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Online Sales and The Auto Dealer

By Cherie Szilvagy

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Auto Dealers are finding selling their vehicles online hit or miss at best. Auto Trader and Ebay along with Smart Auction from General Motors are offering some of the best options to an Auto Dealer. Why is it that less than 10% of the vehicles listed online are actually selling? There are plenty of companies offering solutions but none seem to be working on a consistent basis. What about the dealer with an internet department? Is he any more successful?

Internet selling has gotten to be big business for the local Auto Dealer. Large or small dealers have different needs but the same outcome. Selling successfully online is a necessary addition to their bottom line and overall sales numbers. Each and every dealer, no matter the size, needs to be able to sell effectively online.

The time and money that selling online costs the Auto Dealer can be a lot less than classic print, radio and television advertising. So why has the local dealer stayed away from selling online? Most are intimidated by a market that is selling less than 10% of the vehicles that are listed in a medium they do not understand.

Selling online needs an expertise that most dealers lack. Some dealers lack the size to handle supporting an internet department. There are companies out there that are offering a total solution to online sales. These companies can handle an effective, profitable internet department for each and every dealer, no matter the size.

A comprehensive internet strategy is needed to sell effectively online. A good consulting firm that brings expertise in auto sales, internet sales and technical computer skills. All of these skills are needed by the dealership to handle selling online effectively. When a dealer sells online effectively, profits and sales soar.

Accomplishing a comprehensive plan to sell online is being offered by very few companies in today's market. What a dealer needs to look for is a consulting firm that is grounded in all three areas of online sales. Consulting firms that have Auto dealer experience, online sales experience and technical experience with building the software to accomplish an ease to selling online are necessary to meet the goal for the average dealer. These areas all need to be addressed to make a dealer self sufficient in online sales.

Dealers have found that keeping inventory fresh and up to date on their websites can be time consuming and not a profitable endeavor. Profitability in today's market is essential to a dealer whether small or large. Online solutions are costly and hard to come by, but essential to a dealership.

Is there a solution? Hiring a company with auto experience, internet experience and technical experience is what the smart dealers are doing. Sell through ratios of these companies need to be checked and a company chosen that will effectively sell vehicles time and time again. There is a secret to selling online that major dealers and small dealers alike have found. To sell effectively online

you need the right consulting firm to handle the details, leaving dealership personnel free to handle the sales. Sales are a given when the right online sales consulting firm is left to handle the management of online sales strategies. Hiring the right consulting firm for your online sales is essential to successfully selling online. These companies can accomplish positive online sales results more cost effectively than the local Auto Dealer.

Cherie Szilvagy

Cherie Szilvagy

17 years Auto Dealer experience, 3 years effective online sales experience, software programmer and CEO of

Bad Credit Auto Loan – Your best options?

By Bill Smith

Bad Credit Auto Loan – Your best options?

A bad credit auto loan isn't impossible to find— it just takes a little work! If your credit is a little dented and dinged, it doesn't have to shut you out of an auto loan. There are those companies that will overlook bad credit. Auto loan options for you if you have less than perfect credit include on-lot dealer financing, getting a co-signer, attempting to repair your credit before you look for a bad credit auto loan and accepting less than ideal terms for a bad credit auto loan.

Your best starting point – before you even start looking for a car – is to check your credit report yourself. A new law passed last year entitles you to get one free credit report from each of the major credit

reporting agencies every 12 months. The law is being rolled out across the country in stages, but by the end of 2005, whatever state you live in, you'll be entitled to check your own credit history free once a year to find out if you have bad credit. Auto loan and finance companies will use the information in your credit history to determine whether or not to grant you a loan and on what terms, so it makes sense to check first and avoid being surprised.

If you find errors in your credit report, or if a credit reporting agency is mistakenly reporting that you have bad credit, put off applying for an auto loan until you have a chance to clear up the mistake. If, on the other hand, your credit report legitimately lists problems, you can start looking for a bad credit auto loan through one of several different sources.

Because a bad credit auto loan carries more risk for the lender, it's difficult to find one with "competitive" interest rates. The best way to get a good interest rate – and begin repairing your bad credit is with a cosigned auto loan. By co-signing an auto loan for you, your co-signer takes responsibility for paying back your loan if you fail to make the payments. The interest rate is likely to be much better than you can get with any other bad credit auto loan – very close to the terms your co-signer would be offered. Just be sure to ask the lender to report the payment history in BOTH your name and that of your co-signer so that you can begin repairing or building your credit history.

If a co-signer isn't possible, or you prefer a loan in your own name, try to secure a bad credit auto loan on your own before going to the dealer. Your usual bank is your logical first choice. Make an appointment to speak with a loan officer at the bank where you usually do business, as they have an interest in continuing and extending their relationship with you. One possible option through a credit union, for instance, is to make arrangements for a bad credit auto loan that's tied to one of your other accounts as security.

The car dealer should be your last option for securing a bad credit auto loan. They have a vested interest in getting you into a car – but be aware that you'll pay premium prices for financing a bad credit auto loan through a dealership. If it's your only option, however, you may find that you can convert your high interest auto loan in the future if you're able to repair and improve your credit score.

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. Bill has

10 years of experience in providing credit repair, credit counseling and credit management services to clients. Visit us at

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