

# DON'T TAKE **NO** FOR AN ANSWER:

Word-for-Word Scripts To Overcome 'I Can't Afford It' And Other Common Objections



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## Congratulations....

... on downloading this free set of word-for-word scripts to use when potential clients raise concerns and objections about working with you. Just the fact that you've done so means that you are a go-getter -- someone who takes your business seriously. It also means that you're willing to do things differently, to learn what you may not know, and to be open to new ideas and strategies that can catapult your success. Bravo!

These special scripts are going to show you how to handle the "trickiest" of situations when in discussions with potential clients. They're going to show you strategic and powerful ways to answer questions, to respond to concerns, and to help your potential clients overcome their fears and ultimately invest in themselves – and your services!

Why should you listen to me? I'll jump right to present day, and tell you that ***I am a successful business coach and mentor who has a practice that earns multiple 6-figures annually.***

I'm in my 12th year as a coach, and through trial and error, plus the mentorship of several excellent coaches and trainers of my own, I have learned the strategies and techniques to work "smarter," not harder. I have consistent, high-paying clients, I often carry a waiting list, and I have the ample time and flexibility to attend to my greatest priorities (marriage, kids, health, hobbies, etc). I believe that I really do "have it all," and I feel deep gratitude every day.

I share this because I want you to know that *you can have this too*. You can be a 6-figure earner as a Coach, Consultant, or Service-Oriented Professional and still have your business fit into the lifestyle you've always dreamed of. In fact, the more successful that you get, the more you'll see yourself earning more and more income in less and less time... and impacting more people – changing more lives -- than you ever have. I'm living proof!

You'll get the most out of this report if you keep an open mind and stay willing to "try on" new ideas and strategies. Some of the suggestions may be new to you, some not. But these approaches have formed the foundation of my own business success, and that of many, many other solo-entrepreneurs that I've coached, so I share them with you now.

Wising you The Wealthy Life,\*

*Barb*

-Barb Wade

Business Coach & Mentor

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

*\*a wealth of time, impact,  
income, and freedom*



## "So... What Do You Charge?"



One of the trickiest situations we service-based entrepreneurs find ourselves in is when we're at an event – say a networking group, or a dinner party, or really anywhere where we might strike up a conversation – and we're asked what we "do."

So we begin talking about the magical and transformational work we do with our clients. We share the intense pain points and problems that our target market faces, and the exact solutions

and results that our expertise creates for our clients. And if done properly, what we're saying is usually quite compelling.

Often, the person (or people) we're talking to thinks "Wow, I could use her services" or at least "I know someone perfect to send her way." And the next sentence out of their mouth is often "So, what do you charge?"

And often the service-oriented entrepreneur is paralyzed. "Do I tell my fees? Do I not? What should I say here? I don't want to lose the interest, but... help!"

**Well, I'm here to tell you that IF you share your fees at this point in the conversation, you are going to absolutely lose the client.** You must never share your fees at this point.

Why? Because "money" is people's biggest issue, and they're not going to even consider paying for your services UNTIL they understand the severity of the pain points and problems they're facing, the exponential cost of those problems, the "vision" of what their lives would look like if these problems were solved and they were flourishing, and the impact in all areas that this success would create for them.

In other words, **they need to be deeply emotionally connected to how dire their situation is, and they need to see YOU as the bridge to a life or career that truly thrives (fulfilling, lucrative, successful, etc.) before they'll even consider opening their pocketbooks to hire you.**

So it's imperative that you "deflect" the question "So, what do you charge?" at this point. However, you need to do so without alienating the person you're talking to, or looking evasive or otherwise not forthcoming.

Here's my recommended response:

*"I'd be happy to tell you the investment for my services, but I have a variety of different programs and options at varying investment levels. It truly depends on where you're at and specifically what you're needing for me to propose what I think would best serve you. So, if you're willing, I'd like to ask you a few questions first, and then I'll be more than happy to share the details of the programs (packages) I feel would be the best fit for you. Does that sound fair?"*

This allows us to postpone the "money" conversation, and instead have the luxury of a longer talk with this prospective client where we do, in fact, explore their most significant pain points and problems, the cost of those in other life areas, what it would be "worth" to solve these and create their dream situation, etc. Then, once they're connected to that vision of what's possible, and they're enthusiastic and inspired, we can share the investment details, payment plans, etc.



## **"I Can't Afford It."**

The issue of "I can't afford it" usually comes up when people haven't really been convinced of the value of your program, or, more likely, they are scared. They're scared that they might make the investment and be the one case where they DON'T see the intended results. They're scared that investing this money doesn't have a real guarantee. They're scared that it all sounds too good to be true.

