



LESSON 02

The Impossible "F" Customer

The customer who fights everything is usually operating from fear.

Every F&I manager meets the "impossible" customer — the one who argues, resists, and rejects before you've finished a sentence. But the "F" in that customer rarely stands for what you think. More often, it stands for **fear**.

When people feel threatened, they default to **fight or flight**. In the box, "fight" looks like arguing and objecting; "flight" looks like shutting down, stalling, or refusing to engage. Neither is really about your product — both are self-protection.

— A psychological self-defense

Anna Freud described the ways people unconsciously defend themselves against anxiety — psychological self-defense mechanisms. The "impossible" customer is often just someone whose defenses are fully engaged before you ever open your mouth. They are protecting themselves from a threat they *expect*, based on past experiences with car people.

TWO RULES FOR THE "F" CUSTOMER

Rule 1 — Don't take the bait. Their resistance is a defense, not a personal attack. If you fight back, you confirm their fear that you're just another salesperson.

Rule 2 — Lower the threat. Slow down, be transparent, and give them control. When the perceived threat drops, the defenses come down, and only then can real conversation begin.

// You cannot sell your way past fear. You can only make the room safe enough that the fear is no longer necessary.

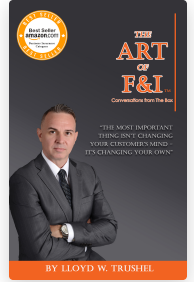


ABOUT THE AUTHOR

Lloyd W. Trushel

Founder, F&I Training & Development · (813) 525-7545 · FandIQ.com

- 30+ years in automotive F&I
- Author of *The Art of F&I* (Amazon Best Seller)
- Clients across the U.S. and Canada
- 10,000+ transactions across all brands
- Trust-based training — zero word-tracks
- F&I training built on trust, not scripts



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