



By: Ron Reahard

Top trainer Ron Reahard outlines the nine secrets to getting the most out of training.

The most successful agents are seldom the cheapest product provider, but they are always the best at helping their dealers grow their business. They get results. Today, your agency has to be in the results business. And that requires training, sir!

Today's F&I professionals face unprecedented challenges with regard to their dealership's sales and F&I processes on a daily basis.

In most dealerships, salespeople take the credit application or it's submitted online. The sales desk then pulls the credit bureau report and submits the deal to a lender. Often, the financing is approved be-

fore the customer even talks to the F&I manager. As a result, customers do not perceive the F&I department as adding any value to their purchase experience.

With the instant access to unlimited amounts of information on their cell phones, customers don't take someone's word on anything anymore. They can do their research right on their phone while they're sitting in an F&I manager's office. We've gone from a need to "know" information to a need to "go to" information. Customers now want to obtain online confirmation, or at least validation, of every decision they are asked to make... before they make the decision. Because when it is their research, it's always right!

It used to be dealers had to worry about a customer leaving the dealership, and driving down the street to a competitor to check out their inventory, compare vehicles, prices and their trade-in allowance. Not anymore. Now they do it right on the dealers own showroom. Show-

rooming is the term for when a consumer is comparison shopping a dealership using their smart phone while they're still sitting in that dealer's showroom.

That doesn't change when it comes to the F&I office. After those customers agree to buy the car, every minute they're waiting on an F&I manager to prepare their paperwork, they're no longer showrooming, they're celling F&I products. Celling F&I products is the customer texting her mother, his father, or their buddy Bubba to ask if they should buy an "extended warranty," GAP protection, or other F&I products. If you leave a customer alone for even one or two minutes, chances are you'll return to find them sitting quietly, head bowed, worshiping the god of Google.

Today's F&I manager has to be able to take customers to websites that provide positive, not negative information about our products. As their agent, as someone involved in this industry, we all have a responsibility to help them provide customers with positive information about our products. As an agency, you have to help your F&I managers address the challenges they face on a daily basis, and give them the skills, the knowledge, and the access to information they need to be successful. Here are nine things you can do to help

"If you fail to plan, you are planning to fail."

your dealers, their F&I managers, and your agency become more successful.

First, develop your agency's own blueprint for F&I success.

As Benjamin Franklin famously said, "If you fail to plan, you are planning to fail." Your agency should assist in developing and implementing written job descriptions for the dealer's F&I managers that includes ongoing training as part of their responsibility. Managers should be expected to set monthly goals and report their progress every week. When you monitor performance, performance increases.

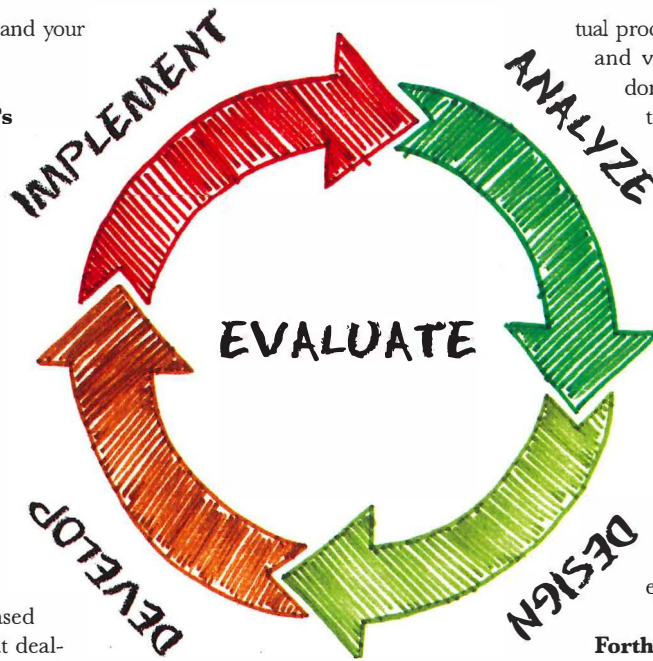
Your blueprint should also be based on the idea that everybody at that dealership attends the same F&I class, and that the training managers receive matches your (and the dealer's) philosophy! It's critical everyone there is following the same process. Plus, it's difficult to build your training on someone else's foundation. You should always try to be at the dealership when that F&I manager returns from class to reinforce the training, and help them practice and implement what they learned.

