# SIGN UP PROCESS – POTENTIAL CLIENT

**(BOLD)** – Scripted Pieces for use during a meeting

*(Italics)* – Important, must read – details around the what/how/why

These are the key stages you will progress through during a meeting:

Pre-Meeting Prep Talk to Yourself

1 Small Talk

2 Life Story

3 Permission to ask the Tough Questions  
4 Investigating the Solution

5 Moving forward to Signup

**NOTE:** It’s more important that you ***LISTEN*** rather than talk.

**Pre Meeting Pep Talk to Yourself**

*“I am going into this meeting with the intention of providing this person with a solution to their problem. To provide the best solution I will ask questions that will give me the answers I need in order to provide that solution.”*

*“My only goal is to explore whether there is a VALUE in this relationship for the both of us. If there is, then we can proceed, and if not, then I will tell them where they can go for help.”*

**STAGE 1: Small Talk**

Make sure you are genuine in this stage. You need to build trust with them quickly. Introduce yourself and share something with the person that is personal to you but not distracting. It can be something about your life or day, or even your garden, but something that could relate to anyone but still be personal.

For example: “The tomatoes in my garden are going crazy with all this warm weather” (could be anyone) NOT “I’m a racecar driver” (very distracting as they will ask you questions about it).

**STAGE 2: Life Story**

**I’m so excited you’ve taken the time to meet with me today. I’m sure you’d like to know a little bit about me and what I do, and I would love to get to know a little about you and what you’re hoping to achieve by meeting up with me.**

**Firstly, can you tell me what was it that made you decide to contact me?**

*The purpose of this question is to allow them to relax and ‘unload’ their thoughts, feelings, and worries about their current situation on you.*

*Remember…this time is for them to talk, not you. It’s a time where you may hear all about their family history, work history, the dog, the boat, their job…everything…*

*Allow them to simply talk.*

This is where you are looking for their life story. You want to understand and have a picture of their life in your head.

* Do they have children/family/partner?
* Where do they live, what do they do for a job/fun/travel?

You need to have a complete picture and understand where their motivation for meeting you is coming from. You need to be looking for points of motivation (or pain) that are going to be the reason they change their life and sign up with you.

Examples might be:

* Want to provide more for children (after-school activities, private school)
* Want one parent to be able to stay at home with children
* Want to buy a house
* Want to go on a holiday
* Don’t want stress with money any more
* Money causes fights between the couple
* Want to get rid of debt
* Pay for a wedding

Also be aware of their body language as they are speaking. You want to engage them in such a way that they start to relax and feel comfortable talking with you. You might also share some of your story during this time to help make a connection with them.

You want to make them feel relaxed and comfortable and know that you are a normal person who has experienced similar struggles, i.e. “we had conflict over money also”, or “I know it’s hard raising kids and making ends meet and living pay to pay”.

Ask questions like “Why is it you’ve now decided to………(change an outcome, not tolerate anymore)?

Remember, It’s important to connect with them where they are at, so be prepared to use your own story and struggles to draw out theirs and then pick up on their pain points.

***When you feel they have exhausted their ‘life story’ conversation you can move on.***

***If they do not give you their life story and ask the below, give this response.***

If they ask “What do you have...?” or “How much is it…” or anything to this effect…answer with…

**“It’s impossible to answer because I can’t make a prescription without a diagnosis. I’m not even sure if there’s something that I offer that might be a good fit for you or not. Firstly I need to know a little about your current situation and then we’ll see if and how I can help you. Is that okay?”**

*If you use this, people should simply say ‘yes’ and you can continue on. If they push back and demand answers on price or details of the product, simply say that you will be unable to help them and remove yourself from the conversation.*

**STAGE 3: Permission to ask the Tough Questions**

**Is it ok if I ask you some tough questions to find out if or how I can help you?. I’m not being nosy; but it’s important for me to have a clear picture of your current situation to know if I can be of help.**

**After I understand your situation I will tell you more about what I do and you can decide if we’re a good fit for each other.**

**Please stop me and ask any questions along the way.**

*This statement lets them drop their guard, they feel relaxed about the situation, they won’t feel they are ‘being sold’ and will become even more open to revealing the truth behind their ‘real/current’ situation.*

*Once you have spoken the above, and have gained their permission to continue, now is the time to get serious.*

*At this stage, you are going to hold a mirror up to the face of your prospect. The mirror, in the shape of questions, is held only to allow the prospect to see the truth of their current situation.*

*With permission, you are able to ask incredibly tough questions, and with permission, it is your job to have the prospect see, with 100% clarity, their REAL situation.*

*Let them know that it is important they are totally honest with you about their current situation and anything they share is totally confidential.*

**Example Questions**

This is where you ask them how they feel about the pain-point/s you identified earlier. You are taking them on a journey to an emotional low. They need to feel that pain and then you need to bring them back up to finish on an emotional high.

