

## ADVANCED F&I

- GENERAL TOPICS
  - New age of F&I
  - Expectation of F&I managers
  - Job vs career
  
- DEAL STRUCTURE
  - Negative equity
  - Advance
  - Line 5
  - Right lender
  - Lease
  - Lease disclosures
  - Leasing defined
  - Difficulties of leasing
  - Selling products to lease customers
  - Experian credit report
  - Lender rate sheets
  
- CREDIT REPORT ANALYSIS
  - Credit report
  - Elements for the lender
  - Lender matching
  
- LENDER RELATIONSHIPS
  - Communication skills
  - Make the case
  - Do not take no
  - Best practices

- ADVANCED OBJECTION TECHNIQUES
  - Menu presentation
  - The window sticker
  - Logic trapping
  - Art of being visual
  - Stone-wall customer
  
- SUB-PRIME
  - Sub-prime
  - Right lenders
  - Sub-prime deal structure
  - Sub-prime customer
  - Stip organization
  - Department organization
  - Merchandizing in sub-prime
  - The right car
  
- COMPLIANCE
  - Laws, rules & regulations
  - Federal and state
  - Compliance
  - Regulation Z
  - Magnuson-Moss Warranty Act
  - IRS Form 8300 5. FACT Act
  - OFAC 7. Gramm-Leach-Bliley Act (privacy & safeguards)
  - The used Car Rule 9. Regulation B 10. The red flags rule
  
- TONE AND APPROACH
  - Get on track
  - Slow down the deal
  - Dress for success
  - Selling vs informing
  - Credibility trumps rapport
  - Win the argument

- EXPERT TIPS
  - Stay on the desk
  - Spiff your sales team
  - Dominate CIT's
  - Know how much you can get
  - Work with your service department
  - Cash deal turns
  
- ART OF NEGOTIATING
  - Plateau number
  - Gross kickers
  - The art of silence
  - Customer interview
  
- ORGANIZATION
  - Logging deals
  - Process = success
  - Leverage your lenders
  - Max calls
  
- AVOID PROBLEMS
  - Believe in the products
  - Fix the CIT problem
  - Verify a discharged bankruptcy
  - Trade-ins
  - Late-night deal