

Chapter 1: Why You Keep Getting Played at the Counter

The Buick had been running fine that morning. A little rough at idle, maybe, nothing you'd write home about. But the light came on, so you did what you were told to do your whole life: you took it in. Forty minutes later, a young man in a polo shirt with the dealership logo stitched over his heart slid a printed estimate across the counter. Twelve hundred dollars. He didn't look you in the eye when he said it. He looked at the paper, like the number belonged to the paper and not to him.

You didn't ask a single question. You signed.

That moment, right there, is the one this whole book exists to unwind. Not because you're careless with money. Because you were never taught how that counter works, and nobody in that building has any reason to teach you now.

The diagnostic fee is a toll, not a test

Here's the first thing to get straight: that \$150 diagnostic charge on your invoice isn't a fee for finding your problem. It's a toll for walking through the door. Shops call it "diagnostic time" because that sounds like careful, skilled work, and sometimes it is. But on nine calls out of ten, the technician already knows what's wrong within the first five minutes, from a scan tool that reads a code in about the time it takes to plug in a phone charger.

The fee isn't measuring the difficulty of your problem. It's measuring your willingness to pay before you've heard the number. Once you've paid to walk through that door, you're already partly committed — and shops know that a customer who's paid \$150 to find out what's wrong is far more likely to pay whatever comes next, just to make the first payment feel worthwhile. That's not a technical fact about your engine. It's a fact about human psychology, and it works on smart people just as well as anyone else.

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The diagnostic fee doesn't buy you an answer. It buys the shop your attention, and your reluctance to walk away empty-handed.

How advisors are trained to read a customer, not just a car

The man behind the counter isn't a mechanic. He rarely touches your car. His job title is service advisor, and his training — real, formal training, the kind companies pay consultants to deliver — is built around one skill above all others: reading you.

He's watching how you're dressed, how you talk about the car, whether you mention a grandson who fixes cars or a daughter who works at a bank. He's listening for whether you say "I don't know much about cars" out loud, because customers who say that out loud almost always get the higher number. He's not doing this out of malice. He's doing it because his own pay, in a lot of shops, is tied to how much gets added to your ticket.

I think about my own father's toolbox sometimes, sitting untouched in his garage for years after he stopped driving himself around. He used to say the mechanic's real customer was never the car — it was whoever was standing at the counter, and whoever seemed most likely to say yes. That stuck with me longer than any repair manual.

An advisor's real skill isn't diagnosing engines. It's reading customers — and a customer who sounds unsure gets a very different estimate than one who sounds informed.

The three words that make a padded estimate instantly cheaper

There's a phrase that changes the whole conversation the second you say it out loud, and it costs you nothing to learn: **"Show me that."**

Not "are you sure," which sounds like an accusation and puts the advisor on the defensive. Not "that seems high," which is an opinion he can wave away. "Show me that" is a request — for the failed part, the diagnostic printout, the actual reading that led to the recommendation. It's the phrase a knowledgeable customer uses, because knowledgeable customers know that a legitimate repair leaves evidence behind. A worn brake pad. A cracked belt. A code on a screen.

Padded line items rarely survive this request. If a shop suggested a \$400 fuel injector cleaning "while we're in there," and you ask to see the reading that justified it, you'll often watch the number quietly drop, or the item disappear from the ticket entirely. Not because they got caught lying exactly. Because the item was never really about your car. It was a suggestion dressed up as a finding, and suggestions rarely survive being asked to prove themselves.

- ✓ Ask for the failed part or bad reading before agreeing to any line item
- ✓ If they can't show you, ask them to remove it from the estimate
- ✓ Write down the phrase "show me that" somewhere you'll actually remember it
- ✓ Practice saying it out loud once, before you're standing at the counter under pressure

Why fear, not ignorance, is the thing draining your account

Here's what nobody tells you at sixty-five, seventy, seventy-five: you already know more about machines than you give yourself credit for. You've replaced washers, fixed a leaky faucet, kept a lawnmower running for fifteen years past its warranty. The knowledge isn't the problem.

The problem is that a car breaking down feels different. It feels like it might strand you somewhere, or leave you without transportation to a doctor's appointment, or cost more than you have set aside this month. That fear is what gets exploited — not your lack of knowledge, but your desire to make the fear go away as fast as possible, whatever it costs.

Every chapter after this one is going to hand you something concrete: a checklist, a code you can read yourself, a phrase to say out loud, a job you can do in your own driveway with tools you likely already own. None of it requires you to become a mechanic. All of it requires you to stop letting fear make the decision before your own judgment gets a turn.

KEY TAKEAWAYS

- ▶ The diagnostic fee buys the shop your commitment, not necessarily an honest answer — treat it as the opening move, not the verdict.
- ▶ Service advisors are trained to read customers, and a nervous or uninformed tone invites a higher number.
- ▶ "Show me that" is the single most useful phrase you can bring to a counter — it forces evidence instead of assumption.
- ▶ What's draining your account isn't ignorance about cars. It's the fear that pushes you to sign before you think.
- ▶ Every fix in this book starts with the same move: slow the moment down before you agree to anything.

This fear doesn't come from nowhere, either — it comes from not knowing what your own eyes and ears could already be telling you, long before you ever pick up the phone. That's where we go next.