



F&I MANAGER CERTIFICATION PROGRAM



Phase 1

Introduction to Automotive Financial Services

Overview

In this first phase, you'll gain a comprehensive introduction to the role of a Financial Services Manager in an automotive dealership. You'll learn how this vital position blends administrative precision, ethical compliance, and strong interpersonal skills to drive profitability, ensure legal adherence, and create a seamless customer experience.

Lessons

1. Introduction
2. Key Concepts In Automotive FS
3. FS Terms & Acronyms You Must Know
4. How F&I Department Started
5. What Is FS Manager?
6. Job Responsibilities Of FS Manager
7. Characteristics Of The Successful FS Manager
8. 5 Primary Responsibilities Of An FS Manager
9. Little Things Makes A Big Difference
10. The 4A's Of Management
11. From Good To Great F&I Manager
12. How To Prepare Yourself For The 3 Sales Situations
13. How Deal Management Begins With CRM Access
14. Prepare Yourself For Success
15. Closing Statement

Phase 2

Administrative Role & Responsibility

Overview

In this phase, you'll learn how to take control of the financial services department by mastering your administrative responsibilities. From paperwork accuracy and compliance to managing daily tasks, lender relationships, and performance metrics, you'll gain practical strategies to stay organized, efficient, and proactive in your role.

Lessons

1. Introduction
2. Take Your Role Seriously
3. Essential Skills For F&I Managers
4. Manage The Business Don't Let It Manage You
5. The Importance Of Managing Your Daily Task
6. The Importance Of Heat Sheet Meeting
7. The Importance Of Performance Metrics
8. Form An Alliance With The Accounting Department
9. Closing Statement

Phase 3

Ethics & Compliance Standards

Overview

In this phase, you'll gain a solid understanding of the ethical standards and regulatory requirements that guide financial services in the automotive industry. You'll learn how to avoid common legal pitfalls, uphold customer trust, and confidently navigate laws, disclosures, and compliance processes that protect both you and your dealership.

Lessons

1. Introduction
2. The Truth About Dealership Compliance
3. What Every F&I Manager Must Know
4. Most Common F&I Violations
5. Misleading F&I Statements To Avoid
6. The Importance Of RISC And Lease Disclosures
7. Understanding The RISC Disclosure Part 1
8. Understanding The RISC Disclosure Part 2
9. Understanding Limited Cancellation Rights In F&I
10. Understanding Holder In Due Course
11. Understanding Rescission Rights
12. Understanding Lease Disclosures
13. Understanding The Deal Jacket Part 1
14. Understanding The Deal Jacket Part 2
15. Inspect What You Expect
16. The Truth About Dealership Compliance
17. Understanding The Statement Of Compliance
18. Closing Statement

Phase 4

Financial Services Product Overview

Overview

In this phase, you'll explore the essential products and services offered in a financial services office, with a focus on protection products like service contracts, GAP coverage, and more. You'll learn how to communicate their features, benefits, and impact to customers effectively, turning intangible value into real peace of mind.

Lessons

1. Introduction
2. Showing Value When They See Nothing
3. FS Products & Services
4. FS Products & Services Breakdown
5. Boost Sales With F&I Bundle Products
6. Understanding The Categories Of Coverage
7. Closing Statement

Phase 5

Lender Relations

Overview

In this phase, you'll learn how to build strong, trustworthy relationships with lenders to improve loan approvals and boost your dealership's performance. You'll also gain practical skills in reading credit reports, understanding credit scores, and rehashing deals effectively to close more sales with integrity.

Lessons

1. Introduction
2. Building Lender Relationships With The Top 3 Bureaus
3. Understanding The Credit Scorecard
4. The 5 Sections Of A Credit Report
5. Understanding The Credit Report Codes And Definitions
6. Credit Report Training Guide
7. The 5 Factors Of A Credit Score
8. The Three C's Of Credit
9. Credibility Starts With The Credit App
10. Managing Your Lender Portfolio
11. Closing Statement

Phase 6

Winning Over The Customer

Overview

In this phase, you'll learn how to build trust and win over even the most skeptical customers during the F&I process. By mastering first impressions, setting clear expectations, and understanding customer mindsets, you'll develop strategies to reduce resistance, build rapport, and create meaningful conversations that lead to stronger results.

Lessons

1. Introduction
2. Winning Over Different Types Of Customers
3. Understanding The 4 Stages Of The Customer Journey
4. Knowing When To Speak And When To Keep Quiet
5. Always Answer Customer Questions
6. Why Getting Customer Trust Is Important
7. Driving Customer Satisfaction In F&I
8. The 3 R's In F&I: Recognize, Respond, Relay
9. Success Starts With First Impressions
10. Customer Expectations Vs. Reality
11. Winning Customer Trust
12. Closing Statement

Phase 7

Conversion Tips & Techniques

Overview

In this phase, you'll learn proven techniques to convert non-captive customers, those planning to pay cash or use outside financing, into loyal dealership clients. Through strategic questioning, visual comparisons, and value-driven alternatives, you'll discover how to influence buying decisions and maximize dealership financing opportunities.

