Somewhat user-friendly

Pre and Post Test Score Comparisons

| Participant # | Pre | Post | Change |
|---------------|-----|------|--------|
| 1 | 53% | 100% | 47% |
| 2 | 95% | 100% | 5% |
| 3 | 84% | 95% | 11% |
| 4 | 53% | 100% | 47% |
| 5 | 79% | 95% | 16% |
| 6 | 42% | 89% | 47% |
| 7 | 37% | 95% | 58% |
| 8 | 21% | 84% | 63% |
| 9 | 32% | 100% | 68% |
| 10 | 37% | 89% | 53% |
| 11 | 26% | 95% | 68% |
| 12 | 37% | 95% | 58% |
| 13 | 47% | 95% | 47% |
| 14 | 74% | 84% | 11% |
| 15 | 79% | 95% | 16% |
| 16 | 89% | 89% | 0% |
| 17 | 42% | 95% | 53% |
| 18 | 89% | 95% | 5% |
| 19 | 74% | 100% | 26% |





Besides a home, an automobile is often the most expensive purchase a consumer ever makes—so, for obvious reasons, you don't want to screw it up. To ensure you wind up with the right car at the best possible price, here's a list of helpful and informative resources of use to first-time buyers and experienced negotiators alike.

For your convenience, each link below opens a new browser window or tab.

Research

- **Edmunds First-Time New-Car Buyer Guide.** There's probably no place better for first-time buyers to start the search than here. The experts at Edmunds break down the car-buying purchase into nine different sections, starting with "Choose Your Car," on through "Get Pricing Information," and eventually ending with "Close the Deal." Each section is divided into three or more detailed mini-guides, rife with nitty-gritty on everything from custom-ordering a new vehicle to making the most of a test drive. The info and advice is comprehensive, bordering on overwhelming—in which case it's worthwhile checking out a boiled-down list of car-buying tips.

- **KBB's 10 Tips for First-Time Car Buyers.** This guide to making smart car-buying decisions can be read in minutes, and it's filled with practical advice and handy rule-of-thumbs such as:

If you're financing, figure \$25/month for every thousand dollars that you borrow for 48 months, and \$20/month on 60-month financing. It follows that every \$10K borrowed is \$250/month for four years, and \$200/month for five. Again, this is the base obligation; insurance, fuel and periodic maintenance are above and beyond this.

- **Current Rebates and Incentives**

- Here's the latest up-to-date listing of manufacturer rebates and incentives for your area.

- **Dealer Holdback**

Learn the truth about the dealership's "secret" holdback - bonus money they receive from the manufacturer - and how it may affect you.

- **Dealership Fees**

What fees should you pay? What about advertising and dealer prep fees? Here are the answers, including a handy state-by-state chart.

- **Used Car Price Quotes**

Buying a used car? Save time and hassles by getting price quotes for used cars in your area. This is a free service. No obligation.

Financing

- **MyAutoLoan**

Submit one quick loan application and get up to four financing offers. Compare the offers and save. Try it even if you've got no credit, bad credit or a bankruptcy.

Dealership Terminology

You need to know all of the automobile dealer terminology and automobile dealer slang before stepping foot into a showroom. An informed buyer is often a car dealer's worst nightmare. That's because automobile dealer slang is the way car dealers speak to one another in a shorthand sort of fashion, but they speak directly to you very differently. What they are saying behind your back can be a real eye opener. Here are some of the terms from an actual car dealer slang dictionary.

