

## ENTRY LEVEL F&I

- GENERAL TOPICS
  - A Little + A Little + A Little =- A Lot
  - Right mindset
  - Base hits vs. grand slams
  - Qualities for success
  - Benefits of an F&I manager
  - Purpose
  - 2 main goals
  - Benefits to the customer
  
- F&I PRODUCTS
  - Products sold
  - Tangible vs intangible
  
- F&I LINK TO ADVERTISING
  - How F&I dictates front-end pricing
  - Box out the competition
  - Above & below the line profitability
  - Revenue benefit example
  
- F&I EQUALS CONTROL
  - Defined
  - Effects
  - Benefits
  - What it does not mean
  - Consummation
  
- T.O. POLICY
  - Current T.O. policy
  - Avoid the loophole
  - Common mistakes
  - Accountability
  - DLA T.O. policy

- PLANTING THE SEED
  - Pros and cons of planting the seed
  - The benefits myth
  
- POWER OF IMAGE
  - Defensive customers
  - Power of a title
  - F&I office image
  
- POWER OF SPEECH
  - Negative jargon
  - Positive terms
  
- Training topics
  - Misconception of F&I
  - Resolve misconceptions
  
- QUOTING INTEREST RATES
  - Negatives of quoting rates
  - Common responses to the rate question
  - Balance of consequences
  - Goal of the rate question
  - 3 customer responses
  
- ELEMENTS OF CREDIT
  - General rules of financing
  - Four C's of credit
  - Characteristics of marginal credit
  - Satisfying the lender
  
- CASH CONVERSIONS
  - Why people pay cash
  - Cash conversions and PVR
  - Benefits of financing vs cash
  - Interest rate calculation process
  - Misconceptions of credit unions

- STRUCTURE
  - Importance
  - Elements
  
- SALES PHILOSOPHY
  - Presentation vs objection
  - Elements of the presentation
  - Elements of an objection
  
- SERVICE PROGRAM
  - Concept of tailoring
  - Examples
  - Negatives
  - Objection
  
- PRESENTATIONS
  - Seeing vs hearing
  - Finger to face theory
  - Reactionary gap
  - Traditional use of the menu
  - 3 parts to the menu
  - Pain vs. Gain
  - DLA Flip Chart Presentation
  
- VSC T.O.
  - Fallacy of discounting
  - Counteroffer defined
  - 2 T.O. techniques
  - Flat contribution
  - Business card
  - DLA T.O. script
  - Elements of a good T.O.

- **OBJECTIONS**
  - Defined
  - Common F&I objections
  - “Old” process
  - DLA 4-part objections process
  - Presentation theory
  - 4 Rules to the sale
  - Objection conversion
  
- **SERVICE CONTRACT PROSPECTING**
  - Other sales opportunities
  - Involving the service writer
  - 2 types of compensation
  - Rules for compensating
  - Sample follow-up letters