



# 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\*
- 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 a Vehicle Service Agreement – Part 1\*
- Establishing the Need for a Vehicle Service Agreement – Part 2
- 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 NoWarranty 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

\*Indicates a CORE Course

14203 May Road | Soddy Daisy, TN 37379 | Phone: 866.732.4273 | Fax: 423.332.6666 | Email: office@go-reahard.com

## 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
- The Updated 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
- The 3 Laws of Every F&I Interaction- Part 1\*
- Climbing Your Way to the Top

## Upcoming Modules

- The 3 Laws of Every F&I Interaction- Part 2
- The 3 Laws of Every F&I Interaction- Part 3
- Once in a While (Consistency – Part 1)
- Once in a While (Consistency – Part 2)
- Once in a While (Consistency – Part 3)
- Your Mind's on The Wrong Side of the Desk
- Stop Assuming and Start Listening
- The Power of Connecting
- Different Questions - Make You Different!
- Why is More Important Than What!
- 10.5 Ways to Improve Your Listening Skills - Part 1
- 10.5 Ways to Improve Your Listening Skills - Part 2
- The Two Things Missing in Your Process - Part 1 (Trust)
- The Two Things Missing in Your Process - Part 2 (Value)
- Overcoming Objections- Not A One-Way Street
- Transfer Of Risk - Motivator and Mover!
- Drop Out of The Academy of Average - Part 1
- Drop Out of The Academy of Average - Part 2
- Drop Out of The Academy of Average - Part 3
- Circle of Development - Mindset
- Circle of Development - Skillset
- Circle of Development - Execution
- Circle of Development - Refresh

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