Lifestyle Finance Global
Finance Solutions For Businesses Who Change The World



The Road to *$20k*

The revenue leak checklist and sales guide for course and coaching businesses ready to grow past $20k a month.

- Your numbers to $20k
- Call scripts that close
- The 11 revenue leaks
- Your 30-day action plan

From Kelly Bowen, Founder, Lifestyle Finance Global

START HERE

Close more of the people already saying they want in.

This guide is for course and coaching businesses doing under $20k a month that want to get past it. Most businesses at this stage don't need more leads. They need a repeatable way to turn interest into a yes.

What's inside

Your numbers to $20k

The simple maths of how many sales it takes at your price, and the one number to focus on first.

The 11 revenue leaks

A checklist of where money slips away at the close, with a quick fix for each.

Sell better

A call structure, discovery questions, objection scripts and a follow-up system.

Your 30-day action plan

One focus per week, so you're not trying to fix everything at once.

Ready to scale

The signs you're ready for finance, and what to do next.

How to use it

- Do the maths first. It takes 10 minutes and shows you where to focus.
- Tick off every leak you have right now.
- Pick one sales skill a week and practise it on every call.

PART ONE

Your numbers to $20k

At a $3,000 offer, you need 7 sales a month to reach $20k. Find your own number, then work out which part of your sales process gets you there fastest.

Sales needed for $20k

Offer price	Sales a month
$1,000	**20**
$2,000	**10**
$3,000	**7**
$5,000	**4**
$7,500	**3**
$10,000	**2**

Your worksheet

Last month	Your number
Leads	
Calls booked	
Calls that showed	
Sales made	
Offer price ($)	
Lost to "can't afford it"	

Then work out

Measure	How	Yours
Show rate	Calls that showed ÷ calls booked	
Close rate	Sales ÷ calls that showed	
Revenue	Sales × offer price	
The gap	$20,000 minus your revenue	

Find your fastest lever

- **Close rate under 20%?** Start with Sell better. This is usually the biggest lever.
- **Show rate under 70%?** Tighten your booking confirmations and reminders.
- **Losing buyers to price?** Save even two of those a month and you may be most of the way there.
- **Under 10 calls a month?** You need more conversations before anything else.

General information only, not financial advice.

PART TWO

The 11 revenue leaks

Tick every leak you have right now, then fix one a week. Eight have a fix you can start today. The other three are the ones finance solves, so they're worth knowing about before you scale.

AT THE CLOSE

- [ ] **01 No answer to "I can't afford it"**
  The call ends instead of moving forward.
  Quick fix: write one response and practise it until it's automatic. See the objection scripts in Part three.

- [ ] **02 Not tracking affordability losses**
  You don't know how many "nos" were really "not right now".
  Quick fix: keep a simple tally for every call that ends on price. Review it every Friday.

- [ ] **03 Discounting to save a deal**
  A price cut quietly becomes your default close.
  Quick fix: offer a smaller starting option or a split payment instead of dropping your price.

- [ ] **04 Letting buyers "go find the money"**
  Most of them never come back.
  Quick fix: never end on "I'll think about it". Book the next conversation before you hang up, within 48 hours.

- [ ] **05 Slow approvals**
  A buyer says yes but waits days to start, and goes cold.
  Quick fix: have your payment link and onboarding ready to send on the call.

AFTER THE CLOSE

- [ ] **06 In-house payment plans** FINANCE FIXES
  You carry the risk and chase the instalments.
  For now: keep plans short, take the first payment on the call, and automate reminders.

AFTER THE CLOSE, CONTINUED

- [ ] **07 Eating defaults** FINANCE FIXES

When a client stops paying, your business takes the loss.

For now: use a clear written agreement and card-on-file billing. Long term, finance moves this risk to a lender.

- [ ] **08 Refunds and chargebacks**

Revenue you counted gets clawed back later.

Quick fix: set clear expectations before they buy, and get them a quick win in week one.

ON THE SALES FLOOR

- [ ] **09 Closers paid on instalments** FINANCE FIXES

If their pay trickles in, good people leave.

For now: if you sell it yourself, skip this one. When you hire, plan how they'll be paid upfront.

- [ ] **10 Payment options offered ad hoc**

Mentioned on some calls and not others, so results are random.

Quick fix: put your payment options in your call script at the same point every time.

WHEN YOU SCALE

- [ ] **11 Cash flow capping growth**

Money tied up in payment plans can't fund ads or hires.

Quick fix: track cash collected separately from sales made. The gap between them is this leak.

Your leak count

Leaks ticked: _____ This week I'm fixing number: _____

PART THREE

Sell better

Most businesses under $20k a month have plenty of interest. Keep these pages beside you on every call.

The 5-step call structure

1. **Open (2 minutes).** Set the agenda: "I'll ask a few questions about where you're at. If it looks like I can help, I'll show you how. If not, I'll tell you. Sound fair?"
2. **Find the problem (10 to 15 minutes).** Ask the discovery questions below and let them talk. Aim for them speaking 70% of the time.
3. **Show the gap.** Play back where they are and where they want to be, in their own words.
4. **Present the offer.** Only the parts that close their gap. Keep it to a few minutes.
5. **Ask for the sale.** One clear question, then stay quiet.

