



BY RICK MCCORMICK

# Fight the Gravitational Pull of Average!

Top trainer wants you to stop asking about average penetration rates and PRU and start challenging yourself to become a better F&I manager every day — particularly on slow days.

The question I hear from F&I managers that concerns me most is “What is the average ...?” You can fill in the rest of the sentence. It doesn’t matter whether they want to know the average acceptance level for service contracts or the average overall profit per retail unit. Their desire to identify what average is becomes the most limiting factor in their future success.

The gravitational pull of average is strong! All around you is an environment that is trying to pull you down to mediocrity. I call this phenomenon the Academy of the Average. To escape, you must understand that comparing yourself to others is an exercise that only creates frustration and confusion.

## THE ACADEMY OF THE AVERAGE DOES NOT VALUE PERSONAL GROWTH.

Entertainment and distraction are much more enjoyable than learning and growing. It can be hard to make time for continuing education in your daily schedule. That is why so many F&I professionals fail to reach their full potential.

Checking social media and surfing the internet is fun. Role-playing is boring. Only the latter will help you master the art of helping customers make great buying decisions. Practicing will help you — and your co-workers — rise above average by sharing and learning how to answer new objections.

Every day that you arrive early to the job so you can be better prepared for the challenges of the day, the average person sleeps a little longer. Every day you read from a book that motivates and provides more insight to you, the multitudes of the average do not.

Top performers are willing to do the hard things to improve. No matter what level of success they have obtained, they are convinced there is more — and they are going to reach it!

## THE ACADEMY OF THE AVERAGE CONSTANTLY COMPARE THEMSELVES TO OTHERS.

Since very few ever commit to excellence, if you constantly compare yourself to others, you will find yourself trapped in a mindset of only being as good as average.

Anyone who has not improved their numbers in the last year has just been treading water in the pool of average. Use your past performance as a yardstick to track improvement. If you shift your focus to consistent improvement month after month — regardless of what others are doing — you will find yourself performing at much higher levels than the previous year.



Top F&I producers stand out by ignoring the average and dedicating themselves to daily improvement.

However, the numbers are merely the symptoms. Periods of high production tend to coincide with highly productive activities. Increase the amount of reading, training, and practicing you do each week. In short, make time to become a better you, every day!

It’s not the big things you do occasionally to improve that make the difference. Daily effort will leave your “average” performance in the rearview mirror. That’s where it belongs!

## THE ACADEMY OF THE AVERAGE SEEKS MONEY AND TITLES.

The desire to reach higher levels of income, absent an intentional effort to improve your skills and abilities, will lead to a frustrating journey.

Showing up every day to just do your job will leave your skills and your income stagnant. If you prioritize personal growth and new experiences, success will gravitate to you like a magnet.

Attending a training class or event will enable you to learn best practices and engage with others that are successful — and on the same journey to improve. It is always worth the time away from the dealership.

Every day we have a choice. Do we stay as we are or do we strive to create a better version of ourselves?

The choice is simple: Choose learning over entertainment and top-level performance over mediocrity. Drop out of the Academy of the Average today! ■

### ABOUT THE AUTHOR

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