Objection	Response
I want to think it over	That's fine, Obviously, you wouldn't take your time thinking things over unless you were seriously interested, would you? I mean, I'm sure you're not telling me that to get rid of me. So may I assume you'll give it very careful consideration? Just to clarify my thinking, what phase of this opportunity do you want to think over, (DO NOT PAUSE) is it the quality of training you'll receive? Is it the return on your time invested? Is it? Is it? Is it something I've forgotten to cover? (DO NOT PAUSE) Seriously, please level with me, could it be you don't believe me?
We want to sleep on it	
We don't rush into things	
Leave me something to read	
It's not a good time to start something new	I understand, let me ask you something. You are concerned about getting ahead to provide for your family in a bigger way, aren't you? [wfa].
My kids are at that age now I don't have the time	One of the things I found out is that people don't feel the time they put into something new will be beneficial in the long run, is that what you feel? [wfa].
	So if I can show you this business work for you in the long run, would be open to listening to better your families future? [wfa].
	Then see if we can make a difference for your family
How are you doing at it?	Unbelievable. But what's more important is how you'll do at it. And from talking with you and getting to know you. I know you have all the skills you need to be a success if you choose to. So the only question is do you choose to?
Is it saturated?	That's what I thought, but I found out that to date in California we have recruited less than one quarter of one percent of the potential recruits. In addition, we have only two percent of the market as clients. Knowing this eliminates any concern over saturation doesn't it?

Objection	Response
If it's so good, why isn't everyone in it?	Let me ask you this, if exercise and eating right is healthier, why isn't everyone eating right and exercising? I DON'T KNOW.
everyone in it.	Because it requires some discipline to be healthy just like it requires discipline to be successful and not everyone has it.
	So let me show you how we develop some discipline, Okay?
I'm not a salesperson	That's why you'd be great. Because we are more in the business of educating families on how to make smart choices with their money. You'd like to help people wouldn't you?
	Besides all sales is addressing concerns that people have that prevent them from going ahead with something that is truly good for them. If you could help them make a good decision for themselves and their families, that's good isn't it?
	You can learn that and I'll help you. I'll be right there for you every step until you tell me you don't need me anymore. Is that fair enough? Yes. Great. Let's get started right away.
I'm not a salesperson	That's great because 90% of the people who join PFS have no previous sales training either. We've found it much simpler to train those that have no sales experience because they're less likely to be hard-core salespeople.
	Remember, we share information with families, we show families how to get more for their dollar. Now if you could show someone how to save money and they do business with you, that would be good, right? So let's start training you how to do that.
I'm not a salesperson	I understand how you feel. I had this image of salespeople being really pushy, is that how you felt? That's what makes us different, most of the people who join PFS have no previous sales experience. All we do is teach families simple concepts to save and get more for their dollar. Because we take an educational approach, more people are willing to do business with us. So if we can teach you how to teach and show others how to save money and make money, that would be a good thing right?
I know nothing about finances	Boy are you lucky, because we don't need to retrain you and you'll be able to move much more quickly. The less you know the better.
	We can teach you the correct way. We've found that people with no prior experience have worked out far better than people with industry experience.

Objection	Response
	By the way, did you know everything about every job you had before you started? No.
	I'll make sure you receive everything you need to learn to be successful. Is that fair enough? I am excited to work with you. Let's get your paperwork started.

Objection

Response

I want to spend time with my family...

I understand, but are you more interested in quantity or quality? **Well, I guess quality.** Me too. I realized that most people get home from work after 5:00pm eat dinner between 6:00 and 7:00 and then watch TV until 10:00 or 11:00. Let's be honest, not much real interaction takes place, does it? **Well, I guess not.** So what the majority of us are doing is spending quantity not quality time. Wouldn't it be better to maybe invest a couple evenings a week in your future, set an example for our children that in order to succeed we sometimes need to do more than just what ordinary people do and dare to do something great with our lives? I mean, if the return on your time were worth it, you could find some time couldn't you? **I THINK SO.** So your real concern is that your time invested pays off, isn't it? **Yes.** If I can show you how it can, I assume you'll give it a shot? **I guess so.** Great let me do that for you.

I've talked with someone from your company before...

Great, then you must be in the business! **NO**. Then you must be a client! **NO**. Oh really, what did they tell you? (WFA) Are you the kind of person who would want to consider the all facts as opposed to just hearsay? **WELL YES**. If there were the opportunity for you to have enough information to make a good sound decision either way, that would be a smart approach, wouldn't it...Did you know...

I need to talk with my spouse first...

I understand, I would expect you to discuss things with your husband/wife before making a decision. And you would want him/her to have all the facts before you come to a decision, right? **WELL OF COURSE**. Why don't we do this, in order for him/her to get all the proper information and all the facts you'll need to make a good decision, why don't we setup a time for me to meet with you and your husband/wife to go over the things you saw tonight, then I can answer questions as they come up and we can go from there, fair enough?

Are you like Amway?

Do you like Amway? **Not Really.** Great, You'll love our company then, we're really nothing like them. You see, with us you must get licensed to market our products. We have a very comprehensive training program. We market only financial service products, investments, second mortgages, and term insurance. In addition, the average commission potential per client is between \$200 - \$900, not \$1.98. So in every way, other than the opportunity to build your own sales force, we

Objection	Response
	are differentBy the way, the only realistic way to get
	financially independent is to get others to cooperate with you,
	wouldn't you agree? YES. So you don't see anything wrong
	with giving others the same opportunity you have do you? No.
	Great! How soon do you want to get started?

Objection	Response
Is this one of those pyramid things? Is this a (MLM) multi-level marketing thing?	Let me ask you a questionHave you ever trained anyone at your job? WELL SURE. Did they go on and become productive foir the company? YEAH If you could have gotten paid for how much they produced for the company would you take the money? SURE. Well you'll have that chance here. All MLM are is receiving compensation based on how well you're trained and how well you train others. And my trainer is one of the best. So let's get started.
Isn't PFS a pyramid?	Let me ask you a questionDoes the company you work for have different levels of management? Sure IT Does. And do those managers at the various levels get compensated according to their ability to get lower level employees to do their job? Yes. And do the higher level employees get paid more than the lower level employees do? Yes. What is the probability of becoming a Vice President for new employees? Pretty slim. So, from what you've told me, it sounds like you work for a pyramid because our company works the same way as yours except with us you have a clear cut way to get promoted and that's more attractive, isn't it? Yes. That settles that doesn't it?
Isn't PFS a pyramid?	I've heard that once too, let me ask you a question
	What is a pyramid to you? What don't you like about it?
	Have you considered how today's average corporation is structured?
	Does the executive in the higher level usually earn more than the person at the lower level?
	Does the executive at the higher level earn the greater income based upon the efforts of the person at the lower level?
	Do the executives at the higher levels want you to move up through the organization very quickly? Why?
	When you went to work for that corporation, whose dreams did you go to work to fulfill?
	When you joined the company, did they provide you with a specific road map designed for your advancement and eventual financial security? I wonder why?
	Which organization would you prefer to align yourself with, one who wants you to excel quickly, who provides you with the specific road map you'll need in addition to the training and motivation you'll want or one who provides you with no

Objection	Response
	guarantees and virtually leaves you on your own with nothing really to look forward to, very little training and motivation, if any, and no proven track to run on? The choice looks rather obvious, doesn't it?