



LESSON 04

High-Level Problem Solving

Our job is to help customers pick better problems.

Life is just a series of events, and many of them are problems. But sometimes we can **pick our problems**. Finding an extra \$30 over the next 30 days is manageable for most people. Paying thousands to fix a car or pay off a loan this afternoon is not.

The truth is that the solution to one problem is typically the beginning of the next — like a customer who skips a VSC, then racks up \$2,200 in credit-card debt at 18% just to pay for a repair they were overcharged \$400 on. A bad day that could have been handled for \$30 a month. They simply didn't pick the \$30-a-month problem.

HELPING CUSTOMERS PICK BETTER PROBLEMS

An extra \$50 a month might strain some budgets — but major repairs, gaps in insurance settlements, and excessive depreciation from loss of appearance are much worse. Our customers can pick the problem of **\$35 a month** for a VSC, or an **\$1,800 emergency** later. They can pick **\$14 a month** for GAP, or risk paying **\$3,000** to pay off their car before they can replace it.

Just like in life, we have choices. I can pick the problem of eating healthy — less tasty — food today, or the problem of poor health tomorrow. I can pick the problem of exercising today, or my body failing tomorrow. The goal is to solve your customer's problems *before they occur*.

— Train like a fighter

A professional fighter has a game plan when the fight begins, but if the other fighter is winning, they must adapt or lose. That's high-level problem-solving — make adjustments and solve problems, or lose. Period. The stress climbs fast when it's tied directly to your paycheck, and you've got seconds to figure it out.

“ For us, "training" is learning how our products protect our customers. Master that, and you can go anywhere the conversation takes you — making adjustments and helping them choose the protection that solves their problems.

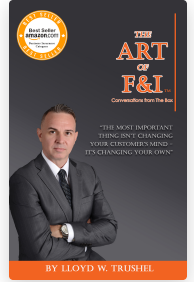


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- Author of *The Art of F&I* (Amazon Best Seller)
- Clients across the U.S. and Canada
- 10,000+ transactions across all brands
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