



How the Numbers Become **the Numbers**

MSRP, "sale" prices, freight, prep, doc fees, and every other line between the sticker and the check you write.

WHAT TO LOOK FOR

WHAT TO ASK

WHEN TO WALK

From a buyer's advocate who has worked both sides of the desk, and now only works yours.

CAMPINGWITHSQUATCH.COM

What's in this chapter

The free Buyer's Guide showed you what to ask and what to inspect. This one follows the money.

We'll start at the biggest number on the window and walk it, line by line, all the way to the number on the check. By the last page you'll read a camper deal the way the person across the desk reads it.

1 · DECODE

Learn what each number really is, and which ones are just for show.

2 · RESEARCH

Find the real price before you ever leave the house.

3 · AUDIT

Sort every fee into "government," "real cost," or "pure profit."

4 · DECIDE

Know what to say, what to sign, and when to walk.

1 A Word From Squatch

Why camper math feels like a magic trick, and why that's on purpose

3 MSRP: The Number That Means the Least

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8 The Government's Share

Tax, title, and tags. The lines you can't negotiate but can check

10 The Game Plan

Step by step, from your couch to the desk, with the exact words to use

12 Worksheets & Pocket Cards

Quote comparison, fee audit, price homework, and a card for your wallet

A fair warning about numbers. Every dollar figure in this guide is an example or a commonly reported range, not a quote and not a promise. Prices, fees, and tax rules change by state, by brand, and by season. I'm a buyer's advocate, not an attorney or a tax professional, so for anything legal or tax-related, check with your state or county. Where I've used outside numbers, the sources are listed on the last page.

A Word From Squatch

Why camper math feels like a magic trick.



Hey, it's Squatch. Let's talk about the part of buying a camper that nobody puts in the brochure.

You find the one. Right floorplan, right bunks, a fridge bigger than the one in your first apartment. The sign says **\$36,995**. You've done the math at home and you can swing \$36,995.

An hour later you're looking at a sheet of paper that says **\$46,290**, and you can't point to the moment it happened. Nobody lied to you, exactly. Nobody raised the price. The number just sort of... grew. Like my hair in August.

That's not an accident, and it's not bad luck. It's a system. I know because I spent most of my life in sales, more than 30 years of it, and I've sat on the side of the desk where those sheets get built. These days I sit on yours.

A camper deal isn't one number. It's a stack of them.

Most buyers only negotiate the one on top.

It's not evil. It's business. But it's not a fair fight.

I want to be straight about something before we go any further, because I'm not here to tell you every dealer is a crook. They aren't.

A dealership has lights to keep on, techs to pay, and a lot full of campers it's paying interest on every single day. It needs to make a profit, and **a fair profit is not your enemy**. You want that dealer in business next spring when your slide won't come in.

Here's the problem. They do this every day. You do it a handful of times in your whole life. They know what every line on that paper means, what it costs them, and which ones you'll never question. You're seeing the form for the first time, tired, excited, with the kids asking if the bunk is theirs yet.

This chapter is how we even that up. I'm not holding anything back. By the time you finish, you'll know:

- **What each number is** and who made it up.
- **What the dealer likely has in the camper**, so you know what "fair" looks like.
- **Which fees are the government's, which are real costs, and which are just profit with a name tag on.**
- **The exact words to use** for each one.
- **When to stop talking and start walking.**



SQUATCH TIP

Read this at your kitchen table with a cup of coffee, not on the lot with a salesperson standing next to you. Squatch is hard to spot in the woods. A prep fee is harder to spot at 6:45 on a Saturday when the dealership closes at 7.

How this fits with the free guide

If you've got my free **Squatch RV Buyer's Guide**, you already have the 22 questions, the full walkaround inspection, and the short version of the money talk. Think of that one as the trail map. This is the first deep dive: one subject, all the way to the bottom.

I'm saving two big subjects for their own chapters, because each one deserves the room: **the finance office** (rates, service contracts, and the menu of add-ons) and **your trade-in**. In this chapter, when a number belongs to one of those, I'll tell you and point ahead.

The Five Numbers

One of them matters. The other four are there to keep you busy.



Every camper deal has five numbers in it. Learn to tell them apart and most of the confusion disappears.

1 MSRP

WHO SETS IT: THE MANUFACTURER • SOMETIMES THE DEALER

The "suggested" price. It's the tallest number in the deal, and it's there to make every other number look small. Almost nobody pays it. Section 3.

