

AFFORDABILITY REBUTTALS

STEP 1: (Affordability Close) **“We can't afford it.”**

RESPONSE: “Oh, that's not a problem. In fact, I'm glad you told me that! My job is to make sure that this is absolutely comfortable for the members, so what we are going to do is start you off with just the basic program of \$_____ a week, and then that way when things change for you down the road, you can go ahead and bump it up to the recommended program if you want to. Is that fair?”

STEP 2: (Reduction Close) **“We still can't even afford the basic program.”**

RESPONSE: “Let me ask you, if the program I outlined for you was based on setting aside \$10.00 a month, is there any particular reason why you wouldn't try and qualify today? (Wait for an answer, if no) Well, I didn't think so. Although there isn't a program based on \$10.00 a month, I just wanted to make sure the issue was affordability and not anything else.”

Downsize the weekly/monthly amount. ALWAYS downsize in small increments. There is no need to go from \$30/wk. to \$15/wk. However, never try to hold the line on money when someone isn't comfortable with the amount.