5 discovery questions

- "What made you book this call now, rather than six months ago?"
- "What have you already tried, and what happened?"
- "If nothing changes in the next 12 months, what does that cost you?"
- "What would it mean for you if this was sorted?"
- "On a scale of 1 to 10, how important is fixing this right now?"

If they answer the last one with 7 or below, ask: "What would make it a 10?" Their answer tells you what to focus on.

Asking for the sale

Use one closing line, the same every time, then stop talking and let them answer first.

> *"Based on everything you've shared, I think this is a great fit. Would you like to get started?"*

Objection scripts

Each one follows the same pattern: acknowledge it, ask a question, then close.

"I can't afford it."

> *"Totally fair, and thanks for being upfront. Can I ask, is it that the investment isn't worth it, or that the cash isn't there right now?"*

If it's the cash: "If we could make the payments work for you, is this the right program?" Then offer your payment option.

"I need to think about it."

> *"Of course. Usually when someone says that, there's one part they're unsure of. What's the part you'd be thinking about?"*

Answer that one thing, then ask again.

"I need to talk to my partner."

> *"That makes sense. If it was just up to you, would you go ahead?"*

If yes, book a short call with both of them within 48 hours, before you hang up.

"Is now the right time?"

> *"What would need to be different for it to be the right time?"*

Then compare that to what they told you waiting costs them.

Follow up and review

The 48-hour follow-up rule

Anyone who doesn't decide on the call gets a follow-up booked before you hang up, within 48 hours. Send this text the same day:

> *"Hi [name], loved our chat today. Here's a quick recap of what we talked about: [their goal]. Looking forward to our catch-up on [day]. Any questions before then, just reply here."*

Weekly call self-review

Record your calls with permission and score two each Friday. One point for each yes.

- [ ] Did I set the agenda in the first 2 minutes?
- [ ] Did they talk more than I did?
- [ ] Did they say the cost of not fixing it out loud?
- [ ] Did I ask for the sale clearly?
- [ ] Did I book a next step before hanging up?

Under 4 out of 5? Pick the one you missed and focus on it next week.

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Want more help with your calls?
Everyone who downloads this guide also gets weekly sales tips and support from Alissa, The Sales Siren, our in-house sales expert.

PART FOUR

Your 30-day action plan

One focus per week is enough. By day 30 you'll know your numbers, have a script you trust, and have closed at least one leak.

WEEK 1 ☐ Done

Know your numbers

Fill in the worksheet. Tally every call that ends on price.

WEEK 2 ☐ Done

Script your calls

Write out the 5-step structure and your "I can't afford it" response. Use them on every call.

WEEK 3 ☐ Done

Follow up properly

Book a next step on every undecided call. Send the 48-hour text the same day.

WEEK 4 ☐ Done

Review and repeat

Score two calls. Redo the worksheet, compare it to week 1, and pick your next leak.

PART FIVE

Ready to scale?

Tick 4 or more and it's time to retake the scorecard. That's when finance stops being a nice-to-have and becomes your biggest lever.

- [ ] You've had at least two months over $20k
- [ ] You make sales most weeks, not just in launches
- [ ] You use the same call script every time
- [ ] You know your close rate and show rate
- [ ] You lose at least one buyer a month to "I can't afford it"
- [ ] You're thinking about hiring a closer, or already have one

Partner story: One partner grew from around $10,000 a month to a best month of $75,000. Their story shows what can be possible as a business grows and offers finance options to clients. Individual results vary.

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Retake the Revenue Leak Scorecard

When you're there, you'll get your score, the dollar figure you're leaking, and an invite to a free Paid In Full Strategy Call with the Lifestyle Finance Global team.

Retake the scorecard

go.lifestylefinanceco.com/revenue-leak-scorecard

PARTNER TESTIMONIAL

What our partners say

I honestly cannot recommend Kelly and the incredible team at Lifestyle Finance highly enough.

As a business owner in the personal development and education space, I see firsthand how often finances can become the one thing standing between someone and the transformation they so desperately want and deserve. Thanks to Kelly and her amazing team, so many of my clients have been able to say YES to themselves and begin changing their lives sooner rather than putting their dreams on hold.

Lifestyle Finance makes the entire process incredibly simple, seamless, and stress-free. Every single client I have referred has commented on what an absolute pleasure it has been dealing with the team. They describe the experience as easy, supportive, nurturing, and genuinely caring.

Kelly and her team go above and beyond to ensure people feel supported every step of the way. They truly care about the people they are helping, and it shines through in every interaction.

For me, Lifestyle Finance isn't just about finance—it's about creating opportunities. It's about helping people back themselves, invest in their growth, and take that brave first step towards the life they truly want.

I am so grateful to have Kelly and the Lifestyle Finance team as part of my business ecosystem. Their support has enabled more people to access life-changing programs and experiences, and I honestly cannot thank them enough.

Thank you, Kelly and the entire team, for the incredible work you do and for making it easier for people to say yes to themselves and their future. You guys are absolute legends. ❤