

Chapter 1: Introduction

Session 1: Introduction

Chapter 2: Process Review

Session 1: What is F&I
Session 2: Characteristics of an F&I Manager
Session 3: Goals of F&I (Profit)
Session 4: Goals of F&I (Control)
Session 5: The F&I Process
Session 6: A Little + A Little + A Little = A Lot

Chapter 3: 100% "TO" at Point of Sale

Session 1: Benefits of F&I to the Dealership
Session 2: Benefits of F&I to the Salesperson
Session 3: Benefits of F&I to the Customer
Session 4: Why is There Not 100% "TO"
Session 5: "TO" Policy
Session 6: Customer in a Rush
Session 7: "TO" Analysis
Session 8: Salespeople Compensation for F&I

Chapter 4: Banker Image

Session 1: Why a Banker Image?
Session 2: Attire
Session 3: Does Your Office Spell Sell?
Session 4: Verbiage
Session 5: Your Title

Chapter 5: Planting the Seed for the ESC

Session 1: Theory Behind Planting the Seed for the ESC
Session 2: The Refrigerator Story
Session 3: Defensive Mechanisms

Chapter 6: Payment/Physical Spot Deliveries

Session 1: 3 Steps to Selling a Car
Session 2: Reasons for the Payment Spot
Session 3: Payment Spot Process
Session 4: Handling Bottlenecking

Chapter 7: Objections

Session 1: Old Style Objection Handling
Session 2: Handling F&I Objections
Session 3: 4 Step Process
Session 4: Step 1: Acknowledge
Session 5: Step 2: Counter
Session 6: Step 3: Seek Acknowledgement
Session 7: Step 4: The Close
Session 8: Scripting Your Objection Responses
Session 9: What is an Objection Conversion Statement?
Session 10: The Objection Conversion Statement

Chapter 8: Objection Responses

- Session 1: I Don't Need Any of Those Coverages
- Session 2: I Was Told By My Friend Not to Purchase Additional Coverages
- Session 3: I am Not Interested I Will Take My Chances
- Session 4: I Had the Service Contract Before and it Didn't Cover Anything
- Session 5: I Had the Service Contract and Never Used it
- Session 6: Can I Wait and Get the Extended Warranty After My Factory Warranty Expires?
- Session 7: I Don't Need Gap Insurance
- Session 8: I've Never Had a Tire or Wheel Ruined
- Session 9: I Don't Need the Paint Sealant
- Session 10: I Can't Afford Anything More in My Payment
- Session 11: My Friend is a Mechanic
- Session 12: Consumer Reports States Not to Buy the Extended Warranty
- Session 13: I am Buying This Car for its Dependability
- Session 14: Why Should I Pay for Maintenance Up Front

Chapter 9: Power Point Presentation

- Session 1: Value Presentations
- Session 2: The Better the Presentations, the Better the Objections
- Session 3: Visual Aids
- Session 4: Presentation Structure
- Session 5: Extended Service Program Customization
- Session 6: Extended Service Program Presentation
- Session 7: Power Point Presentation
- Session 8: Use of Pen

Chapter 10: Menu Selling

- Session 1: History of Menu Selling
- Session 2: Menu Selling vs. Step Selling
- Session 3: The Effect of a "Power Point" Presentation
- Session 4: A Power Point Presentation
- Session 5: Power Point Presentation Analysis
- Session 6: Menu Layout Concepts
- Session 7: Menu Presentation & Verbiage
- Session 8: Technique for Upselling One More Product

Chapter 11: Service Programs "TO'S"

- Session 1: The F&I Service Program "TO" Concept
- Session 2: Expected Benefits of Service Program "TO'S"
- Session 3: The Sales Manager's Script
- Session 4: The F&I Manager's Script
- Session 5: When Does a Service Program "TO" Not Work?

