

# THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence

Increased  
Dealership  
Traffic

F&I managers are riding happy right now. They have more buyers willing and able to finance more expensive vehicles at higher interest rates. However, smart F&I managers are focused on driving more revenue for the dealership.



How are you helping your dealership clients capitalize on increased traffic?

Are your loans structured to create upsell opportunities in the F&I office?

Increased  
Upsell  
Opportunities

Loans with complimentary products offer the perfect platform for F&I managers to increase dealership profit margins. As they explain the benefits of the loan, they have the perfect segue into upsell presentations as helpful advice rather than starting from ground zero on a loan with no products and driving a hard sell.

Enterprise  
**FINANCIAL**  
NEWS

## Car Buyer Stats At-A-Glance:



### CAR BUYER CREDIT RATING

Car buyers with imperfect credit account for **MORE THAN 27%** of new vehicle loans; the **HIGHEST PROPORTION** since Experian Automotive started tracking the data in 2007.



### AUTO INTEREST RATE AVERAGE ACROSS THE COUNTRY

60 Month New: **4.01%**  
48 Month New: **3.92%**  
36 Month Used: **4.48%**



### NEW CAR SALES

October new car sales **JUMPED** by 10% to **1.2 MILLION** cars and trucks.



### NEW CAR PRICES

New car prices **ROSE 1.2%** over the last month; with the average transaction price at \$32,184.