

Online Course Curriculum

I. PROFESSIONAL FINANCIAL SERVICES MANAGEMENT

- 1) Introduction
- 2) Selling Today's Consumer
- 3) Changing Customer Perceptions (Ditch The Pitch!)
- 4) Your Role In The Buying Process
- 5) Financing Terminology
- 6) Know Your Purchase Agreement/Buyers Order
- 7) Know Your Factory Warranty
- 8) Know Your Vehicle Service Agreement
- 9) Know Your Retail Installment Sale Contract
- 10) Know Your GAP Policy
- 11) Know Your Credit Insurance Policy
- 12) Know Your Tire & Wheel Road Hazard Policy
- 13) Responsibilities Of An F&I Professional

II. CUSTOMER FOCUSED SELLING

- 14) Principles Of Communication
- 15) The Formula For F&I Success
- 16) Making The Intangible... Tangible!
- 17) Objections Are A Great Thing!
- 18) A Customer-Focused F&I Presentation
- 19) Using All The Tools In Your Toolbox!
- 20) Making The Factory Warranty Tangible
- 21) Designing Your Financial Services Overview (Menu)
- 22) Completing The Financial Services Overview
- 23) Reviewing The Customer's Options
- 24) Creating Interest In Your Products
- 25) It's A Menu... Not A Magic Bullet! (Part 1)
- 26) It's A Menu... Not A Magic Bullet! (Part 2)
- 27) It's A Menu... Not A Magic Bullet! (Part 3)

III. CUSTOMER REPAYMENT OPTIONS

- 28) Establishing The Need For Financing
- 29) Benefits Of Dealership Financing Vs. Outside Bank
- 30) Establishing The Need For Financing-Cash Buyer
- 31) Benefits Of Dealership Financing Vs. Paying Cash
- 32) Helping Cash Customers See The Need For Financing
- 33) Financing Objections – Part 1
- 34) Financing Objections – Part 2
- 35) Interest Rate Administration
- 36) Residual Based Financing Terminology
- 37) Customer Perceptions Of Leasing
- 38) Repayment Comparison
- 39) Establishing Customer Need For Residual Based Financing
- 40) Introducing Residual Based Financing
- 41) Benefits Of Residual Based Financing
- 42) Responding To Customer Concerns

IV. RISK MANAGEMENT OPTIONS

- 43) Credit Insurance Terminology
- 44) Customer/Salesperson's Perceptions
- 45) Establishing The Need For Credit Insurance
- 46) Benefits Of Credit Life Insurance
- 47) Benefits Of Credit Accident & Health Insurance
- 48) Making Credit Insurance Visual
- 49) Credit Insurance Objections
- 50) Know Your Vehicle Service Agreement – Part 1
- 51) Know Your Vehicle Service Agreement – Part 2
- 52) Establishing The Need For A Vehicle Service Agreement
- 53) Benefits Of A Vehicle Service Agreement – Part 1
- 54) Benefits Of A Vehicle Service Agreement – Part 2
- 55) Benefits Of A Vehicle Service Agreement – Part 3
- 56) Helping The Customer "See" Their Need For A VSA
- 57) VSA Objections Part 1
- 58) VSA Objections Part 2
- 59) What It Is, What It Does, What Happens When It Fails, It's How Much?!!
- 60) Vehicle Service Agreement Sales Techniques
- 61) Effective VSA Visual Aids
- 62) Great VSA Closes Part 1 – \$3000 Discount Close
- 63) Great VSA Closes Part 2 – The 99.9% Perfect Close
- 64) Great VSA Closes Part 3 – \$10 A Week Close
- 65) Great VSA Closes Part 4 – One Day In The Shop Close
- 66) Great VSA Closes Part 5 – The Dartboard Close
- 67) Great VSA Closes Part 6 - New Vehicle No Warranty Close

- 68) Great VSA Closes Part 7- Average Lifecycle Close
- 69) Great VSA Closes Part 8 – Treadmill Close
- 70) Great VSA Closes Part 9 – The Stair Step Close
- 71) Great VSA Closes Part 10 – The Light Bulb Close
- 72) Establishing Customer Need For GAP
- 73) Benefits Of GAP
- 74) Let Customers Self-Discover The Need For GAP
- 75) GAP Objections Part 1
- 76) GAP Objections Part 2

V. VEHICLE PROTECTION OPTIONS

- 77) Establishing The Need For A Warranty Compliance Program
- 78) Benefits Of A Warranty Compliance Program
- 79) Warranty Compliance Program Objections
- 80) Establishing The Need For Environmental Protection
- 81) Benefits Of Vehicle Environmental Protection
- 82) Environmental Protection Objections
- 83) Establishing The Need For Theft Deterrent Products
- 84) Benefits Of Theft Deterrent Products
- 85) Theft Protection Objections
- 86) Establishing The Need For T&W Road Hazard Protection
- 87) Benefits Of Tire & Wheel Road Hazard Protection
- 88) Tire & Wheel Road Hazard... It Rocks!
- 89) Tire & Wheel Road Hazard Objections – Part 1
- 90) Tire & Wheel Road Hazard Objections – Part 2
- 91) Establishing The Need For Paintless Dent Repair Protection
- 92) Benefits Of Paintless Dent Repair Protection
- 93) Paintless Dent Repair Objections
- 94) Establishing The Need For Windshield Chip Repair Protection
- 95) Benefits Of Windshield Chip Repair Protection
- 96) Windshield Chip Repair Objections

VI. CREDIT EVALUATION / ANALYSIS

- 97) Your Role/Responsibilities
- 98) The Rules
- 99) Completing The Credit Application
- 100) The Credit Bureau Report
- 101) Anatomy Of A Credit Bureau Report
- 102) Build Your Case For An Approval!
- 103) Credit Scoring
- 104) The Credit Interview

VII. LAWS AND REGULATIONS

- 105) Compliance: Your Role & Responsibilities
- 106) The Rules For Quoting Payments
- 107) Disclosing The Retail Installment Sale Contract
- 108) Reg B – Equal Credit Opportunity Act
- 109) The Consumer Leasing Act & Reg M – Part 1
- 110) The Consumer Leasing Act & Reg M – Part 2
- 111) Reg Z – Truth-In-Lending Act
- 112) The FTC Used Car Rule
- 113) Magnuson-Moss Warranty Act
- 114) Adverse Action Notice Requirements
- 115) The Red Flag Rule
- 116) The Credit Practices Rule
- 117) The Fair Credit Reporting Act
- 118) IRS Form 8300 Cash Reporting Rule
- 119) The USA Patriot Act & OFAC Requirements
- 120) Gramm-Leach-Bliley FTC Privacy Act
- 121) Federal Do-Not-Call Rules
- 122) Federal CAN-SPAM ACT
- 123) Holder-In-Due Course Rule
- 124) Contracts
- 125) Federal Odometer Law
- 126) Complying With The Safeguards Rule
- 127) Unfair & Deceptive Practices
- 128) The FACT Act Risk Based Pricing Notice
- 129) Sherman Anti-Trust Act

VIII. PROFESSIONALISM

- 130) Establish Individual Performance Goals
- 131) Turn On Your Team, Turn Up Your Profits
- 132) Training Your Team