Aged Debt Lead Script (Credit Card Debt)

**Description**

The Leads Ware House

# Aged Debt Leads â?? Suggested Scripting

Individuals with high debt loads and credit issues tend to dodge the phone, the best debt settlement & debt invalidation leads only close at 15%â?¦often itâ??s much lower. This means 85%+ of these people still have taken zero action to resolve their debt in any meaningful way. When more than half of Americans donâ??t have savings, it can be a very stressful and difficult situation to manage.

A solid high-intent aged debt lead has years of quality runway. Why is this? â?? Even when these folks sign up to resolve debt, they will usually back into debt in the future.

Assuming they did not sign up on a recent inquiry, there are many reasons why a consumer did not close. Theyâ??re already stressed out, people sometimes shut down when faced with such a major decision â?? including being terrified of their creditors and salespeople! There are some hard-closing companies in the debt space, maybe they just talked to a high-pressure salesperson who sounds like he just smoked 10 packs of Marlboros and 10 cups of espresso.

Thatâ??s why a quality control/service-focused approach works with credit card-aged debt leads. When investigating a consumerâ??s previous experience first, your staff can get to the *real* reason they didnâ??t buy within the first minute of the call. You can quickly pivot from a random salesperson to a trusted/caring solutions-oriented problem solver.

## Step 1: Establish A Quality Control Call

Make this a quality control call â?? Not a sales call. Embrace the part of â??Quality Control â?• with a smile and voice inflection â?? high-pitched like Winnie the poo bringing debt-curing honey! If the consumer attempts to hang up â?? be sure to establish thereâ??s no pressure and youâ??re just trying to help.

â??Hi (Name) this is (Rep) in the quality control department of (Security Pacific Debt) â?¦..It looks like you spoke to someone a while back about getting out of debtâ?¦..I didnâ??t see that we were working with the US yet â?? I JUST wanted to make sure you were able to get your questions answered?â?•

*â??What is this about?â?• â?? â??Who are you?â?• â?? â??Did I speak with you? Are you in a call center in Pakistan trying to scam me?â?•*

â??Iâ??m not trying to sell you anythingâ?¦it looks like you spoke to SOMEONE about getting out of debt**â?¦**but I JUST want to make sure someone answered your questions and met your needs, what were you trying to accomplish â?? *back then?*â??

# Step 2: Interview for Information

Get the consumer talking about what happened. Was the previous sales rep able to answer all of their questions? Was he knowledgeable? What made them reach out for debt repair?

## Possible Reponses & Solutions:

1. The original sales rep was under very high pressure â?? â??Thank you for sharing this with me, in the QC department we are only here to help, do you still want to be debt free?â?•
2. I did not qualify for the loan I applied for â?? â??Well in the quality control department we have access to programs which may help, so you recall why they turned you down?â?•
3. I asked to think about it, but the original person never called me back â?? â??Oh no! Well, Iâ??m glad I called, in the QC department we make sure no soldier is left behind. Tell me about your situation?â?•
4. I donâ??t have debt, or money to resolve it â?? â??I see, must be a difficult situation! Howâ??s the job market looking? Any prospects?â?•
5. I donâ??t need help, please stop calling â?? â??Iâ??m not calling to sell anything, just curious what happened?â?•
6. Iâ??m Angry â?? â??I will immediately remove you sir/mam â?? God bless.â?•

Default **â?? â??**Iâ??m glad I called you â?? in the quality control department I have programs to have you out of debt in as low as 12 months. Do you still want to be debt free?â?•

*(Then go into your normal flow)*

## If the response is â??Accomplishedâ?•

â??Iâ??m happy to hear that. May I ask who you signed up with, and why you chose them? Just curious about the competitionâ?•

*(Interview on the current program, see if they are happy)*

Use this and you will win â?? Good luck!

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**Suggested Dialer Systems for Automation:**

- https://www.revenue.io/predictive-dialer-for-salesforce
- https://connectandsell.com

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**Sample Debt Repair Texting Script:**

DISCLAIMER: This is for informative purposes only. We are not legal representatives. Please check with your legal counsel to ensure SMS marketing fits into your overall marketing plan.

**Suggested Systems for Automation:**

- www.sendsonar.com
- www.salesmessage.com

â??Hi is this <name>?â?•

Yes, who is this?

â??This is John, I was reaching out to some older inquiries of people who need helping to get out of debt. I know itâ??s annoying when people call ð???

â??Do you have a few minutes to see your estimate? No one should have to be stressing over credit card bills!â?•

- Response

Send a digital business card â??This is meâ?•

(Get them talking) â?? What made you reach out for debt repair? Did something change recently with your job or whatnot?

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