

Summary

Revenue

\$6.5Bil

-24%

Net Income

\$37.5Mil

-86%

Diluted EPS

\$0.24

-85%

Gross Profit

\$576.6Mil

-31%

Sales & Revenue Component - Percent Change

Used vehicle
sales

-18%

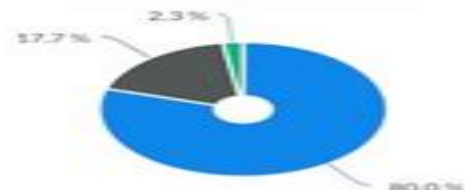
Wholesale vehicle
sales

-42%

Other sales and
revenues

-12%

Sales & Revenue Mix



Operating Statistics

Unit Sales



Average Selling Prices



Comparable Store Used Vehicle Sales Changes



Balance Sheet

Cash, cash equivalents
& restricted cash

\$1.3Bil

Long-term debt,
excluding current portion

\$1.9Bil

“In response to the ongoing pressures across the used car industry, we have taken deliberate steps to support our business for both the near-term and the long-term. We are managing our business prudently, and prioritizing initiatives that reduce costs, unlock operating efficiencies, profitably grow market share and create better experiences for our associates and customers.”

- Bill Nash, CEO

Other Highlights

CarMax Auto Finance
Income

\$152.2Mil -8.3%



SG&A Expenses

\$591.7Mil +2.7%



Shares Repurchased

\$2.6Mil

(All comparisons are on a year-over-year basis, unless otherwise stated)

Carmax What To Bring

Tina Grant, Thomas Derdak



Carmax What To Bring:

Bring Yourself Mori Taheripour, 2020-03-24 A look at how relationships can drive successful negotiation from an award winning faculty member at the Wharton School of Business Contrary to conventional wisdom about what makes a good negotiator namely being aggressive and unemotional in Bring Yourself Taheripour offers a radically different perspective In her own life and in her more than 15 years of experience teaching negotiation she s found that the best negotiators are empathetic curious and present The essence of bargaining isn t the transaction but the conversation and human connection It is when we bring our whole authentic selves to the table that we can advocate for ourselves fearlessly and find creative solutions that benefit everyone Taheripour has seen the power of this mindset shift firsthand In her consulting her classes at Wharton and in her work teaching negotiation for the Goldman Sachs 10 000 Small Businesses program her students and clients experience personal breakthroughs as they face the fears and false narratives that held them back Bring Yourself explains how our pressure points personal experience and even our cultural expectations can become roadblocks to finding common ground and it offers essential strategies to move beyond them and open our minds Taheripour argues that regardless of our own perceived ability to negotiate we must have the courage to engage because bargaining plays a crucial role in every aspect of our lives We negotiate boundaries with our parents and partners bedtimes with our kids and even with ourselves every time we make a pros and cons list to weigh a major decision Negotiation is how we problem solve and how we find our voice With eye opening and empowering stories throughout Bring Yourself helps readers gain the confidence they need to achieve their goals in work and in life Timely and provocative this paradigm shifting book can transform our world and the way we work together

The Insider William Kelbaugh, 2005-05-12 The Insider takes you where most people have never been or are likely to go And many of those who ventured in drawn by the images and perks of new cars big money and the mystic of the profession dont manage to survive It takes you inside the automobile industry Why Because if you know how cars are sold youll know how to buy them and I left no stone unturned There is no other single book in the world with all the inside information on the details of buying and selling cars It is without a doubt the most comprehensive source youll find covering the keys to dealer advertising the tools and traps of selling how to read use and understand window stickers bump labels and buyers guides how to figure payments in seconds how salesmen type what kind of buyer you are how salesmen are trained how to negotiate fast and easy and more If its not in here its not worth knowing No longer does the experience of buying a car have to be only moderately better than going to the dentist With The Insider youll save time and money and buy all your cars with confidence because now you can work with salesmen instead of dealing with them