As their agent, you have to instill the expectation of continuous improvement. Whatever they did last month is not good enough this month. Whenever an F&I manager reaches a new level of performance, that now becomes the new norm. You can't expect performance to improve without implementing a process to make it happen. Here's where we are, here's where we're going, and here's how we're going to get there. Ongoing training has to be like brushing their teeth: something they do every day.

Second, acquire top-down expectations and dealer commitment.

It doesn't matter how committed you are to your blueprint for training, if the dealer isn't committed. Based on the dealer's expectations, what is Job 1? Job 2? Job 3? Is it increasing dollars per retail unit or products per retail unit? Is it ensuring compliance, reducing chargebacks, or improving the dealership's CSI? Or is it finding or replacing personnel, improving their processes, or obtaining additional finance sources?

Next, what are the barriers to achieving the desired results? Is it the dealership's retail sales process, the F&I sales process, or the F&I personnel? Are they properly motivated, or are their efforts misdirected by



their compensation plan? What are each manager's strengths, weaknesses, and performance obstacles?

Finally, you have to come to an agreement with the dealer on the desired results, confirm his expectations, and develop a plan to achieve them. Then you must obtain the dealer's buy-in and commitment to the plan, next steps, and how you will measure its effectiveness. Without dealer buy-in and constant reinforcement, even the best training plan will fall apart. It's also critical that the dealer communicate his or her commitment to the training plan to the F&I managers. While you might be totally committed to the training, those F&I people don't work for you!

Third, implement your plan! Success happens not by chance, but because you were given a chance, and then took advantage of it. Training must be consistent, continuous, and constantly reinforced. The fundamental principal of every successful business is to help customers. Make sure your training is sending the right message! Make the focus more on growth and progress rather than goals.

Never let the desired results dictate the ac-

tual process. You have to align your vision and values with dealer expectations. "I don't care how you get there, just get there!" is a recipe for disaster... and deceptive sales practices. Implementing a written Code of Conduct can help spell out very clearly what is expected, and what will not be tolerated.

Performance improves not because you demand it, but because you put in place a plan to ensure it happens. Let everyone know what the plan is! Then analyze the results. Determine what's working, what's not working, and make whatever changes are necessary to achieve the desired results.

Forth, whatever your plan, you gotta' own it!

Commit to it, implement it, follow it, use it, do it! This is who you are, this is what your agency does! Training is the foundation you build on. Leaders lead by example. That means you need to go through the same training class you send your F&I managers through. How can you or your reps fully embrace and reinforce any training if you've never experienced it?

Just as there are lots of ways to train an army, there are lots of ways to do F&I. Whether you do training by design or by

accident, new employees learn by watching the veterans. Your plan for training, and those F&I manager's commitment to it, all starts with you! Dealers and F&I managers take their cues from you. Ongoing training is not optional at this dealership, it's expected. It's what professionals do. And it's what your agency does. As a former Navy Seal once said, "Under pressure, you don't rise to the level of your training. That's why we train so hard."

Fifth, make it sticky. Whatever training you decide to provide, choose a curriculum with content that works, and stick to it. That requires that you get all the F&I managers on board. How? Identify your bell cow. A bell cow is the lead cow of a herd. Determine who the other F&I man-

"You can't expect performance to improve without implementing a process to make it happen."

agers listen to, and let him or her know that when it comes to training, you and the dealer see them as a leader, and you expect them to step up and lead.

It also requires that you become a valuable resource to your F&I managers. Have something new every time you come in the dealership. Bring an article, a new close or a new visual aid. Help them find solutions and answers they need. Personalize the training to what will help them improve their skills. Record F&I transactions, and watch them with the F&I manager, to help them see what they're doing! Bring something new to the table every time; a new idea or a new resource, such as www.auto-consumerinfo.com, where F&I managers and customers can get answers to their questions about F&I products.

Remove any obstacles and excuses to improved performance. Give 'em some new tools, like the ability to get additional help with the objections they struggle with. Use your cell phone, or theirs, to shoot a brief video with whatever question or issue they'd like help with, and then upload it to www.hightail.com/u/REAHARD. Feel free to submit as many video questions from as many of your F&I managers as you want. Each month, one or two questions will be selected and featured in "So Here's The Deal" in F&I and Showroom magazine. If your F&I manager's video question or problematic objection is selected for a response, they will not only get an answer, they will also receive a free pass to the industry summit in Las Vegas!