Lessons

1. Introduction
2. How Top F&I Managers Stand Out
3. Manage The Conversion Conversation Part 1
4. Manage The Conversion Conversation Part 2
5. Flipping The Script In F&I
6. Reset The Customer Mindset
7. Presenting Alternatives To The Customer
8. The Truth In Lending Close
9. Cash Vs. Finance Deal
10. Leasing Vs. Paying Cash
11. Closing Statement

Phase 8

The "Introduction"

Overview

In this phase, you'll learn how to master the art of the F&I introduction to build rapport, lower resistance, and set the stage for a successful presentation. From setting expectations to gathering key customer insights, this lesson shows how a thoughtful introduction leads to better communication, trust, and ultimately, more sales.

Lessons

1. Introduction
2. Mastering The 3-Point Turnover Part 1
3. Mastering The 3-Point Turnover Part 2
4. Plan, Prepare, Perform
5. The Right Way To Introduce Yourself Part 1
6. The Right Way To Introduce Yourself Part 2
7. The Right Way To Introduce Yourself Part 3
8. The Importance Of An Introduction
9. The Consequences Of Being Unprepared
10. The Key Elements Of The Introduction
11. The Components Of An Introduction
12. Introduction Script
13. Things To Prepare Before Your Menu Presentation Part 1
14. Things To Prepare Before Your Menu Presentation Part 2
15. The Importance Of Active Trade Appraisal
16. How To Set Up The Awareness Stage
17. Take The Customer On A Facility Tour
18. Why Mental Prep Matters
19. Closing Statement

Phase 9

Menu/Option Disclosure Presentation

Overview

In this phase, you'll learn how to present FS products using a menu as a transparent disclosure tool rather than a hard-sell pitch. You'll discover proven techniques for building customer trust, boosting product value perception, and increasing acceptance rates through effective word choices, mindset, and structured menu presentations.

Lessons

1. Introduction
2. The Right Mindset For Menu Disclosure
3. The Importance Of Using Menu In F&I
4. The Right Way To Disclose Menus
5. Boost Sales Using Dual Payments
6. Understanding Coverage Categories
7. Keyword Strategies To Sell More F&I Part 1
8. Keyword Strategies To Sell More F&I Part 2
9. Going Over The Menu Disclosure Checklist
10. Going Over The Menu Disclosure
11. Going Over The Menu Presentation
12. Going Over The FS Menu Disclosure
13. Understanding The Product Features
14. F&I Word Tracks By Gerry Gould
15. How To Present A Menu Disclosure
16. When The Customer Says No
17. Closing Statement

Phase 10

Addressing Customer Concerns

Overview

In this course, you'll learn how to effectively address customer objections and concerns by using proven principles rather than scripted responses. Through real-world techniques, engaging dialogue, and visual tools, you'll discover how to guide customers toward their own buying decisions, boosting both your credibility and sales success.

Lessons

1. Introduction
2. Overcoming The Customer's Objection
3. Overcoming Customer Concerns In The Close
4. How To Handle 4 Straight Nos
5. The 4 Stages Of Addressing Concerns
6. 4 Stages To Overcome Any Objection
7. How To Re-Engage And Close
8. Turning Fiction Into Fact
9. Presenting Facts With Evidence Manual
10. Close Using Props
11. Close Using Common Items
12. The Calculator Close
13. The Cycles Close
14. Close Using Common Sense
15. Close Using Illustrations
16. The Most Effective Closes
17. Close With Final Acceptance
18. Practice These Common Objections
19. Closing Statement

Phase 11

Keys To Leasing

Overview

In this phase, you'll learn how to maximize profit and customer value through effective leasing strategies. From understanding lease structures and terminology to presenting the right protection products and overcoming objections, this phase equips you with practical tools to turn leasing into a powerful profit center.

Lessons

1. Introduction
2. Mastering Lease Deal Opportunities
3. How Leasing Works
4. Leasing Terms You Must Know
5. Understanding How Leasing Works
6. Understanding The Essential & Non-Essential Expenses
7. Example Introduction
8. Ask This On Every Lease Deal
9. Lease Menu Disclosure Structure
10. Boost Sales With Gerry Gould's Word Track
11. 4 Keys To Closing Lease Buyers
12. The Apartment Close
13. Closing Deals Like A Pro
14. Closing Statement

Phase 12

The Wrap Up

Overview

In this final phase, you'll learn how to transform everything you've gained from the previous 11 phases into lasting success as an FS manager. With a focus on attitude, leadership, knowledge, and execution, this wrap-up ties it all together, empowering you to lead confidently, maximize profitability, and stay ahead in a rapidly evolving industry.

Lessons

1. Introduction
2. Great FS Managers Start With Attitude
3. How Modern FS Is Shaping Dealerships
4. Recap Of All 11 Phases
5. Reviewing Core FS Procedures
6. The Truth About Becoming An F&I Manager
7. Next Steps To FS Success
8. Closing Statement



Certification Exam

Once you complete all 12 phases and pass each exam with a score of 80% or higher, you'll be eligible to receive the official F&I Certification Plaque, shipped directly to you as a recognition of your achievement and expertise.