**It's rarely that people don't actually have the money or the means to get the money for what they value.** When people really want something, they often find a way. I have had clients use Credit Cards, Home Equity Lines, borrow from parents or friends, sell unneeded items to raise cash, and even liquidate some retirement funds to be able to invest in my programs. Yes, it's a leap of faith – to be sure. But those for who fear gets in the way will be the ones who fall back on "I can't afford it."

So, how to handle this?

First of all, in the complementary consultation, I've already stressed how important it is to help the potential client really feel the impact of the "pain points" and problems that they're facing, and the true cost and impact of those challenges (which are likely spilling into other areas of that person's life). If you do this correctly, you can really get the person to feel deeply that these problems simply **MUST** be solved, and urgently.

Then, as I've shared, it's equally important to get them to the place where they feel the joy and freedom of what's possible – where you've painted the picture of them flourishing – whether it's having a lucrative and thriving business, or robust

health and wellness, or having found that ideal life partner.... whatever that coveted end result is!

When you've explored this intimately, you can ask the person "on a scale of 1-10" how important is it that they solve this issue, that they get from where they are now (be specific) to where they want to go (be specific). And they'll almost always give you a "10" at this point.

So then... when you've proposed all of the features of your program and you finally share what the investment is – and they then say they can't afford it – the first thing I say is:

*"Jane, can I ask you a question about that?"*

The reason I ask this is that people are very sensitive when it comes to money issues, and it's important to get their permission to probe further. And by asking first and them saying yes, they're going to be more open to what you have to say next than if you just "steamrolled" right into it.

In any case, after they've agreed that I can ask them a question about not being able to afford the program, I say something like:

*"Gee Jane, I'm a bit confused. You said that it was a 10 out of 10 for you to solve this problem, for you to achieve \_\_\_\_\_ (fill in the blank with specifics)\_\_\_\_\_, and now you're saying that you can't afford to move forward. This just seems somewhat incongruent. Given how important this is to you, I don't see how you can afford not to make this happen -- especially since I have such an affordable payment plan. So your not stepping forward seems inconsistent with what you've said is crucial to you, and I'm just really confused."*

**Often this initial response results in the potential client bringing forward a deeper fear or block** – usually that they're not confident that they're going to

achieve the results that you've been discussing, and they're afraid to spend the money and risk not getting to the end goal.

In other words, people are often very frightened to put that initial investment out there because they think "What if I'm the one person whom this doesn't work for? What if I spend all of this money and end up not achieving the results? It's just too scary a risk to take."

So let's say that your potential client brings up this fear – and that this is the real underlying fear underneath "I can't afford it." Well, I usually answer in a few strategic ways:

*"Based on all of the clients I have served, and what I know to be possible for you, I can't imagine why you would be the one person that these tried and true systems wouldn't work for. There's no reason to think you would be the exception here."*

*"What I'll tell you is this: if you follow the program, take it seriously, and do the work and assignments that are put in front of you, it's more than reasonable to expect to achieve what many others have, namely \_\_\_(result, result, result)\_\_\_\_."*

**Now I'm not giving a formal guarantee, but I am letting them know what they can expect to achieve if they do the work, consistently take action, etc.**

(Note: In the next section we'll go through how to handle when a potential client overtly asks for a formal guarantee).

Now, let's look at some more powerful scripts that you can use when people are saying "I just can't afford it." Another issue that is often "underneath" "I can't afford it" is they're not sure it's really worth it (and it's easier to say they can't afford it than to tell you directly that they're not sure it's worth it).



When you sense this is the case, here is an example of some additional scripts that I use. In particular, these work well for those of us who do specialize in helping others increase income:

*“Jill, you’ve shared with me that you’re coaching practice isn’t thriving, and that you only have 4 clients, is that right? Well, what’s the value of one client to you over the “life of the client?” In other words, what do you charge, and how long does a typical client stay with you?”*

Now let’s say that Jill reveals that she charges \$600 a month, and that the usual client stays with her for 6 months.