2 The "sale" price

WHO SETS IT: THE DEALER

The advertised, internet, or "our price" number. This is what gets you in the door. It usually leaves out freight, prep, fees, and tax, so it is almost never what you pay. Section 6.

3 The dealer's real cost

WHO KNOWS IT: THE DEALER • NOT YOU

What they have in the camper: the factory invoice, freight, and what it has cost to sit on the lot. You'll never see it, and you don't need to. You just need to know roughly where it lives. Section 4.

4 The out-the-door price

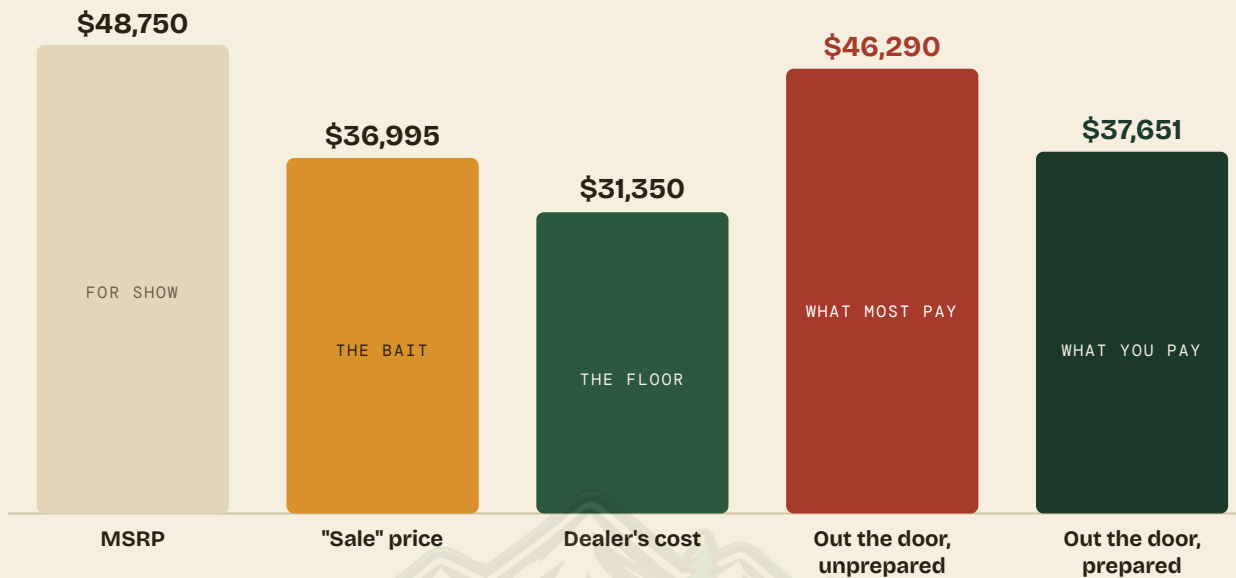
WHO SETS IT: YOU AND THE DEALER, IN WRITING

Every dollar, including fees, tax, title, and tags. The amount on the check. **This is the only number you negotiate.** If two dealers are going to be compared, this is the only number that makes the comparison real.

5 The monthly payment

WHO SETS IT: THE FINANCE OFFICE

The number most people shop by, and the easiest one to manipulate. A payment can go down while the deal gets worse. That's the next chapter's whole subject.



One example travel trailer, five numbers. The dollar figures are an illustration we'll build line by line in Section 9. The gap between the two right-hand bars is what this chapter is about.

Three things to notice on that chart

1. **The "sale" price is the shortest bar a buyer ever sees, and nobody pays it.** Both buyers ended up above it once tax and tags went on. The question is how far above.
2. **The dealer's cost is the floor.** There's a healthy gap between that green bar and either out-the-door number. A dealer can make a fair profit on the prepared buyer's deal. They just make a much bigger one on the other.
3. **The two bars on the right are the same camper.** Same lot, same week, same salesperson. The \$8,639 between them isn't luck and it isn't charm. It's homework, and it's what the rest of this chapter teaches.



SQUATCH TIP

Write "OTD" on the back of your hand if you have to. Out the door. Every time the conversation drifts to a discount, a payment, or a trade number, bring it back: **"What's my out-the-door price, itemized, in writing?"**



MSRP: The Number That Means the Least

Manufacturer's Suggested Retail Price. Heavy on the "suggested."

