



LESSON 03

Word Tracks Won't Save You

Scripts work until someone recognizes the pattern. Then they backfire.

Customers give us objections all the time, and we're trained to fire back the same responses. That's the nature of word tracks — a pattern of conversation the customer, though unaware, is supposed to follow.

Say you're explaining why someone needs GAP: "Mr. Customer, blah blah blah..." We do it so many times we develop a pattern. Like a martial artist using a physical pattern to slip or block an attack, we use a verbal pattern to describe how someone benefits from GAP coverage. The real question becomes: can we *measure*, or *modify*, the effectiveness of our communication patterns?

If we can broaden the verbal patterns we operate within, we communicate more effectively — like having two or three word tracks for GAP instead of one, so you can deploy the one most likely to land. But these patterns work only until you meet someone who recognizes the pattern for what it is: a manipulation. Once they see through it, you're in trouble.

THE BLACK BELT

A black belt in martial arts can see and run a great many patterns. They aren't stuck with two or three — they understand the mechanics and adapt in the moment. A black belt in F&I doesn't need a script. They can go anywhere the conversation goes, openly discussing products and benefits without fear of where it leads.

Two characteristics that free you from the script

- 1 **Professional competency.** A deep understanding of how your products work, how claims are handled, and how the product helps create The Best Ownership Experience™ for your customer.
- 2 **Good character.** Doing something *for* the customer rather than *to* them. When our intent is noble, we can be fully open, communicate better, and shorten the transaction.

From the very first moment, our goal should be to make sure the customer understands who we are. So we must ask ourselves: *Do I always operate with integrity and honesty? Do I know how to perform my job at the highest professional level?*

"If you're only there for the money, the customer eventually discovers it — the transaction slows, and the profit shrinks as you negotiate through their reluctance. This is where word tracks fall apart."

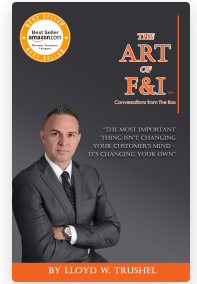


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- 30+ years in automotive F&I
- Author of *The Art of F&I* (Amazon Best Seller)
- Clients across the U.S. and Canada
- 10,000+ transactions across all brands
- Trust-based training — zero word-tracks
- F&I training built on trust, not scripts



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