“How does it make you feel when you walk into your office knowing you should be doing something else?”

“How does it make you feel to not be able to afford \_\_\_\_\_ for your children?”

“Why do you feel it is so important to provide that for them?”

“How long have you been struggling with your money?”

“What has been your experience around this…? How is it affecting the other areas of your (quality of) life…?  
“Have you ever done any budgeting courses or had help with this in the past…? Why haven’t they worked?”  
“How does that make you feel to be in this position…?”  
“How is that impacting you at home?”  
“How does that impact you personally?”  
“What if nothing changed? What would that mean?”

“There are 3 reasons why people aren’t successful:

1. They don’t have a plan

2. Their plan doesn’t work

3. They are not good at following the plan

Which one is true for you?”

“What I’m hearing is that you want \_\_\_\_\_ -- is that right?”

“A lot of times we don’t even realize how bad it is because we’re so caught up in the routine of our lives. I don’t want to put words in your mouth but it sounds like this is a pretty painful situation you’re in. Would I be correct in saying that…?”

“On a scale of 1 to 10, with 10 being the most, how much are you ready to make a change with regards to your present situation?”

*Have them realize that where they are right now isn’t positive. Get them to realize they need to make a significant change.*

Then ask them how it would feel to be achieving what they want. Explore the idea of their dreams and get them excited. Once they are excited you can use the below to link to the next section.

**“So, is it safe to say that these problems aren’t something you’ve been able to manage on your own?**

**“Is it also safe to say that the only obvious answer is that you need to seek help from someone in the know?**

**“Let’s get you there. How do you think we can go about that…?”**

**“What do you see as your biggest challenge to achieving your goal of……. (getting your own home/being in control of your money/etc.)”**

**STAGE 4: Investigating the Solution**

*Investigate the solution together – Show them the value of the outcome by asking questions that lead them to put together the pieces they’ve just been given.*

This stage is where you explain what you have to offer. You will normally have three main points that are going to explain the benefit of your service to help your customer.

The three points for Spending Planners are:

* Getting a plan
* Providing something that doesn’t take much time (all people are busy)
* Motivation/support that you provide.

YOU WANT TO BE ASKING QUESTIONS YOU KNOW ANYONE WOULD RESPOND TO WITH A “YES”. For example:

“Would it make managing money easier if you knew exactly how much money you needed each week and what you could and couldn’t spend?” YES.

“Do you think you could find 10 minutes per week to check in with me and keep your finances on track?” YES.

“Do you think you would feel less stressed managing your money if you knew you had someone there to help you when something unexpected happened?” YES.

**Plan −** Discuss how having a plan can help. Use the story about logging into internet banking and how you can easily see how much money is there but **a number is missing**. The number is how much we need. Explain how hard it is to decide whether we have money spare without this number and we are all just guessing. Explain our plan is different to a regular budget because it looks into the future rather than the past.

**Time −** Ask them if they are busy. Most people will say yes. Most people don’t want to spend a lot of time on their finances. Explain there is some set up time but if they can find a certain amount of time each night (20-30 minutes) for the set-up phase, then with only 10 minutes per week they will be able to manage their finances. Ask them if they can find 10 minutes per week to check their plan and send you an email? (everyone should say ‘yes’ − if they don’t you probably don’t want them as your client).

**Support and Monitoring −** Ask them if they have had a budget before? (Most will say ‘yes’). Ask them what happened and why they aren’t using it now? (Most will say something came up and they didn’t know how to put it into the budget, so they just stopped using it − all too hard).

Ask them if they have ever realized that a budget is great at telling them what they want is possible with their money but it is hopeless at telling them HOW TO GET IT! Do they think having a roadmap to follow would help them to GET on track and STAY on track more easily?

Ask them − “Do you think it would be helpful to have someone there to show you how to put those unexpected things into your plan and how to make it work? Would that make money less stressful, knowing you had someone there to help you? Do you also think it would be helpful to work with someone over time so you could guarantee you would achieve your goals?” You can talk about the benefits of having a coach and having someone check-in and make sure you are staying on track.