MSRP is the first number you see and the last one you should care about. Its job isn't to tell you what the camper is worth. Its job is to make the next number feel like a gift.

Where it comes from

The manufacturer builds the camper and sends the dealer an invoice for what the dealer owes. Then the manufacturer prints a second, much taller number: a suggested retail price. That's MSRP. It's built by taking the factory's price to the dealer and stacking a large cushion on top.

How large? It depends on the brand, but RV dealers themselves have written that some manufacturers set MSRP with dealer margins as high as 40%, more than double the roughly 18% that's typical on a new car. That's why RV buyers commonly report paying **somewhere around 20% to 30% under MSRP** on new units, and sometimes more on last year's models.

Think about what that means. If nearly everyone gets "25% off," then nobody got 25% off. That's just the price, wearing a costume.

A discount off a made-up number is a made-up discount.

Why campers aren't like cars

On a new car, the window sticker is federal law. It's called a Monroney label, it has to be on the glass, and the dealer can't change it. It lists the manufacturer's price, the options, and the destination charge, the same way on every car in the country.

That law covers new cars and light trucks. **It doesn't cover campers.** There's no federally required window sticker on a travel trailer or fifth wheel. So what you see taped inside the door might be:

- **The manufacturer's own MSRP sheet**, if the brand prints one and the dealer chose to display it.
- **The dealer's version**, typed up in-house and labeled "MSRP," "list," "retail," or "was."
- **Nothing at all**, just a hang tag with a sale price and a payment.

Those can be very different numbers for the exact same camper. A "list price" a dealer made up can sit thousands above the factory's MSRP, which makes the discount look bigger without changing the price one dollar.

FROM BEHIND THE DESK

The tall number has a name in sales training: an **anchor**. Once your brain has seen \$48,750, a price of \$36,995 feels like winning. It doesn't matter that nobody on earth was ever going to pay \$48,750. The first number you hear sets the scale for everything after it. That's not a camper trick. That's a human-being trick, and it works on all of us. It's worked on me, and I knew it was coming.

The percent-off trap

Here's why shopping by discount is a losing game. Two dealers, same year, same brand, same floorplan:

	Dealer A	Dealer B
Starting number on the tag	\$56,900 "list"	\$48,750 MSRP
The big sign	35% OFF!	26% off
Sale price	\$36,985	\$36,075
Fees added at the desk	\$3,889	\$499
Price before tax and tags	\$40,874	\$36,574

Dealer A's sign is nine points bigger. Dealer A's camper is **\$4,300 more expensive**. The buyer who shops by discount drives home from Dealer A feeling great, and tells the whole campground about the 35%.

 SQUATCH TIP

When somebody brags about the percent they got off, smile and ask what they paid out the door. That's the only number that ever left their bank account. No bank on earth has ever cleared a check written in percent.

What's hiding inside MSRP

MSRP isn't one price. It's a base price plus a list of options, and the way those options are packaged is worth understanding.

- **"Mandatory" option packages.** Many brands advertise a low base price, then build every single unit with a required package: the "convenience package," the "customer value package," the "camping-ready package." If every unit has it, it isn't an option. It's a way to advertise one price and build another.
- **Options the dealer ordered.** Second air conditioner, upgraded mattress, solar prep, a bigger fridge. These are real, and they do add value. Just make sure the unit in front of you actually has them.
- **Dealer-added items.** Anything installed after the camper left the factory isn't part of the manufacturer's MSRP, no matter where it shows up on the tag.

The one MSRP document worth asking for

Ask to see the **factory build sheet** or **manufacturer's price sheet** for that specific unit, matched by VIN. It lists the base price and every factory option with a price next to it. You're not asking so you can pay it. You're asking for two reasons:

1. **To compare the same camper across dealers.** Two units with the same model number can be thousands apart in equipment. The build sheet tells you whether you're comparing apples to apples or apples to an apple with a second A/C.
2. **To see whether the tag matches the factory.** If the number on the door is higher than the number on the build sheet, you just learned something about how this dealer does business.

SAY THIS

"Can I see the manufacturer's build sheet for this VIN? I want to make sure I'm comparing the same options at each place I'm shopping."

It's a reasonable request, and it tells them you're shopping more than one lot. Both of those help you.

So what is MSRP good for?

