STRONG DEAL ONLY ■

F&I; Manager Reference & Scenario Workbook

Original professional training material for study and practice. It is not a substitute for legal counsel, current lender rules, compliance training, or approved dealership forms.

The F&I; Mission

Convert a clean sales deal into a clean, funded, well-documented transaction while treating the customer fairly and explaining optional products accurately.

Checklist: verify facts • explain choices • confirm understanding • document consent • verify signatures • track funding • escalate exceptions

The F&I; Workflow

Receive and verify the deal jacket; confirm identity and structure; review lender requirements; prepare a consistent menu; explain choices; document selections; submit funding; track stipulations; close the accounting loop.

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Menu Presentation

Explain what each product does, major limitations, price, and that optional products are optional unless a specific lawful requirement applies. Use consistent presentation standards.

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Rate, Term & Payment

Explain the relationship among amount financed, rate, term, down payment, trade equity and payment. Never use incomplete numbers to create a misleading impression.

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Lender Communication

Be factual. Never coach an applicant to misstate income, residence, employment, identity, vehicle use or other material facts. Escalate inconsistencies.

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Funding Discipline

A signed contract is not automatically funded revenue. Track stipulations, signatures, proof documents, lender conditions, callbacks and accounting handoff.

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Objection Handling

Diagnose whether the issue is price, perceived need, timing, trust, confusion or budget. Answer the actual concern without pressure or misrepresentation.

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Chargebacks & Retention

Study current cancellation rules, eligibility, documentation and customer communication. Accurate presentation and clean paperwork reduce preventable problems.

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Compliance Discipline

Use current approved forms and scripts. Follow applicable consumer-credit, privacy, disclosure and state requirements as directed by qualified compliance leadership.

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Scenario Lab

Scenario 1

Payment is too high. Rebuild the conversation around complete structure and transparent tradeoffs.

Answer framework: facts → risk → options → customer choice → documentation → next action.

Scenario 2

Customer says a friend warned them against protection products. Ask what they were told, then explain the actual product terms without attacking the friend.

Answer framework: facts → risk → options → customer choice → documentation → next action.

Scenario 3

Lender requests a document that conflicts with the application. Stop, verify and escalate rather than guessing.

Answer framework: facts → risk → options → customer choice → documentation → next action.

Scenario 4

Customer wants a lower payment. Present lawful alternatives and explain the cost/tradeoff of each.

Answer framework: facts → risk → options → customer choice → documentation → next action.

Scenario 5

Funding is held for a missing stip. Build a same-day documented resolution plan.

Answer framework: facts → risk → options → customer choice → documentation → next action.