Financial-Decision Discovery Questions

Financial Justification Program • OEM Group
Polished wording for the two anchor questions, plus a question bank by stakeholder and by value type.

These are starting points, not scripts. Adjust the wording to the conversation. The goal of the two anchor questions is the same: move the discussion off price and onto total cost, and when you can, pull finance or engineering into the room.

The two anchor questions

1. The total-cost-over-the-term question

Use with purchasing when you want to take the conversation above price and force a longer time horizon.

"Beyond the price per gallon, how are you evaluating the total cost of working with a supplier over the life of this program, say the full three-year term? What benchmarks will you use to know you got the most value for the spend?"

Why it works: purchasing is trained to negotiate price, not to model value over time. Most can't answer this without pulling in finance or engineering, which is exactly where you want to be.

Softer variant (Katherine): "Help me understand how you'll measure value over the whole program, not just at the quote stage, what matters most to you and your team over those three years?"

2. The price-vs-cost question (when you're cheaper but losing)

Use when, like Auto-Kenton, you believe you're the lower total-cost option and still aren't winning.

"From where we sit, it looks like we're the lower total-cost option and we meet the spec, so I want to make sure I'm not missing something. How are you comparing us against the other supplier, and over what time horizon? Is there something you're weighing that we haven't put in front of you?"

Disarming variant (Katherine), then go quiet: "I'm a little puzzled, so I'd rather just ask. We meet the spec, we're produced here in the States, and our numbers come in lower, so what is it we haven't addressed? What are your concerns about going with Daubert?"

Note: ask about how they evaluate, not about "why you picked them." The first invites information; the second invites a defense.

The “what are we missing” close

Show what they asked for, show what you’ve delivered, then leave one slide deliberately open.

- Slide A: “Here’s what you asked us for.” (their requirements)
- ✓ Slide B: “Here’s what we’ve delivered.” (checkmarks against each)
- Slide C: a single large question mark / empty box: “So what are we missing?” Then stop talking and let them fill the silence.

Closing line options:

- “What would have to be true for Daubert to be your first choice, not your second source?”
- “Do you feel safe enough to tell me what’s giving you pause? If something happened before my time here, tell me, and then judge me on the last eight months.”

Question bank: by stakeholder

Purchasing

- What benchmarks beyond price will you use over the term?
- Who else inside the company has a stake in this decision?
- What are the KPIs your team is measured on, and how would this move them?
- If two suppliers met spec, what would tip the decision?

Engineering / Paint shop

- What are you trying to improve in the finished product that you can’t today?
- What does moving from 10- to 15-year corrosion protection let you claim or market?
- Where does the current material cause you rework, waste, or headaches?

Quality

- What does a field failure or recall actually cost, in dollars and in reputation?
- How do you weigh the risk of an unproven supplier vs. a proven one?
- What would you need to see to be fully confident in a switch?

Finance / Executive

- If you could judge this on one number, what would it be?
- How do you think about total cost over the program, not just unit price?
- What’s the cost of choosing the ‘safe’ option if it turns out to cost more over time?

Question bank: by type of value

Friendly, open-ended versions you can ask in a real conversation. Pick the few that fit the moment.

Value type	Questions that surface it
Functional	• Walk me through what this product has to do for you before it's even in the running. • If the material isn't performing, what's the first thing that goes wrong on your end? • What does "good enough" look like here, and where do you wish it were better? • Which specs are truly non-negotiable, and which ones have a little give? • Last time a material fell short, what happened out on the line? • What would you need to see to feel completely confident it'll perform? • Are there performance headaches with what you use today that you've just learned to live with? • How do you put a new product through its paces before it gets approved? • If we could improve one thing about how it performs, what would matter most to you? • What does this have to hold up against once it's out in the real world?

Monetary	• Beyond the price per gallon, how do you think about what this really costs you over a year, or the life of the contract? • Where does this product cost you money in ways that never show up on the invoice? • How do you look at cost per part, or cost per unit of output? • If we took time or waste out of your line, how would you put a number on that? • What’s the most expensive problem this material could cause if it went sideways? • When you compare suppliers, what goes into the math besides the quoted price? • How much do rework, scrap, or downtime factor into your true cost? • Over the life of the program, what matters more to you: the price today or the cost over three years? • If you could free up budget somewhere, where would you most want to see it? • What would it be worth to take this cost out of the process for good?

Social	• Are there sustainability or environmental goals your team is chasing right now? • How much does the "green" story matter to your customers these days? • What would a recall or a public quality issue do to your brand? • Is there pressure from above to clean up the chemistry or cut VOCs? • How do you want the OEMs you supply to see your company? • Does being able to say "made in the USA" carry weight with your customers? • Are there reporting or compliance standards you're being asked to meet now that you weren't a few years ago? • What kind of supplier story would make you look good to your own leadership? • How important is it that your suppliers share your values on safety and the environment? • If you could tell a better story about this product to your customers, what would you want it to say?
Psychological	• What keeps you up at night about your current supply? • When you think about switching suppliers, what's the part that makes you nervous? • What would make this an easy decision to defend to your boss? • How much does it matter to be able to pick up the phone and reach a real person fast? • What does a supplier have to do to earn your trust over time? • Have you ever been burned by a supplier? What happened? • How much peace of mind is it worth to know the material is made nearby, not overseas? • What would make you feel completely comfortable putting us on this program? • When something goes wrong at 2 a.m., who do you want to be able to call? • If you could wave a wand and fix one worry about your supply, what would it be?