Good to Great to Gone Alan Wurtzel, 2012-10-23 Chronicling his 13 years as CEO of Circuit City during its most successful time and sharing his insightful analysis of its downfall Alan Wurtzel imparts a wisdom that is a must read for anyone even remotely interested in business Good to Great to Gone illustrates the vital importance of listening to your customers Without them your company

has nothing Tony Hsieh New York Times bestselling author of Delivering Happiness and CEO of Zappos com Inc How did Circuit City go from a Mom and Pop store with a mere 13 000 investment to the best performing Fortune 500 Company for any 15 year period between 1965 and 1995 to bankruptcy and liquidation in 2009 What must leaders do not only to take a business from good to great but to avoid plummeting from great to gone in a constantly evolving marketplace For almost 50 years Circuit City was able to successfully navigate the constant changes in the consumer electronics marketplace and meet consumer demand and taste preferences But with the company s subsequent decline and ultimate demise in 2009 former CEO Alan Wurtzel has the rare perspective of a company insider in the role of an outsider looking in Believing that there is no singular formula for strategy Wurtzel emphasizes the Habits of Mind that influence critical management decisions With key takeaways at the end of each chapter Wurtzel offers advice and guidance to ensure any business stays on track even in the wake of disruption a changing consumer landscape and new competitors Part social history part cautionary tale and part business strategy guide Good to Great to Gone The 60 Year Rise and Fall of Circuit City features a memorable story with critical leadership lessons *Marketing* Gary Armstrong, Philip Kotler, 2000 Author order on cover and title page reads Gary Armstrong and Philip Kotler Name change of author from 4th edition from Philip Kotler and Gary Armstrong The 250 Personal Finance Questions Everyone Should Ask Peter Sander, 2005-08-29 Money management is more complicated than ever you have to deal with yo yo ing stock markets rising health care and home prices taxes and employment Everywhere you look there s more to worry about Where do you start The 250 Personal Finance Questions Everyone Should Ask gives you the simple straightforward answers you need to protect your finances Written in a quick easy accessible style this comprehensive handbook book takes you through twenty five key financial categories including Daily Finances Building Wealth Retirement Planning for Life Events Taxes The 250 Personal Finance Questions Everyone Should Ask is the personal finance guide that will answer your immediate questions and serve as a reference for years to come **Business Week** ,2004 **Kiss Your Money Hello!** Bill Hines, 2023-04-19 It s here Your guide to a financially independent life no more money stress This book is a complete modern comprehensive guide to your personal finance life It s the key to never having to go to a job you detest to living every day on your own terms Why this book Right now you may be browsing a few personal finance books in a library bookstore or even online Why this one Is it worth a couple of dollars and hours of your time Here s why I ve read the others Almost every book was someone telling their own personal rags to riches tale That s admirable but the likelihood that it s even close to you and your personal situation is quite remote What worked for them will probably not work for you Everyone is different every situation is unique Some assume their readers all want to be mega rich In my experience most people just want to be happy without money stress and have a good fun comfortable life That said if you want to be rich I ll show you how to do that too So get to the point Bill why this one Because this book is based on my experience as a financial counselor investment advisor and financial planner This book is a user manual for your money No matter who you are there is plenty

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Table of Contents Carmax What To Bring

1. Understanding the eBook Carmax What To Bring
 - The Rise of Digital Reading Carmax What To Bring
 - Advantages of eBooks Over Traditional Books
2. Identifying Carmax What To Bring
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Carmax What To Bring
 - User-Friendly Interface
4. Exploring eBook Recommendations from Carmax What To Bring
 - Personalized Recommendations
 - Carmax What To Bring User Reviews and Ratings

- Carmax What To Bring and Bestseller Lists
- 5. Accessing Carmax What To Bring Free and Paid eBooks
 - Carmax What To Bring Public Domain eBooks
 - Carmax What To Bring eBook Subscription Services
 - Carmax What To Bring Budget-Friendly Options
- 6. Navigating Carmax What To Bring eBook Formats
 - ePub, PDF, MOBI, and More
 - Carmax What To Bring Compatibility with Devices
 - Carmax What To Bring Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Carmax What To Bring
 - Highlighting and Note-Taking Carmax What To Bring
 - Interactive Elements Carmax What To Bring
- 8. Staying Engaged with Carmax What To Bring
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Carmax What To Bring
- 9. Balancing eBooks and Physical Books Carmax What To Bring
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Carmax What To Bring
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Carmax What To Bring
 - Setting Reading Goals Carmax What To Bring
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Carmax What To Bring
 - Fact-Checking eBook Content of Carmax What To Bring
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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