

# PERFECT SALES SCRIPT



CreditRepair Cloud®

# The Perfect Sales Script for Credit Repair Leads

Learn what to say, how to say it, and the keys to creating a credit repair sales script that gets clients pouring in!

As a credit repair business owner you know that what you do changes lives. You know that there are thousands of people around you that are in need of what you do, and who would be so happy to use your services...if only they knew about you and what you do!

Credit repair is a business that changes lives, plain and simple. You need to know how to tell people in a simple, clear, and compelling way how you will help them repair their credit and reach their financial goals.

The best way to do this, especially when starting out, is to have a **credit repair sales script**.

Read on to learn why you should use a credit repair sales script, the basic elements to create a script (or a few), and how to make a sales script work for you to grow your business.

## The Magic Sales Script Formula

Here are the **8 basic elements of a [killer credit repair sales script](#)**:

### 1. Build rapport

People want to do business with people they like. The key here is to tell enough about yourself to prove credibility (brief) and then ask questions about the other person. As people we love to talk about ourselves because it makes us feel appreciated and heard.

### 2. Ask them their goal

Be direct and ask why this person wants to improve their credit. He or she will be more invested when *they* recognize why they're working with you. Bonus: you can remind them down the road to keep them focused on the work they need to do (like forwarding you any letters from creditors).

### 3. Find out and emphasize their problem or pain point

Remember, their pain point is *your selling point*. As a credit doctor, you must know what ails the patient before you can help them. The credit repair sales script below has some excellent questions you can ask to get to this in a tactful and direct way.

### 4. Identify the key decision makers and time frames

There is a comical scene in the 2002 film *My Big Fat Greek Wedding* where the matriarch tells her daughter, “The man is the head of the household, but the woman is the neck.” While we aren’t suggesting everyone follow social norms in their family structure, the idea is clear: you may be talking to someone who *says* they can make the decision, but if they hesitate or need to “talk it over with [insert decision maker here]” you should find a way to speak directly with the other person and show *them* the benefit of your services.

Giving a clear timeframe is another great way to see if this person is ready to move forward.

## **5. Budget**

You must know if this person is actually financially able and willing to say *yes* to you. Read the credit repair sales script for tips on asking about budget.

## **6. Soft Close**

*If I could...would you...?*

This classic sales question primes the person to say “yes” later on. It is a small, seemingly innocuous part of the process that gives you a yes before you get the final yes of getting started.

## **7. Presentation**

See above *K.I.S.S.* Short, simple, to the (pain) points. This is the part where you demonstrate how your bells and whistles will alleviate this person’s pain points (not the features and particular ding-dang-dongs of the bells and whistles.)

## **8. Close**

There is a saying in sales “go for no.” This means try to get the person to say no. Ask for a commitment to work with you for their benefit. If they say no at first, you are actually a lot closer to a yes than you think!

Read on for tips on what to ask.

## How You Say It, Not What You Say

Any seasoned salesperson will tell you it's not as important *what* you say but *how* you say it that matters.

Remember the three key reasons for a credit repair sales script from above and keep them in mind as you use your sales script.

- **Preparation beats talent**

This is a conversation, which means you will need to take some time to get familiar with your script so you sound human. Practice saying it out loud to yourself or practice when you are helping family and friends repair their credit. You *will* get better the more you practice and it *will* sound natural sooner than you think. Even if you don't sound natural, the words in the script will guide you on *exactly* what to say.

- **Pain points are your selling points**

As a credit repair business owner you aren't giving your clients a service - you are providing them feelings of ease, of trust, and of relief. You need to keep your initial sales meeting *very simple* so that you can ask a lot of questions and understand your sales lead's pain points.

- **A common goal**

Think of your *best* sales experience. Maybe it was the realtor who helped you find your dream home or the personal trainer who convinced you to take better care of your diet or the car dealer who helped you get that Mustang you were dying to have.

When someone helps us get something that we already want, we don't think of it as a sales process. We feel gratitude and we would gladly pay them again or refer people to them for their services because *we shared a common goal* of finding the thing that we wanted.

As a credit repair business owner your first duty is to truly share this common goal of improving your clients' financial situation and helping them achieve their goals.

When talking with a potential client, the sales script is like a choose your own adventure book: the story is all there, but you may get to it a little differently each time depending on the client.

## Sample Credit Repair Sales Script:

**[Build rapport]**

Hello\_\_\_\_\_, Mynameis\_\_\_\_\_with\_\_\_\_\_. Thanks for meeting with me today.

(Pause)

We specialize in credit restoration and education.[You were recently referred to us by\_\_\_\_\_. They told me you could benefit from our services the same way they currently are.// You recently expressed interest in our credit education online.// You recently emailed us about improving your credit.]. Your time is valuable to me so I will keep this short, I just need to ask you a few simple questions to get started to complete your file.

**[Ask them their goal / Find out their pain points]**

1. Why did you [reach out//email//fill out the form on the website]?
2. Why do you want to improve your credit?
3. Are you using your credit to purchase something right, like a home loan?
4. Do you have any negative accounts that are causing you problems?
5. Do you have any open credit cards on your report now?

**[Decision makers / Timeframe / Budget]**

Now, even though you reached out it doesn't automatically mean you qualify for our restoration program, so I need to check and see if you do. The process is simple, I just need to ask you a few questions and review your credit report.

- For us to determine exactly how we can help you, I need to see your credit report. Will you get that pulled up for me right now? (Likely they will not have it available, so follow the steps below):
  - Guide the person to our recommended credit monitoring service, Credit Hero Score (become an affiliate and get paid through your Credit Repair Cloud)
  - This usually costs \$1 for a one-month trial, and then about \$20 every month after that if you choose to keep it, which we would recommend. And you can cancel at any time.
  - If this person is not willing to commit to the money here (after you've asked a couple of different ways and reiterated the pain points), you may end here and follow up with them in a few months
  - Once they say yes here, you ask a few important budget and timeframe questions
- Great! I'd like to show you the value of what we do before we move forward. Are you the person who makes the financial decisions in your house?
  - If yes, move on to **Consultation and Credit Audit**
  - If no [Yes, but I always talk it over with my wife/husband/mother/doctor] find a time when you can get review the credit report together:
    - That makes sense. When is a good time to show both of you how we help people with their credit?
    - Duplicate of choice with day, then time (What's better for you - morning or afternoon; 1:30pm or 3:30pm)

- Remember you're busy helping people so don't give them all day long availability, even if you have it at the time

**When your potential client wants to move forward with the free consultation and credit audit, it's time to move on to The Perfect Free Consultation Sales Script!**

**Additional resources:**

<https://www.creditrepaircloud.com/support>

<https://www.creditrepaircloud.com/resources>

<https://www.creditrepaircloud.com/blog>

[www.creditrepaircloud.com](http://www.creditrepaircloud.com)



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There are many ways to bill for credit repair. We do not recommend any specific billing method. The Telemarketing Sales Rule (TSR) prohibits telemarketing credit repair companies from charging fees before 6 months after services are completed. However, if you DON'T telemarket, you may be able to charge typical fees, as allowed by law. For more on the TSR, visit FTC's guide. Credit Repair Cloud's statements are not legal advice—please consult a legal professional for compliance. All customers must comply with the TSR and relevant laws to use our software. For more information, regarding the TSR you can visit the FTC's website: <https://www.ftc.gov/business-guidance/resources/complying-telemarketing-sales-rule>.

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