AL ELITE

FREE KIT · SET UP CUSTOMER FINANCING

Customer Financing Launch Kit

A setup checklist, three kitchen-table scripts, an afternoon training plan and a 90-day tracker so your financing program produces sales from week one.

INSIDE

- Setup checklist
- Rep training plan
- 90-day tracker
- Three scripts and the never-say list
- Payment cheat sheet
- Notes

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Setup checklist

- [ ] Chose a program (standard no-fee plan plus optional promo plans); fee schedule in writing
- [ ] Every rep who quotes has a login and a mobile pre-qualification link
- [ ] Decided the decline path: second-look lender, co-applicant, smaller scope, independent option
- [ ] Pricing policy set: cash price vs financed price, consistent with lender rules and state law
- [ ] Funding schedule understood (completion-only vs staged draws)
- [ ] Monthly payment added next to the total price on the proposal template
- [ ] 'Financing available' added to website, truck wraps, yard signs and estimates

PROGRAM / LENDER PARTNER

STANDARD PLAN APR / TERM

PROMO PLANS OFFERED AND DEALER FEE

GO-LIVE DATE

Scripts

Opening the topic early

'Most of our customers pay one of three ways: cash or check, insurance if it's storm damage, or monthly financing through a lender we work with. I'll show you all three.'

Presenting the price

'The full price is $12,400. If you'd rather spread it out, with our program that's about $230 a month over five years, and you can see whether you'd qualify without affecting your credit score. Want me to show you?'

When they hesitate

'Would it help to see the payment on the standard option versus the upgraded one? The difference is usually less than people expect.'

Never say

'Everyone gets approved.' 'Your rate will be X.' 'Sign the application first, we'll sort the contract after.'

OUR VERSION OF THE SCRIPTS (IN OUR WORDS)

Rep training in an afternoon

- [ ] Role-played the three scripts, including the decline conversation
- [ ] Every rep ran the pre-qualification on a test profile
- [ ] Agreed what reps can and can't say (no rate guesses, no approval promises, always show total price)
- [ ] One-page cheat sheet: plans, payments on five typical job sizes, who to call when an application stalls
- [ ] Weekly review of who presents financing on every estimate

Typical job size	Standard plan monthly	Promo plan monthly	Term
$5,000			
$10,000			
$15,000			
$25,000			
$40,000			

90-day numbers

Month	Estimates	Presented (%)	Close rate (%)	Avg ticket	Jobs financed	Dealer fees ($)	Days to si
Baseline							
Month 1							
Month 2							
Month 3							

Example

40 estimates at 30% close and a $12,000 ticket is $144,000/month. At 35% and $12,600 it's $176,400. If the gain isn't clear within a quarter, the problem is usually presentation, not the program.

NOTES

Ready to offer financing to your customers?

alelitefinancing.com/for-contractors/ matches you with programs built for your trade. Or call (888) 968-0079.