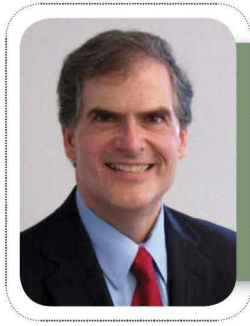


# It's OK to Be Nervous

BY RON REAHARD



Top trainer welcomes an anxious recruit to the F&I ranks with 10 pieces of practical, hard-earned advice.

This month's question comes via email from Gavin in Fort Worth, Texas. Fort Worth is where the West begins. Dallas is where the East peters out. Gavin writes, "I was notified that I will be moved to the finance team the first of the month. I am nervous. Is that natural? I feel like I may not complete the task effectively, although I know I can. I still have all my notes from class, but it doesn't change the fact that I am nervous. What can I do to change this?"

First of all, congratulations, Gavin! I'm glad to hear you're finally getting the opportunity to move from the sales floor into F&I. You should feel really good, because it demonstrates your dealer feels you have the talent and ability to be successful in the F&I office.

This is a huge opportunity for you to take your career to the next level, so it's only natural for you to feel nervous. It tells me you really want to be successful. So, as a brand-new F&I manager, here are 10 things you can do to help ensure your success:

1. **Read every word** of every policy, application, agreement, waiver, disclaimer, and contract for every product you sell, front and back. Read every form you have a customer sign, including your buyer's order or purchase agreement, as well as the retail installment sale contract for every finance source you use.

For anything you don't understand — and there are going to be a lot of things you don't understand, because they are written in lawyer-ese — ask someone who does. Call your finance source, vendor, office manager, or me, because you never want to misinform or mislead a customer.

2. **Get comfortable and proficient** with your dealership management system and menu software. You should be able to easily move between screens, print forms, calculate payments, and create deals. Even if you don't sell anything, you have to get the paperwork right.

3. **Make a checklist** so you don't miss any forms or forget a down payment check. If your dealership doesn't already have one, I'll be glad to send you one. Have someone in the office check your first few deals before the customer leaves, just to make sure you didn't miss anything. You never want to have to chase a customer down in the parking lot because you forgot

to get his or her check for the down payment.

4. It's OK to **tell a customer you're new at this** and that you're still learning. We've all been there, and so have they.

5. **Treat the customer like a friend**, not someone you're just trying to sell stuff to.

6. **Make your list of 30 needs-discovery questions** so you have some ammunition when the customer says he or she doesn't need your products. We're always looking for you-told-me-earliers, as in, "You told me earlier you drive 30 miles each way to work."

7. **Write out your response to the objections** in your training manual. Hey, if they're your words, you'll remember them. But remember, it's critical you acknowledge each customer's concerns and demonstrate empathy before you attempt to overcome their objection.

8. **Practice your diagrams** for factory warranty, GAP, and tire-and-wheel so you can draw them and have a conversation with the customer at the same time.

9. **Practice your menu presentation** with a salesperson or your spouse. Then do it again, and again, and again. Remember, the first time you go through the menu, you're not selling anything. You're simply reviewing the customer's options.

10. Meet with a technician to **learn about some of the high-tech/high-cost components that fail**. Learn what it is, what it does,

what happens when it fails, what the repair costs, and where it is on the car.

Gavin, if you do these 10 things before you sit down with that first customer, you will have a good head start on your new career. Being prepared increases your confidence and helps reduce your nervousness. After your first couple of deals, give me a call, and let's talk about how they went. As a trainer, I want to help you, and every F&I manager, to be very successful. So call or email me anytime. And always remember, it's a beautiful day to help a customer! ■

#### ABOUT THE AUTHOR

Ron Reahard is president of Reahard & Associates Inc., a training company providing F&I classes, workshops, in-dealership and online training. Got a question or objection for Ron? Use your mobile phone to record a brief video (shot landscape style!) of your question and upload it to [go-reahard.com/ask-ron](http://go-reahard.com/ask-ron).

**"FOR ANYTHING YOU DON'T UNDERSTAND — AND THERE ARE GOING TO BE A LOT OF THINGS YOU DON'T UNDERSTAND, BECAUSE THEY ARE WRITTEN IN LAWYER-ESE — ASK SOMEONE WHO DOES. CALL YOUR FINANCE SOURCE, VENDOR, OFFICE MANAGER, OR ME, BECAUSE YOU NEVER WANT TO MISINFORM OR MISLEAD A CUSTOMER."**