Just to highlight – After each of these areas you need to be asking questions you know you are going to receive a ‘yes’. If it’s a ‘no’ you either haven’t sold it to them or you have asked them wrong questions. Do you think knowing what you need your account balance to be in order to pay your bills each week would be helpful? (No one would say ‘no’).

**THEN YOU NEED TO STEP BACK – Don’t be afraid of silence**

We guarantee our results but can only work with people who are prepared to put in the time and effort required to get results.

At this point you could share some of your success stories or success stories of the Institute helping people take charge of their finances and realise their dreams and goals.

Remind them of their goals they shared with you earlier – holiday, home, kids in private school……

Ask questions but don’t push…

“What’s it going to cost you to not do anything about this?”

“How will you feel if this time next year nothing has changed”?

“How about 5 years from now”?

*Make sure they understand what it’s going to cost them to stay where they are.*

**STAGE 5: Moving forward to Signup**

Remind them again of what you are offering and share some testimonials of your client journeys.

“One of the things that excites me about working with you is that this program is specifically designed to solve all those things that you said you had challenges with, so I really feel that we will work together well and be able to work toward your goals.”

At this stage, if you have done your job well, connected with your potential client, drawn out their story and shared some of yours, picked up on their pain points and found out their goals and dreams, they should be ready to sign.

At this stage there might be a silence, which is ok. After a minute or so, ask them “what are you thinking now?”, or “are you ready to work towards your goals and dreams”?

You can then bring out the paperwork and start to go through it.

Just state… **“I charge a sign-up fee of $XXX and monthly charge of $XXX for the minimum of six months that we will work together. I have a couple of different payment plans as I understand how hard it is for people who are already struggling with money to come up with a large one-off payment. These are my options (share) and then ask “which option will suit you best?”**

Get all the paperwork signed and then state you will process their first payment that evening (some clients may ask for this payment to commence on their next pay date).

Do not start until they have paid you at least the first payment. Also set up the recurring monthly payments to start a month from their sign-up fee date. It is NOT a month from when they have completed setting up their plan. Some planners have made the mistake of waiting months and months for a client to finish their set up before starting these payments.

***Objection Handling***

Before you respond to an objection, say: “That’s a valid point – thank you for bringing that up.” THEN PROVIDE THE ANSWER.

**Too expensive:**

“That’s a valid concern, however we believe we are very well priced when compared to other organisations and we are actually quite unique in our approach in providing one on one training, education and guidance.”

**If They Are On The Fence:**

“The question is, do you still want to be in the same position you are today in 12 months, 5 years or 10 years time”. “Nothing changes unless something changes”.

The definition of insanity is continuing to the do same thing over and over and expecting different results.

If this is something you decide not to do right now, what are you going to do about…..LIST THEIR PROBLEMS? WAIT FOR RESPONSE.

**Money Problem:**

“Let me ask you a question, do you think that this small financial pain that you’re experiencing now is worth the cost of long term gain in your future?

A story comes to mind. This guy chipped a tooth, we’ll call him Jerry, and was in excruciating pain. He went to his high school friend who was a dentist. The dentist examined him and said that he was going to have to pull the tooth and put one in its place. Jerry asked how much it was going to cost and the dentist said $600. Jerry said that was a lot and asked the dentist how long it was going to take. The dentist said five minutes. Jerry said “Five minutes for $600? That seems like a lot.” The dentist replied: “If it’s the time that you are concerned about, I can definitely take longer to do it, if that would make you feel better but it would result in a lot more prolonged pain...”

**If you get Resistance:**

“Are you looking to make a change to your current situation or are you happy to stay where you are”?

If you want to go ahead and push through all your fears and have me answer any additional questions, I’ll be here and take the time to help you with that. Maybe help you with the payments or cash flow issues as well.”

**Not Sure:**

“You mentioned that you’ve been trying to solve this problem for NUMBER years now. This is obviously something that is important to you and I am here and ready to help you. What is it that is holding you back?

**ACKNOWLEDGEMENTS**

This Sign Up process was initially bought to the Spending Planners Institute from James Klobasa and we acknowledge his help in putting such a valuable resource together for us.

The process has been personalized to suit the Spending Planners industry, making it a valuable resource for all Spending Planners.