Sixth, utilize a training calendar. Make a business case for ongoing training. Just because you win the game, you don't stop practicing. Professionals practice. That's what separates them from amateurs. As their coach, you have to emphasize the importance of continuous learning. Have a training agenda every time you walk in their office. You're here today to work on overcoming this objection, or share something that's working for another manager, or evaluate their presentation to see how you can help them improve.

Create and customize your training calendar based on what you feel will help them the most. Challenge them to turn their weaknesses into their strengths. Help your F&I managers focus on the BIG picture. Where do you want to be 5, 10, 15 years from now? The only way you can achieve that long-term goal is to be the best you can possibly be, at what you're doing right now. And that requires you continue your

training on a regular basis.

Seventh, keep throwing the ball! Redefine

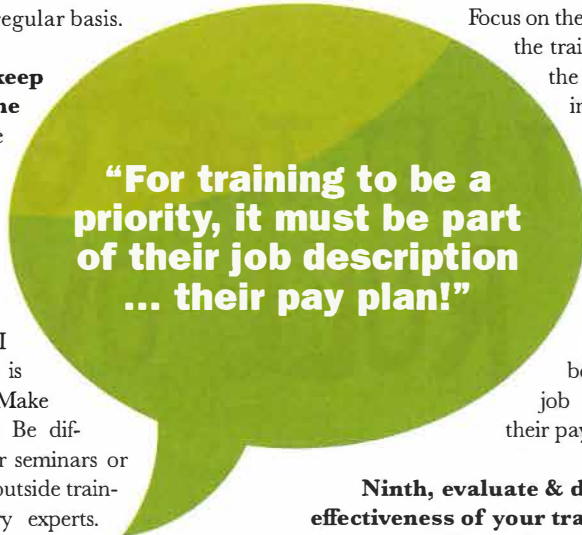
your role. You're their coach, not their critic; a resource, not a vendor. Tell the F&I Manager what is in it for them. Make training FUN! Be different. Sponsor seminars or workshops by outside trainers or industry experts. Hold a contest for a trip, to drive a race car, or have an annual golf outing for your managers.

Continually test their product knowledge and consultative selling skills. See how many open-ended, needs-discovery questions they can ask in 60 seconds. Help them learn more about cars, about the aspect ratio of a tire, about metal memory and thermoset enamel. Role-play, role-play, role-play!

Every F&I transaction you can witness becomes another learning opportunity. On the spot debriefs after they finish a deal are a great way to help your managers improve their skills. Become their go-to person, their mentor, their champion, their ally, their advocate, their confidant, their coach ... not their rep.

Eighth, show 'em the money! Help your F&I people see how ongoing training will provide them additional career opportunities. Continued training will accelerate their growth as a professional, increase their income, and provide new career opportunities. If you were a dealer, who would you promote? The person who is always trying to improve, or the one who doesn't think they need to improve?

Track their performance before and after training, so they can "see" their improvement. You have to eliminate complacency. Good enough is the enemy of best, close enough is best friends with failure, and "let's be realistic" is the first step on the road to mediocrity. Recognize their accomplishments with a Certificate. It's amazing what a framed "Business Manager of the Month" award will do. Celebrate their successes.



"For training to be a priority, it must be part of their job description ... their pay plan!"

Focus on the execution after the training. Too often the training being provided is disconnected from the F&I manager's daily routine and processes. For training to be a priority, it must be part of their job description ... their pay plan!

Ninth, evaluate & document the effectiveness of your training! Documenting is like quality control. Recording and reviewing actual F&I transactions is one of the best ways to see and document what's really happening in the F&I office. Want to see an immediate improvement in F&I performance, customer satisfaction, and ensure compliance at your dealership? Start recording actual F&I transactions. It's amazing how a person's actions change for the better when they know someone is watching.

Develop a culture of learning. Track effort, not just results. If the effort is there, the results will follow! What are they going to learn today, to help them become better tomorrow? If it's a dealer group, conduct a monthly or at least quarterly F&I meeting to review everyone's progress. If no one meets with them regularly to congratulate them on their progress or call them out on their lack of effort, then the entire process is viewed as optional. Inspect what you expect. Let them see their improvement! And finally, let them evaluate YOU, and your training!

When it comes to developing your own training program, the most important thing is to take that first step. Do something, anything. Do it consistently. Almost any training, if done consistently, is better than no training. Training should be one of the main benefits a dealer receives for doing business with your agency. It's what can help separate you from your competition. And it's why the training your agency provides matters.

The fact is, every business exists to help customers. To be successful, your agency must help your dealers increase their product sales and profits. While that certainly requires great products, it also requires training, sir! **AE**