*“OK, then Jill, do you realize that just one new client is worth \$3600 to you, and two new clients are worth \$7,200? And do you really think that you won’t be able to get at least two new clients as a result of this very aggressive and systematized business building coaching program? And being that the program costs \$6997, with two new clients you’re already in a profit!”*

*“Plus, the skills and techniques you learn in our work together you are going to be able to use for years and years. So every client you get beyond those initial two represents more and more profit. Those first 2 clients turn into 4, and those turn into 8 over time, right? (And if not, you probably shouldn’t be a coach at all -- laugh).”*

*“So, the way I look at it, you can’t afford NOT to hire a mentor and get some directed, focused, mentorship and training on how to attract these high paying clients. Whether that mentor is me OR NOT – and I’m not saying it has to be me – I want you to realize how much money you stand to lose by staying stuck and not moving*

*forward at this point. How will you feel in a year if you're in the same place?"*

*\*\*\* Note that I'm saying why it's so important that she hire a mentor and begin getting more clients / making more money and that it DOESN'T have to be me! The reason for this is that it's the truth – I don't want it to sound self-serving that I'm telling her it's imperative that she hire me. The truth is that I really believe that she stands to suffer a great cost by not moving forward, no matter whom she chooses to hire!*

So by doing the math and actually calculating the COST of not moving forward, you can often show the potential client why it's really imperative that they take the plunge and invest in themselves now (and in your services!).

You may ask, "What if my services aren't about business building and I'm not teaching people how to make money?" Well, the concept is the same.

**What you need to do is calculate the physical, mental, emotional, and or spiritual cost of that person staying stuck and not moving forward.** You can often still put a monetary amount to their situation, but even more so, you can paint the picture of what another year would look like exhausted, depressed, and anxious (if you're a health advisor), or alone and single (if you're a "find your soulmate" coach), or whatever the issue may be for your target demographic.

And here's yet ANOTHER response you can use when someone shares "I wish I could, I just can't afford it."

You can ask:

*"Jill, may I ask, is it that you just can't afford anything right now, or is it that you can't afford this right now?"*

In most cases, people will share that they can't afford "this" right now. **And by answering this way, because they're not saying that they can't afford "anything," it reveals that they are investing in other things that they see as priorities in their life right now.** So you can follow up with something like this:

*"Well let me ask you a follow up question. I know how deeply important achieving these results is to you based on our conversation up to this point. But if you're saying that you can't afford 'this' right now, then I wonder if there are other things you are investing in and prioritizing in your life right now that may be a bit 'out of order.' This kind of thing can easily happen. Would it be of value to you to explore what kinds of things you are spending money on in your life right now, and to see if those items are actually more important than the work we would do together?"*

I've opened up this exploration with more than one potential client before, and helped them realize that they were spending money "by rote" on things that, by their own admission, were NOT as important as the incredible results I could help them achieve. Once they realized this, I've had many clients who "re-allocated" their funds and stepped into working with me!



**“How Can I Be Sure I’ll Make My Money Back?”**

**“How Do I Know I’ll Achieve These Results?”**

**“What Is Your Guarantee?”**

At times people will overtly bring up these questions and concerns. (As I mentioned, these concerns are often “underneath” their telling you that they can’t afford it).

So I’m going to reiterate a few of the most powerful scripts that work here.

When people overtly ask how they’ll be confident they will make their money back, I often choose to “do the math” with them and show them why it is very likely. It’s extremely powerful for people to see how the numbers add up. For this, please see the hypothetical conversation we’ve already reviewed with Jill on page 9. Again, breaking things down into black and white numbers is very effective (that is, if your business is about helping others to make money).

Again, if your particular business is not about helping others make money, it’s still very easy to assign a value to the physical, mental, emotional, and or spiritual cost of that person staying stuck and not moving forward. Remember to paint the picture of what another year would look like exhausted, depressed, and anxious (if you’re a health advisor), or alone and single (if you’re a “find your soulmate” coach), or whatever the issue may be for your target demographic.

I also often add:

*“I need to be honest here. You have to believe that from this training, and this level of specific direction, support, and accountability, that you are going to \_\_\_\_ (reiterate results here) \_\_\_\_\_. And, because*

*everything you're going to be learning is stuff you can continue to implement for years to come, the value is really priceless. If you don't believe that you're going to stop at nothing to achieve these results, then quite honestly, you shouldn't invest. You have to understand that this program is designed to give you the skills you need to see a significant return on this initial investment."*

Also remember another response we previously reviewed when people are hesitant to believe they'll achieve the desired results:

*"Based on all of the clients I have served, and what I know to be possible for you, I can't imagine why you would be the one person that these tried and true systems wouldn't work for. There's no reason to think you would be the exception here."*

*"What I'll tell you is this: if you follow the program, take it seriously, and do the work and assignments that are put in front of you, it's more than reasonable to expect to achieve what many others have, namely \_\_\_(result, result, result)\_\_\_\_\_."*

