



Achieving F&I Excellence Online™ Course Library

Reahard & Associates offers the most comprehensive curriculum of any online F&I training course, with over 106 modules, covering almost every aspect of F&I.

I. Professional Financial Services Management

- Introduction
- Selling Today's Consumer
- Changing Customer Perceptions (*Ditch the Pitch!*)
- Financing Terminology
- Know Your Vehicle Service Agreement – *Part 1*
- Know Your Vehicle Service Agreement – *Part 2*
- Responsibilities of an F&I Professional

II. Customer Focused Selling

- Making the intangible... Tangible!
- Objections are a Great Thing!
- A Customer-Focused F&I Presentation – *Part 1*
- A Customer-Focused F&I Presentation – *Part 2*
- Using All the Tools in Your Toolbox!
- Making the Factory Warranty Tangible
- Designing Your Financial Services Overview (*Menu*)
- Completing the Financial Services Overview
- Reviewing the Customer's Options
- Creating Interest in Your Products
- It's a Menu... Not a Magic Bullet! – *Part 1*
- It's a Menu... Not a Magic Bullet! – *Part 2*
- It's a Menu... Not a Magic Bullet! – *Part 3*

III. Customer Repayment Options

- Establishing the Need for Financing (*Bank/C.U. Buyer*)
- Benefits of Dealership Financing vs. Outside Bank/C.U.
- Establishing the Need for Financing – Cash Buyer
- Benefits of Dealership Financing vs. Paying Cash
- Helping Cash Customers See the Need for Financing
- Financing Objections – *Part 1*
- Financing Objections – *Part 2*
- Interest Rate administration

IV. Risk Management Options

- Establishing the Need for Credit insurance
- Benefits of Credit Life insurance
- Benefits of Credit Accident & Health insurance
- Making Credit Insurance Visual
- Credit Insurance Objections
- Establishing the Need for a Vehicle Service agreement
- Benefits of a Vehicle Service agreement – *Part 1*
- Benefits of a Vehicle Service agreement – *Part 2*
- Benefits of a Vehicle Service agreement – *Part 3*
- Helping the Customer "See" Their Need for a VSA

IV. Risk Management Options (continued)

- VSA Objections – *Part 1*
- VSA Objections – *Part 2*
- Vehicle Service agreement Sales Techniques
- Great VSA Closes *Part 1* – \$3000 Discount Close
- Great VSA Closes *Part 2* – The 99.9% Perfect Close
- Great VSA Closes *Part 3* – \$10 a Week Close
- Great VSA Closes *Part 4* – One Day in the Shop Close
- Great VSA Closes *Part 5* – The Dartboard Close
- Great VSA Closes *Part 6* – New Vehicle No Warranty Close
- Great VSA Closes *Part 7* – Average Lifecycle Close
- Great VSA Closes *Part 8* – Treadmill Close
- Great VSA Closes *Part 9* – The Stair Step Close
- Great VSA Closes *Part 10* – The Light Bulb Close
- Establishing Customer Need for GAP
- Benefits of GAP
- Let Customers Self-Discover the Need for GAP
- GAP Objections – *Part 1*
- GAP Objections – *Part 2*

V. Vehicle Protection Options

- Establishing the Need for a Warranty Compliance Program
- Benefits of a Warranty Compliance Program
- Warranty Compliance Program Objections
- Establishing the Need for Environmental Protection
- Benefits of Vehicle Environmental Protection
- Environmental Protection Objections
- Establishing the Need for theft Deterrent Products
- Benefits of theft Deterrent Products
- Theft Protection Objections
- Establishing the Need for T&W Road Hazard Protection
- Benefits of Tire & Wheel Road Hazard Protection
- Tire & Wheel Road Hazard... it Rocks!
- Tire & Wheel Road Hazard Objections – *Part 1*
- Tire & Wheel Road Hazard Objections – *Part 2*
- Establishing the Need for Paintless Dent Repair Protection
- Benefits of Paintless Dent Repair Protection
- Paintless Dent Repair Objections
- Establishing the Need for Windshield Chip Repair Protection
- Benefits of Windshield Chip Repair Protection
- Windshield Chip Repair Objections

VI. Credit Evaluation / Analysis

- Anatomy of a Credit Bureau Report
- Build Your Case for an approval!
- Credit Scoring
- The Credit interview

VII. Laws and Regulations

- Compliance: Your Role & Responsibilities
- The Rules for Quoting Payments
- Disclosing the Retail Installment Sale Contract
- Reg B – Equal Credit Opportunity Act
- The Consumer Leasing Act & Reg M – *Part 1*
- The Consumer Leasing Act & Reg M – *Part 2*
- Reg Z – Truth-In-Lending Act
- The FTC Used Car Rule
- Magnuson-Moss Warranty Act
- Adverse Action Notice Requirements
- The Red Flag Rule
- The Credit Practices Rule
- The Fair Credit Reporting Act
- IRS form 8300 Cash Reporting Rule
- The USA Patriot Act & OFAC Requirements
- Gramm-Leach-Bliley FTC Privacy Act
- Federal Do-Not-Call Rules
- Federal CAN-SPAM Act
- Holder-In-Due Course Rule
- Contracts
- Federal Odometer Law
- Complying With the Safeguards Rule
- Unfair & Deceptive Practices
- The FACT Act Risk Based Pricing Notice

VIII. Professionalism

- Training Your Team
- Turn On Your Team, Turn Up Your Profits

Upcoming Modules

- The Trust Factor (*F&I at the Speed of Trust*)
- ABC – Always Be Connecting
- The Emotional Side of Selling
- The Psychology of Top Performers
- Think Like a Customer
- Forget the Close (*Ask Great Questions to Get Them to Open Up*)
- Growth Principles – From the Inside Out
- The #1 Enemy of F&I Success (*Entropy*)
- Starting Right (*Involved Early-Eliminating Wait Time-1st Steps in the F&I Office*)
- Curve Ball Secrets (*Value of Practice*)