

(Make sure you have a proper opening spiel. Introduce yourself and the company you represent right away.)

My name is _____. I am calling from ABC Debt Relief to offer you an opportunity to pay off all your credit card debts finally, in 4 years or less.

Explain the call's purpose and give them a summary of what you may be able to do to help them.

All you need to qualify is to have \$10,000 or more in credit card debt. Are you having trouble making ends meet every month?

(At this point, the customer will start throwing questions at you or start to resist you. The best thing to do is to make sure you acknowledge their questions or concerns and answer them correctly and confidently. This is where your rebuttals come in.)

Rebuttals:

- It is never too early or too late to secure your future for your family and your retirement.
- It is just a quick call, and there is absolutely no commitment for you to buy.
- If they already have a life insurance plan, no problem, but we would still like to give you the chance to compare rates.

(When you feel that you were able to handle the customers' concerns, take them to the next step immediately by starting to ask all the necessary questionnaires to make sure that they are qualified. One tip on gathering information is to just sound casual when asking for them; never make it sound important. And again, a little trial close at the end will also help.)

Collect Information:

I just need to ask you some questions to make sure you qualify for the program. Then, I can either transfer you to one of our specialists or set an appointment to have them call you back at a time of convenience.

Mandatory Questions:

- May I know your age?
- Approximate annual income?
- Have you ever been seriously ill, such as cancer, heart attack, or stroke?

- Are you currently taking any prescription medicines?
- Do you already have a life insurance policy? (If yes, with whom?)

Live Transfer: Okay, that is all for now. Please hold on while I connect you with our loan specialist.

Next Day Appointment: Okay, that is all for now. So, when is an enjoyable time to have our loan specialist call you tomorrow?

(When setting an appointment, make sure to remind them of the date and time to finish the call strongly.) Thank you, have a wonderful day, and please do not forget our appointment tomorrow at 10:30 AM.