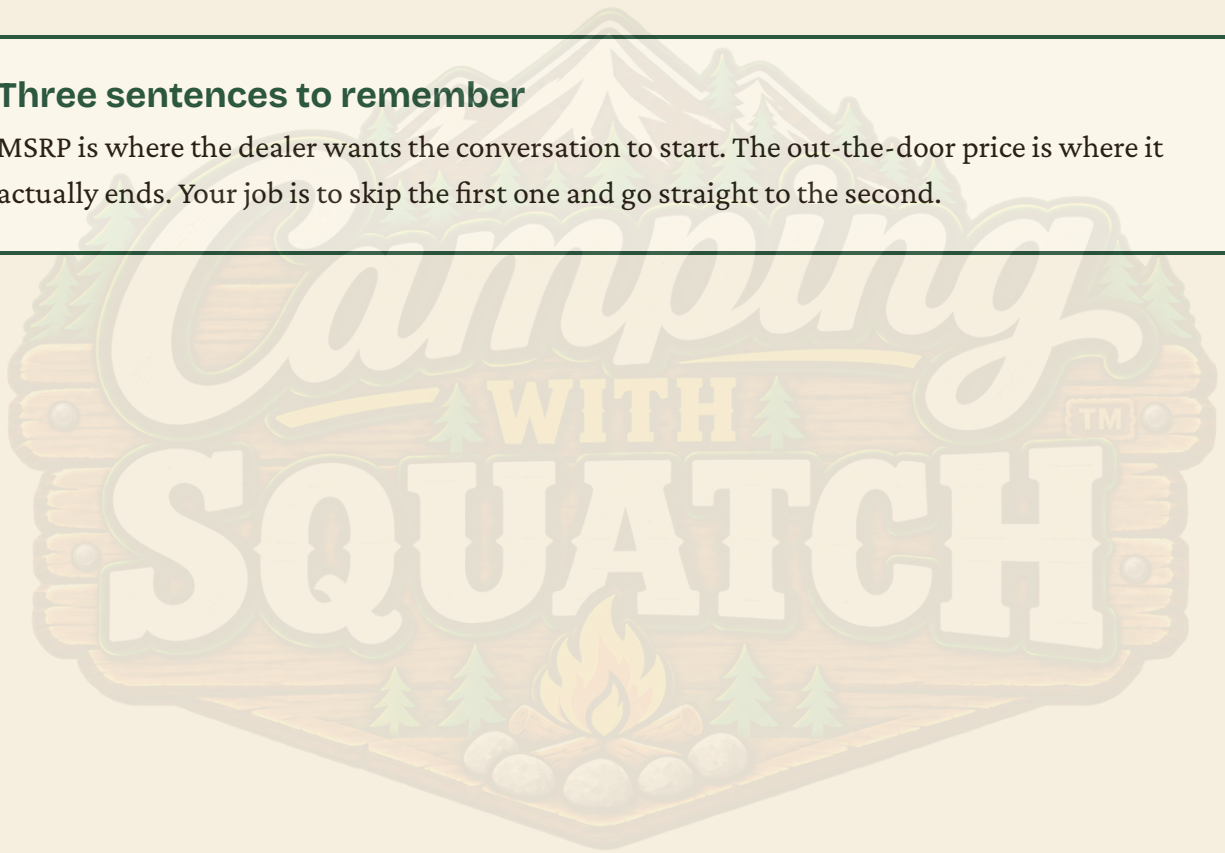
Three things, and only three:

- **Checking equipment** between two units, using the build sheet.
- **A rough sanity check.** If a new unit is priced within a few percent of the factory MSRP, with no shortage of them on lots across the country, you're looking at a starting offer, not a deal.
- **Insurance paperwork.** Some insurers ask for it. Keep a copy.

That's it. It doesn't tell you what the camper is worth, what the dealer paid, or what you should pay. For that, we have to look at the two numbers they don't put on the window.

Three sentences to remember

MSRP is where the dealer wants the conversation to start. The out-the-door price is where it actually ends. Your job is to skip the first one and go straight to the second.



FREE SAMPLE

That's 10 Pages of 45



You've met the five numbers, and you know why MSRP means the least. The other 35 pages are where the money is.

4 What the Dealer Really Pays

Invoice, freight, floorplan interest, and what a fair profit looks like

5 Finding the Real Price

A 30-minute homework routine and the email that does your negotiating for you

6 The Advertised Price Trap

Six fine-print tricks, and what "\$247 a month" really says

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