And there's even another approach you could also take – and you'll have to use your intuition as far as when to use this one. You could add:

*"Susan, is there a reason you suspect that you personally won't get the results we're discussing? Let's talk further about this, because you may have some limiting beliefs or mindset challenges that are standing in the way of your maximizing to your full potential. Does this happen in other areas, that you 'second guess' your ability to get results? Let me help you with this..."*

**This will often allow you an incredible “coaching moment” where you can help a potential client see how they have been self-sabotaging and setting themselves up for failure... and if you can get them over that hump and to**

replace the voice of that Inner Critic with one of passion, enthusiasm, and conviction – and have them create some powerful new beliefs about what they're truly capable of -- they'll be likely to get back on board and invest in themselves (and your programs)!

And what about when someone asks for a formal guarantee? Again, I usually respond with:

*"I'm sure you can appreciate that I can't offer a formal guarantee, because so much of this is dependent on your actions – how hard you work, whether you follow through on suggestions, whether you take consistent action, whether you're willing to course correct when needed, the level of your enthusiasm, etc.*

*BUT, I can tell you that if you follow the program, take it seriously, and do the work and assignments that are put in front of you, it's more than reasonable to expect to achieve what many others have, namely \_\_\_(result, result, result)\_\_\_\_."*

This often gets people to turn the corner, and low and behold they can find a way to cover the cost of my program!

Again, people usually understand this and are satisfied with this response. They know that you can't make a guarantee based on actions that they have to take... but they're reassured to know that others just like them have achieved these results, and that they can expect the same.

*\*Note: I am not an attorney; I'm just sharing the kinds of things that I typically share with prospective clients in these circumstances. Please consult your own legal counsel as far as what language is appropriate to use in responding to a client who is asking about results or guarantees.*



**"Can I Pay You Differently?"**  
**"Can I Wait To See Some Results?"**  
**(i.e. "Can I Get Some Of My Own**  
**Paying Clients And Then Pay You?")**

As many of you know, offering Payment Plans that allow a client to make an initial down payment and then pay the rest of the investment in installments over the course of your services is a great way to get potential clients to say yes – especially if money and cash flow is an issue for them.

Now it's customary in many professions that a payment plan, when all installments are finally added up, typically costs up to about 10-20% "more" than if someone were to pay-in-full up front. And this is because it is a favor to them that you are "financing" their program, and you should understandably be paid a bit more for that. (And rather than having their lump sum in your bank collecting interest through the duration of your program, you have to wait for these incremental payments throughout the course of time. Plus, it's more administration time to run several payments throughout).

So now, let's say that someone wants to change your payment plan. They ask if they can pay less up front, or pay you monthly throughout (instead of following your schedule of payments), or any number of other "requests" to change your payment plan. Here is a very appropriate response, and it holds a very healthy boundary.

*"Jill, I understand what you're asking, and I'm simply not able to do that. My payment plans are constructed very specifically and designed to really support you in being able to do this program in a way that also works for me. It would be impossible for me to run a*

*successful business if I customized the payment plans in various different ways for various clients, I'm sure you can appreciate that."*

If someone asks whether they can pay you later – like after they, themselves, have gotten a few new clients of their own, or seen other particular results – you can also set a healthy boundary:

*"Jill, I understand what you're asking, and I'm simply not able to do that. I can't allow any clients' payments to be predicated on the results they achieve, because that's totally out of my hands. I could deliver an excellent and thorough program and have a client who doesn't take action, doesn't follow instructions, and therefore doesn't achieve results. And then I wouldn't get paid even though I had delivered my part. So that's just not something I can do, I hope you can appreciate that."*



## **"Can I Have More Time To Decide If I'm Going To Take Your Program?"**

Ahh, this one. Let me explain when this comes up.

**Many of us service-based business owners offer what is called a "Decisive Action" or "Fast Action" savings if the potential client will say "yes" to our program during a limited amount of time after the initial complimentary conversation.**

For example, a individual may have a program that is usually an investment of \$6997, but they may offer a "Decisive Action" savings of \$1000 off IF the potential client says yes within 48 hours of the initial consultation (making their investment \$5997).



This is a customary practice with many service practitioners today, and it's very effective in helping someone who is really leaning toward hiring you (but has some fears creeping up) to trust their "gut" and make a yes decision. If they have several weeks to decide, it's likely that that Inner Critic voice -- the voice of pessimism -- will crop up over time and convince them to listen to their fears instead of taking a risk that will ultimately transform their lives.

