The F&I; Playbook

Holding gross through process, clarity and professional presentation

JERSEY STRONG DEAL ONLY
A practical field manual built to be studied, practiced and used on the dealership floor.

F&I; responsibilities vary by dealership, lender and jurisdiction. This book is educational training, not legal advice, a lending license, or a guarantee of F&I; income.

Chapter 1: The F&I; Mission

Core Lesson

F&I; is a control point for accuracy, customer understanding, lender coordination and ethical product presentation. The goal is a clean contract and a customer who understands what they bought.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 2: Compliance First

Core Lesson

Build a compliance checklist around disclosures, menu presentation, lender stipulations, privacy, fair lending and dealership policy. When a rule is uncertain, escalate rather than guess.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 3: The Interview

Core Lesson

Confirm customer, vehicle, trade, lender, down payment, registration and documentation facts. Ask clarifying questions without judgment.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 4: Structuring Fundamentals

Core Lesson

Understand amount financed, term, rate, taxes/fees, trade equity, cash down and payment relationships. Explain numbers without hiding total cost.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 5: Lender Communication

Core Lesson

Submit complete, accurate information. Track stipulations, approvals, conditions and funding status. Never manipulate or omit facts to obtain an approval.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 6: Product Presentation

Core Lesson

Use a consistent menu. Explain what a product covers, exclusions, term, price and cancellation/refund rules that apply. Let the customer make an informed decision.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 7: Holding Gross Ethically

Core Lesson

Gross is protected through process: presentation quality, value communication, accurate menus and clean paperwork. Pressure and deception create chargebacks, complaints and risk.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 8: Pencil-to-F&I; Handoff

Core Lesson

The salesperson/manager handoff should preserve the customer's goals and agreed structure. Avoid surprises that make F&I; look like a second negotiation.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 9: Stips & Funding

Core Lesson

Use a funding checklist. Missing signatures, proof of insurance, payoff information or lender conditions can delay funding.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 10: Chargebacks & Quality

Core Lesson

Track cancellations, product chargebacks, CIT, funding delays and re-contracts. Use patterns to improve presentation and paperwork.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 11: Difficult Customers

Core Lesson

Slow down. Separate factual questions from emotional objections. Re-state the contract and options clearly. Bring in management when needed.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 12: F&I; KPIs

Core Lesson

Track PVR, product penetration, approval rate, funding time, chargebacks, re-contracts, compliance exceptions and customer complaints.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 13: F&I; Career Mastery

Core Lesson

Become excellent at math, lender logic, compliance discipline, presentation and documentation. Study the laws and lender guides that govern your actual market.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 14: 30-60-90 Day F&I; Plan

Core Lesson

First month: paperwork and process. Second: menu/presentation. Third: funding, metrics and coaching.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant

Chapter 15: F&I; Checklists

Core Lesson

Opening, customer interview, lender submission, menu, contracting, funding and end-of-day audit checklists.

Practical Drill

Explain the lesson in plain English to a customer who knows nothing about F&I.;

Then explain it to a manager in 30 seconds.

Quality Standard

Accurate

Transparent

Documented

Customer-understood

Dealership-policy compliant