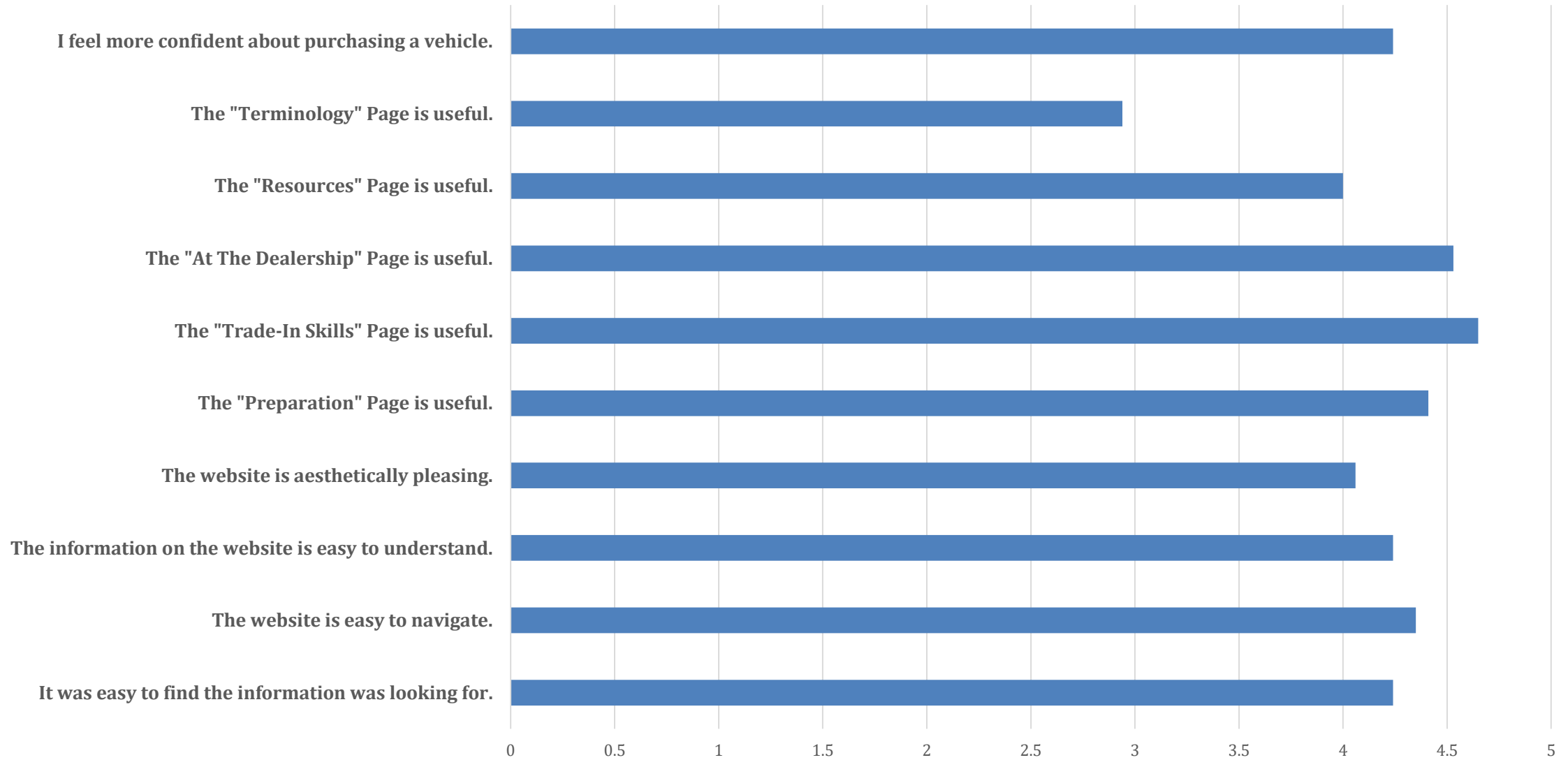


Read it and you will know what they really mean by their buzz words and slang.