So what happens when someone asks for "more time" to decide? In other words, they want the lower investment, but want more than the 48 hours to decide (or perhaps you're talking to them at the end of the 48 hours and it's at this moment that they're asking for even more time).

I recommend responding with:

*"Jill, I need to let you know that there's nothing you're going to know about this program, what it offers, the amazing results you can expect, etc. two weeks from now than you're able to know two days from now. And I trust that you have a feeling in your 'gut' about whether this is right for you and will really take your (life) (health) (career) to the next level. I want to encourage you to trust that."*

And:

*"I can't make an exception to my "Decisive Action" savings offer because it wouldn't be fair or consistent to all of my other clients, and my integrity is of paramount importance to me. Can you understand that?"*

Alternately (or in addition), you can share:

*"The decision is in your hands. If you truly need more time to decide that's just fine... the program is well worth the regular investment, and you can feel free to take all the time you need"*



## **“Can I Create A Custom Program?” (Also Known As “I Definitely Want THIS Part Of Your Services, But I Don’t Want THAT Part”)**

Undoubtedly, you have put a lot of time, thought, and effort into designing your programs (packages) and the various features they contain. You know what your “client tribe” is struggling with, and you’ve put together a structure that delivers a solution to them.

**So what happens when someone wants to pick-and-choose which parts of your program they want and don’t want in an attempt to lower the investment?**

Yes, this has happened to me, as well as to several of my clients. This is when a potential client says something like “Can I just do the coaching sessions? I don’t need the VIP Day or the training calls, and I don’t need the copywriting help, but I would like the email access to you. How much would that cost?”

I handle this as follows:

*“Jill, I have designed this program to include all of the elements that I feel you need to have a thorough and comprehensive experience, and most importantly, to get to the results you’re seeking. I’ve specifically structured it to deliver what I believe is necessary for you to experience the transformation you’re looking for. Therefore, I’m not able to break out only certain elements – I don’t believe that is in*

*your best interest, and it would be outside of my integrity to put something together that I feel would not serve you."*

So there you have it.

These are the word-for-word responses I use to handle the trickiest concerns and objections that potential clients bring forward. I hope that these scripts empower you to help your potential clients really understand the incredible cost of their problems and challenges, and to see why it is so worthwhile to hire you to mentor, teach, coach, and hold them accountable to achieving the life-changing results they so desire.

**"So... Are You Ready to Attract Long-Term, High Paying Clients, to Charge What You're Worth (and Get It), To Create Multiple Streams of Income, and to Create a Thriving 6-Figure Business?  
Read on...."**

## You CAN Create The Perfect Lifestyle – One Where You Are Making An Impact, Earning Great Money, and Having Time And Energy For Your True Priorities!

My clients are conscious, passion-driven entrepreneurs who learn:

- *How To* **Consistently Attract Loyal, High-Paying Clients**
- *How To* **Charge What They're Worth – and Get It**
- *How To* **Successfully Sell Their Services Without Being Sales-y**
- *How To* **Create Multiple Streams Of Income From Their Expertise**
- *How To* **Work Less And Actually Make More**
- *How To* **Effectively Balance Their Work And Home Lives**
- *How To* **Earn High 5-Figures to 6-Figures and Beyond...**
- *How To* **Create Businesses That Support Their Desired Lifestyle**

If this sounds like something you would be interested in, I welcome the opportunity to work with you. I offer a variety of programs and services that are designed **specifically for the unique needs and concerns of today's Service-Based Entrepreneurs** who must streamline their efforts, hold healthy boundaries, and work strategically in order to have ample time and energy for the lifestyle they've always dreamed of.

From various **TELE-CLASSES** and **WORKSHOPS** to a personal **VIP INTENSIVE BUSINESS BREAKTHROUGH DAY** to my **PLATINUM COACHING PROGRAMS (both group and individual)**, I take a no excuses approach in



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mentoring my clients to create lucrative businesses that they love, and that support their other priorities, too.

For more information about any of my programs, or to request an Application, please contact [successteam@barbwade.com](mailto:successteam@barbwade.com) and let's explore how I might help you create thriving success in ALL areas, thereby truly "having it all."

Wishing you The Wealthy Life\*,

A handwritten signature in black ink that reads "Barb".

-Barb Wade  
Business Coach & Mentor  
[www.BarbWade.com](http://www.BarbWade.com)

\*a wealth of time, impact, income, and freedom

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