

Chapter 1: The Most Expensive Mistake You Haven't Made Yet

There is a particular kind of sick feeling that arrives about three weeks after you drive a new truck off the lot. The novelty has faded. The payments haven't. You're running the numbers again, late at night, and something doesn't add up the way the finance manager said it would.

If you're reading this before that moment arrives, good. You still have time.

If you're reading this after it arrived, you're not alone — and there may be more options available to you than the dealership wants you to know.

The 2026 Return Crisis: When the Dealership Lot Starts Filling Back Up

Walk past a dealership lot in mid-2026 and you'll notice something that hasn't been common since before the pandemic supply crunch: trucks. Rows of them. Sitting.

For several years, inventory was so tight that dealers could charge whatever they liked and buyers would queue for the privilege. That dynamic has shifted. The affordability wall has arrived, and it arrived hard.

The average monthly payment on a new vehicle in the United States hit an all-time record of **\$770** in Q1 2026 — a 2.9% year-over-year increase. Total outstanding auto loan debt now stands at **\$1.685 trillion**^{1, 2}.

That number — \$770 a month — is not an abstraction. It is rent in some parts of the country. It is a mortgage contribution in others. And it is what the average American is now paying, every single month, just to have a new vehicle in the driveway.

Tariffs have compounded the problem significantly. Auto tariffs added an estimated \$30 billion in costs to the industry in a single year, pushing the average suggested retail price of new vehicles up 10.4%³. At the same time, destination fees — those line items buried near the bottom of the purchase agreement — reached record highs. GM increased its Silverado destination fee by 40% in under a year, from \$1,995 to \$2,795⁴. That's before a single option has been added.

The result is a market where buyers stretched further than they should have, on trucks that cost more than they expected, with payment terms that assumed their financial life would remain stable. When life didn't cooperate, the trucks started coming back.

In forums where truck owners congregate, the conversations have turned raw. On one active forum dedicated to fifth-generation Ram owners, users swapped stories about 2025 models arriving with more problems than their predecessors — electrical complaints, drivetrain hesitations, warranty denials. The emerging consensus among experienced members was sobering: look for a lightly used pre-2025 Ram rather than risk a new one. These are truck enthusiasts saying this. People who wanted to buy new. People who couldn't justify it.

That shift in sentiment is the first thing this book is built on.

Why Buyer's Remorse in Trucks Is Different from Any Other Purchase

A survey published by LendingTree found that 39% of Americans regret their new car purchase. Among those who had bought within the previous year, that figure climbed to 47% (Kelley Blue Book, citing LendingTree). Nearly half of recent buyers. Within twelve months.

But truck regret sits in a different category from regretting a television or even a house. Here's why.

A truck is a working tool for many of its owners. It hauls. It tows. It earns its keep — or it's supposed to. When it fails repeatedly, it doesn't just create inconvenience. It disrupts livelihood. A landscaper whose truck is sitting at the dealer for the third time in six months isn't just frustrated. He's losing contracts.

There's also the sheer scale of the financial commitment. A truck is now, for many buyers, the second-most-expensive purchase they'll ever make. And unlike a house, it begins losing value the moment they sign. The depreciation curve on a new full-size truck in 2026 is steep, and it drops fastest in the first eighteen months — precisely when the buyer is also locked into their highest loan balance.

Then there is the complexity problem. Modern trucks are not the relatively simple machines they were twenty years ago. They carry advanced driver assistance systems, turbocharged or hybrid powertrains, over-the-air software updates, and integrated towing technology that sounds impressive in a brochure and can be catastrophically expensive to repair outside warranty. The F-150 PowerBoost Hybrid, for instance, received a reliability score of just 7 out of 100 in a major 2025 reliability ranking — last among all pickups measured — with failures concentrated in the hybrid battery, transmission, electrical system, and drive system⁵.

Truck regret is not buyer's remorse. It is the compounding cost of a working tool that stops working — financially, mechanically, and professionally — at the worst possible time.

I've watched this play out in workshops for years. A bloke comes in with a truck under warranty, frustrated beyond words. The vehicle is technically fixable. But the time lost, the income lost, the trust lost in the machine he relied on — none of that goes on the repair order. None of that gets refunded.

