ASK THE FINANCE GUY

Did you get a good deal?

- ? **Was the paperwork filled out correctly?**
- ? **Are you car shopping, and you wanna make sure you're getting a good deal before you buy the vehicle?**
- ? **Is this a fair and honest deal?**

Dealer add-ons, APR games, lease markups, trade-in lowballing — send me the numbers before you commit, and I'll tell you straight whether it's a fair deal or a trap.

Ask a question — $19.99

See pricing

SAMPLE REVIEW	FILE #2298
Vehicle	2023 CR-V EX-L

Advertised price	$29,450
Dealer add-ons found	$2,140
APR offered vs. market	+2.1 pts high
Verdict	Renegotiate
Buyer saved	**~$3,600**

23+ YEARS IN AUTO FINANCE

ANSWERS IN UNDER 24 HRS

NO DEALERSHIP AFFILIATIONS

PAY ONLY FOR THE ANSWER

Process

Three steps, no sales pitch.

You're not buying a subscription to a dashboard. You're buying a straight answer from someone who isn't getting a commission off your decision.

01

Send the details

Paste the deal sheet, the numbers on the sticker, the loan terms — whatever you've been handed. Photos of paperwork are fine.

02

Pick your plan

One question, one answer — or ten minutes to go back and forth until you actually understand the deal.

03

Get a plain answer

What's fair, what's padded, and exactly what to say back to the dealer or lender if it isn't.

Pricing

Pay for the answer, not a membership.

Two ways to get help, depending on how complicated the deal is.

SINGLE QUESTION

One clear answer

$19.99 / question

- ✓ One specific question, one detailed answer
- ✓ Written response within 24 hours

- ✓ Good for: "is this APR normal?" or "what's this fee?"

Ask one question

UNLIMITED WINDOW

10-minute live session

$39.99 / 10 min

- ✓ Unlimited back-and-forth questions, live
- ✓ Best for full deal reviews or loan comparisons
- ✓ Good for: reviewing a full deal sheet line by line

Book 10 minutes

Ask

What people actually ask.

> "Dealer says $1,800 in 'market adjustment' is non-negotiable on a car that's been sitting for 60 days. True or bluff?"
>
> — Toyota Tacoma buyer, TX

> "Credit union offered 6.9%, dealer's finance guy offered 8.4% but says it includes 'free' gap insurance. Which is actually cheaper?"
>
> — refinance question, OH

> "Lease says $0 due at signing but the monthly payment seems high for the MSRP. What am I missing?"
>
> — lease shopper, WA

Single question	10-min session
$19.99	$39.99

NAME

EMAIL

VEHICLE / DEAL TYPE

SITUATION

New car purchase

YOUR QUESTION

Continue to payment — $19.99

You'll be taken to a secure Stripe checkout to complete payment before your question is sent.

This service is informational only, drawing on 23+ years in automotive sales and finance. It is not legal counsel, legal advice, or a licensed financial opinion, and no attorney-client relationship is created.

FAQ

Before you ask.

Who is actually answering?

One person, not a chatbot or a call center — background in auto finance and dealer-side sales, now working the other side of the table for buyers.

What if my question needs more than 10 minutes?

Say so up front — complex deals (multiple vehicles, disputes, or lease-vs-buy comparisons) can be quoted as a flat fee before you pay.

Is this legal advice?

No. This is not legal counsel or legal advice, and no attorney-client relationship is formed by using this site. Answers are informational only, based on 23+ years of hands-on experience in automotive sales and finance — not a licensed legal or financial opinion. For contract disputes or anything with legal consequences, talk to a licensed attorney in your state.

Refunds?

If you don't get an answer within 24 hours for the single-question plan, you get a full refund, no questions asked.