- **BABYSITTER:** Slang term used for a co-signer or co-buyer on an automobile contract; often used where the primary buyer needs help to make a decision or make the buy.
- **BACK END:** Back end is the contract which is being sent to the bank for financing, where extra "hidden" profit is made by the dealer; the back end profit occurs because the dealer gets a kickback from the bank just for setting up the loan there instead of somewhere else.
- **BACK OUT THE DEAL:** See meaning of Unwind.
- **BEATER:** See **SLED**.
- **BE BACK:** Prospective buyer who has been in the dealership once or several times. Did not buy at that time and has returned for additional information or whatever.
- **BIRD DOG:** One who refers prospective customers to a particular dealership or salesman for a given fee or compensation.
- **BOUNCE:** To bounce someone means to increase the sales price of the car, interest rate, monthly payments, etc.
- **BRICKS:** This term is used to refer to one's house as security in taking out a second trust deed loan.
- **BROWNIE:** To sell a car to a customer as a result of going around and putting a piece of paper with a message like "call me regarding your car" on car windows on the street.
- **BUMP:** See **BOUNCE**.
- **BUREAU:** A credit report on a customer.
- **BUY RATE:** This is the interest rate that banks or financing institutions will charge on all contracts being financed. It is a "secret" number between the lender and the dealer which is the real amount of the interest rate that the loan starts out at before the dealer increases it for its own extra profit.

Module Site *Feedback*

Site Feedback Average Scores



Implications

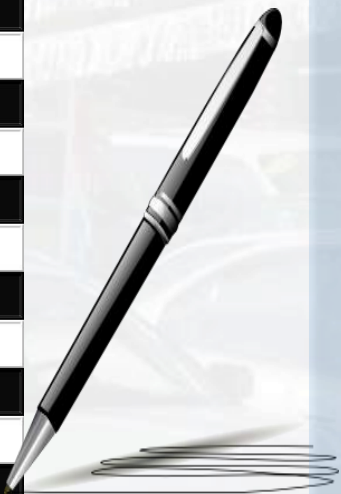
According to the comments, testing and surveys taken, there are two noticeable areas of the module that would need to be addressed.



Implications

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- The first and foremost being the trade-in portion of the module across the board. As noted above, testing showed a decrease from pre to post testing along with the 4 written comments concerning the timing of when to talk about the trade-in.



Implications

According to the comments, testing and surveys taken, there are two noticeable areas of the module that would need to be addressed.

- The first and foremost being the trade-in portion of the module across the board. As noted above, testing showed a decrease from pre to post testing along with the 4 written comments concerning the timing of when to talk about the trade-in.
- The second area and the least significant would be the terminology, it scored the lowest on the post survey for its usefulness as well as a comment saying it was “interesting but not needed”.



Lessons Learned

- It would have been beneficial for me to collect scores for the embedded questions, so that I might see where the point of failure for the decrease in testing scores.



Lessons Learned

- It would have been beneficial for me to collect scores for the embedded questions, so that I might see where the point of failure for the decrease in testing scores.
- I should have combine the surveys and testing questions so I could link the individual participants across the board whereas that would have allowed me to analyze data much more efficiently.



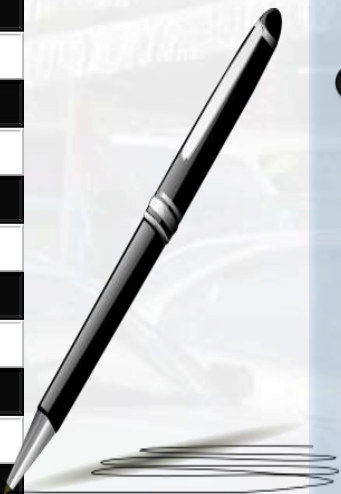
Conclusion

- Successful completion of this instructional design module has been shown by a significant increase of scoring obtained from the pre-test to the post-test, based on comparisons of the pre and posttest, scores improved and all of the participants were able to master the posttest above 84%.



Conclusion

- Successful completion of this instructional design module has been shown by a significant increase of scoring obtained from the pre-test to the post-test, scores improved and all of the participants were able to master the posttest above 84%.
- This instructional design project has help better educate and arm the participants with the necessary tools needed to help protect them from getting fleeced during their purchase.



Discussion and Questions



Thank You and Mahalo!

I truly appreciate the continual support and advice from:



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my mentor and advisor, Dr. Catherine (Betsy) Fulford



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my Critical Friends (Bhonna and Dean)



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my Family

my Inspiration, Katherine Luo

my Critical Friends (Bhonna and Dean)

and the entire LTEC Ohana!