Chapter 12: Creating Additional Service Program Revenue

- Session 1: Found Revenue
- Session 2: Three Areas to Find Service Program Sales
- Session 3: Service Writer Referral "Concept"
- Session 4: Service Writer Referral "Getting Their Support"
- Session 5: Service Writer Referral "The Process"
- Session 6: Service Writer Referral "Compensation"
- Session 7: Service Writer Referral "The Cashier"
- Session 8: The Concept of Direct Mail Campaigns

Chapter 13: Bank Relations

- Session 1: Creating Credibility
- Session 2: Your Dealership is the Bank's Customer
- Session 3: Multiple Bank Sources
- Session 4: Bad Things Happen to Good People
- Session 5: The Credit Portfolio
- Session 6: The Four C's of Credit

Chapter 14: Cash Conversions

- Session 1: How Do Cash Conversions Work
- Session 2: Benefits of a Cash Conversion to the Customer
- Session 3: Benefits of a Cash Conversion to the Dealership
- Session 4: Verbal vs. Visual
- Session 5: The Verbal Cash Conversion Presentation
- Session 6: The Cash Conversion Presentation with Visual Aid

Chapter 15: Full Disclosure

- Session 1: The Customer Deserves to Know
- Session 2: You Must Believe in the Value of the Products You Offer
- Session 3: The "True" Potential Cost of Vehicle Ownership

Chapter 16: Training Dealership Personnel on F&I

- Session 1: Why Train
- Session 2: Training the Salespeople
- Session 3: Training the Sales Manager
- Session 4: Training the Internet Managers
- Session 5: How to Train
- Session 6: How to Train (Practical Example)
- Session 7: Training Topic: 100% "TO" within 15 Minutes of Sale
- Session 8: Training Topic: Handling the Rate Objection on the Showroom Floor
- Session 9: Training Topic: Planting the Seed for the Service Program
- Session 10: Training Topic: Importance of Accurate Paperwork
- Session 11: Training Topic: Controlling a Customer Who is in a Rush



Chapter 17: Compliance, Privacy and Red Flag Rules

- Session 1: Introduction
- Session 2: Seven Deadly Sins of F&I
- Session 3: What is Red Flag Compliance
- Session 4: Red Flag Compliance Requirements
- Session 5: Suggested Credit Application Policies and Procedures
- Session 6: Internet Credit Applications
- Session 7: Telephone Applications
- Session 8: Acceptable Identifications
- Session 9: Off-Site Sale and Deliveries
- Session 10: Recognizing and Responding to Red Flags
- Session 11: Regulation Z

Chapter 18: Deal Accountability

- Session 1: The Three Steps to the Sale and Who is Responsible
- Session 2: Keeping Your Dealership Out of Court
- Session 3: Cash Flow Responsibilities
- Session 4: You Can Deliver This Vehicle Whenever You Want

Chapter 19: Facilitating Your Own Sales Meetings

- Session 1: What is Our Goal
- Session 2: What Issues Do You Face with Your Salespeople
- Session 3: What Issues Do You Face with Sales Managers
- Session 4: How to Facilitate Your Own Sales Meeting
- Session 5: Facilitating Change
- Session 6: Gaining the Respect of Your Sales Department

Chapter 20: What Makes You Friend or Foe of the Salespeople

- Session 1: Quit Complaining; Start Teaching and Leading
- Session 2: Let Them Know Their Importance
- Session 3: Respect is Earned – The Title Doesn't Create Respect
- Session 4: How to Handle the "No Way" Deal with the Salesperson

Chapter 21: F&I: The Best Job in the Dealership

- Session 1: How Your Performance is Judged
- Session 2: Your Customers are Brought to You
- Session 3: You're Selling Merchandise on a Sold Product
- Session 4: Who's Moving Cars?
- Session 5: Minimum Time for Maximum Commission

Chapter 22: Your "Back-Up" Handles 20% of Your Deals

- Session 1: Your Days Off Should Not Cost You Money
- Session 2: Choosing the Proper Individual as Your Back-Up
- Session 3: Preparing Your Back-Up to Take Over

Chapter 23: Are You a "Business Manager" or Have No Business

- Session 1: F&I Manager or No Business being a Manager
- Session 2: What Do F&I Managers Manage
- Session 3: How are You Handling Processes
- Session 4: Where are You Spending Your Time