The Promise of This Book: A Mechanic's Eye Before You Sign

This is not a book written for people who enjoy reading about cars. It's written for people who need to make a sound decision with real money and don't want to be taken advantage of in the process.

What I've tried to do here is apply the same process a good mechanic applies before recommending a vehicle: look past the marketing language, find the patterns in failure data, talk to the people who actually work on these machines, and translate all of it into something you can use at a dealership, or in a private sale, or when you're staring at a purchase agreement wondering if you're about to make a mistake.

The chapters ahead cover ground that dealers rarely volunteer. You'll find a clear breakdown of what reliability actually means — and who benefits when the definition stays vague. You'll get an honest picture of what's happening in the 2026 truck market, including the affordability collapse and the recall patterns that have begun to reshape buyer confidence. You'll learn your legal rights if a vehicle turns out to be defective, and what steps to take in the first ninety days that can make the difference between a successful claim and one that goes nowhere.

There are also chapters built entirely on the kind of knowledge that lives in workshops and long-distance driving communities: which older vehicles outlast much more expensive new ones, which tyre and oil choices quietly damage vehicles over time, and which insurance gaps are leaving truck owners exposed in 2026.

I spent time in the bush early in my career, where the nearest parts store was sometimes four hours away and the difference between a good vehicle decision and a poor one was the difference between getting home and not. That experience shaped everything I think about vehicle ownership. Distance, as I'll explain later, is the ultimate reliability test — and it's one that marketing language cannot survive.

How to Read This Book and What to Do with What You Find

Read it in order, at least the first time. Each chapter builds on a vocabulary and a set of concepts that the next chapter assumes you've absorbed. If you skip ahead to the tyre chapter or the oil chapter without the framework from the earlier sections, you'll get some useful information but miss the structure that makes it actionable.

- ✓ **Before you read further:** write down, in one sentence, what you currently own or are considering buying and what you most need it to do. Keep that sentence in front of you. It will help you filter what applies to your situation.
- ✓ **As you read each chapter:** mark anything that changes how you plan to act. Not highlights for interest — marks for action.
- ✓ **After you finish:** use the structured action framework in the final chapter before making any purchase decision or signing any service agreement.
- ✓ **If you've already bought:** don't skip the chapters on lemon law and the first-ninety-days protocol. They were written specifically for you.

The LendingTree survey mentioned earlier also found something worth holding onto: regret among buyers who had owned the same vehicle for six or more years dropped to just 24% (Kelley Blue Book, citing LendingTree). Regret is largely a function of poor decisions made under pressure, with incomplete information. Both of those are fixable.

This book is the information. The pressure is already there. What we do with both of them is up to you.

Case: A LendingTree survey found that 47% of Americans who bought a vehicle in the past year regretted it. Among those who had owned the same vehicle for six years or more, that figure fell to 24%. The difference between those two groups is almost never the vehicle itself — it is the quality of the decision made before purchase⁶.

KEY TAKEAWAYS

- ▶ **The 2026 truck market has reversed.** Inventory is building, affordability has collapsed, and buyers who stretched financially are feeling it. The seller's market that let dealers name their price is over.
- ▶ **Truck regret compounds in ways that other purchase regret does not.** When a working tool fails, the cost is financial, professional, and psychological simultaneously.
- ▶ **A vehicle decision made under marketing pressure and incomplete information is almost always a worse decision.** The data on long-term owner satisfaction confirms this clearly.
- ▶ **The mechanic's approach to any vehicle purchase is systematic, not emotional.** This book teaches that system.
- ▶ **Your first action is simple:** write down what you need the vehicle to actually do. Everything that follows gets filtered through that answer.

There is one question this chapter has deliberately left open. If the right information can protect you from making the wrong decision, what exactly does "right information" look like — and who has been controlling the language that surrounds it? Before you can evaluate a single truck, a single brand, or a single manufacturer's claim, you need to understand that the words being used to describe vehicles were not written for your benefit.

That's where we go next.