

# THINK LIKE AN F&I MANAGER

*EFG Subprime Intelligence*

## CAPITALIZE ON CONSUMER NEEDS

With the steady expansion of the subprime market, it's time to take a deeper look at what consumers are dealing with.



EDUCATED • IN DEBT • UNDEREMPLOYED

### AMERICANS ARE UNDEREMPLOYED AND IN DEBT

**6.6 Million**

Classified as "involuntary part-time workers"

**40% of Unemployed**

Workers are millennials

**\$30,000**

Average student loan debt approached in November of 2014

College graduates, saddled with staggering student debt, are still struggling to enter the job market and begin generating income.

As a lender, you have the opportunity to **increase repeat and referral business** for your dealership partners, as well as yourself, by asking the question, "What have I done for struggling consumers, lately?"

#### ***Increase your potential of reaping long-term results:***

- Review and improve **customer service policies**,
- Implement **strong communication plans**, and
- Consider providing **complimentary consumer protection products** as part of your auto loan.

Enterprise

**FINANCIAL**  
NEWS