



“I’ve Never Seen Anything Like It”: How Hughes Honda Is Expanding Approvals with Upstart Auto Finance

AI-Financing Spotlight: Ronney Johnson

Role
Sales Manager

Dealership
Hughes Honda (Warner Robins, GA)

Upstart Partner Since
August 2025



\$2,000
higher profitability
with Upstart*

As Sales Manager at **Hughes Honda**, **Ronney Johnson** has spent nearly two decades perfecting a hands-on, customer-first approach to selling cars. Having first joined the dealership in 2008, Johnson is deeply invested in the store’s success — serving as both a leader in the sales tower and as the primary sales trainer for his team.

Johnson’s sales-driven approach prioritizes helping customers buy while protecting profitability, which led Hughes Honda to **Upstart Auto Finance** to unlock more approval opportunities.



A Smarter Way to Approve Full-Spectrum Buyers

When the dealership launched with Upstart in **August 2025**, it quickly became the go-to option for non-captive financing. “If I’m looking at someone that’s not a Honda Financial deal, I’m going straight to Upstart,” Johnson explained. **“It’s a soft credit hit, and I’m getting real numbers without having to send it everywhere else.”**

What stood out immediately was Upstart’s ability to approve deals other lenders wouldn’t touch. “Some of the approvals are just unreal,” Johnson said. **“I’ve never seen anything like Upstart in the history of the car business. It’s amazing.”**



“Anyone who has **Upstart** and isn’t using them needs to re-evaluate,” Johnson said. **“I’ve never seen anything like it — and I don’t want to do deals without it.”**

From thin-file buyers to customers with limited credit history, Upstart’s AI-driven decisioning has helped Hughes Honda confidently move forward on deals that once felt uncertain. “At the end of the day, when I send something to Upstart, I’m expecting an approval,” Johnson added.

Mind-Blowing Approvals That Move Metal

That flexibility has changed how Hughes Honda approaches inventory and desking. “I’m not even scared to sell older units anymore,” Johnson said. **“Knowing what Upstart can do has completely changed how we look at deals.”**

With a customer base that includes many military families and first-time buyers, the dealership has seen its potential to sell cars expand significantly. “The potential to sell cars has jumped tremendously,” Johnson said. **“It honestly brightens my day — I come to work excited to see what Upstart is going to surprise me with next.”**

Speed, Simplicity, and Strong Profitability

In addition to approvals, Johnson highlighted the speed of Upstart's platform as a major advantage. "The approvals are very fast," he said. "Funding is quick, and it's very easy to use."

That speed allows the team to stay focused on the customer experience while still maximizing profitability. "If I do the same deal with other lenders and then with Upstart, Upstart is at least two grand higher in profit," Johnson explained. "Participation and reserve are exactly where they should be."

Since launching with Upstart Johnson noted that Upstart-financed deals consistently deliver some of the strongest margins in the store. **"Percentage-wise, we probably have the highest profitability with Upstart," he said.**

The Bottom Line

With Upstart Auto Finance, Hughes Honda has unlocked new confidence at the sales desk — approving more buyers, selling more vehicles, and driving stronger profits along the way.

Results so Far:



Full-spectrum approvals
that expand the buy box



Fast approvals and funding
that keep deals moving



~\$2,000 higher profitability
from Upstart deals than comparable lender*



Increased confidence selling
older units and complex deals



Ready to **boost profits and speed up financing?**

Explore more at:

goauto.upstart.com/smarter-faster-financing-with-upstart-auto-finance

*Reported by Hughes Honda as of 12/18/2025

Source: <https://www.hugheshonda.com/>