Lifestyle Finance Global

Finance Solutions For Businesses Who Change The World



A FREE GUIDE FOR COACHES SELLING $5,000+ PROGRAMS

Coaches Guide To Getting Paid Upfront Fast

The 7 questions to ask before you outsource the payment of your clients

7

QUESTIONS

Choose your finance partner with confidence.

Know what to ask.

Avoid the common mistakes.

Work out what "I can't afford it" is costing you.

01 Introduction

Here's the thing most coaches won't say out loud.

You already know finance would close more deals. You've watched a full-yes prospect walk away over the price. You've watched your closer drop someone into the entry offer just to save the sale.

What stops you isn't the idea of finance. It's the provider.

You've tried the instant-approval apps that declined your business before your client even got a look in. You've handed a client to a finance company and never heard back. You've watched a prospect cool off for four days while someone, somewhere, "processed" them.

And quietly, you worry about the bit you can't control: what your client experiences once they leave your call.

So you keep running payment plans. Not because they work. Because they feel safer than getting it wrong.

This guide is for the moment before you choose. It's the seven questions our best partners wish they'd asked before they handed anyone their clients, and the mistakes we see cost high-ticket sales teams money every single week. And at the end, we'll help you work out what "I can't afford it" is really costing your business.

02 The 7 signs you've outgrown your in-house payment plans

You'll recognise at least three of these.

- **Your closers hear "I really want to… but I can't afford it" every week.** And they don't have a clean answer.
- **You're running in-house payment plans, and chasing them.** The final instalments are the hardest to collect, because once a client has their win, you have no leverage.
- **Your closers are paid commission in dribbles.** Staggered over three or four months, which makes them easy to poach.
- **You drop prospects into a cheaper offer to save the sale.** You're not lowering the price from $6,800 to $2,500 because they're a bad fit. You're doing it because you have nowhere else to send them.
- **You've been declined, or ignored, by a finance or buy now, pay later provider.** Or you use one and quietly lose the clients who don't get an instant yes.
- **Your marketing is working, but your cash collected isn't keeping up.** More leads, more calls, same bottleneck at the price.
- **You're about to scale your sales team, or launch.** And you know your payment process won't hold the volume.

This guide is for you if you sell a program of $5,000 or more, you (or your team) take sales calls every week, and you're done being your own bank.

It's not for you if your programs sit under $5,000, or you'd rather keep in-house payment plans as your main option.

03 What to consider before you choose a finance partner

Most coaches compare finance providers the old way: approval rate, interest rate, how slick the app looks. Those matter. But they're not what decides whether you actually get paid in full.

Here are the seven questions that do.

QUESTION 1

How fast does my client speak to a real person?

THE OLD WAY

"They'll get in touch within a few business days."

WHAT TO LOOK FOR

A broker call the same day or within 24 hours, and funding usually within 48 hours.

Speed isn't a nice-to-have. The space between your closer's yes and the money landing is the most fragile part of your sales process. It's when the partner at home says "why are you getting a loan for that?" and when your client talks themselves out of it.

> *"The longer the duration, the more chance things can fall over, people can change their mind."*
>
> One of our partners

ASK THEM

"If my closer books a client at 3pm today, when will they speak to a broker? And is the person who picks up a specialist in coaching and education finance, or whoever is free? What happens in a launch week?"

QUESTION 2

Is funding coaching programs their core business, or a side line?

THE OLD WAY

"Yes, we do education loans." A mortgage or asset broker with a personal-loan lender or two on the panel, a Slack channel, and a promise about speed.

WHAT TO LOOK FOR

A provider whose book is mostly coaching and education businesses, and who can prove it with numbers: how many partners like you, what their approval rate is for your kind of client, and what those partners fund a month.

Any broker can say yes to education loans, because on paper it's just a personal loan. That's not the question. The question is whether your clients are the main thing on their desk or the smallest file on it.

A generalist doesn't know the journey your client has been on to get to the call, doesn't understand how a high-ticket program is sold, and doesn't carry a deep personal-loan panel because it isn't their main product. So when a big mortgage file and your $10,000 client land on the same afternoon, you can guess which one gets worked first. That's where coaches quietly bleed deals at the front end, and nobody tells them.

Speed is easy to promise. Anyone can put a broker on the phone in 15 minutes. What you want to know is whether that broker funded a coaching program this week. One of our partners came to us after their other provider "got one deal done out of, like, 50."

> ASK THEM
>
> "How many coaching or education businesses do you currently work with? Can you name a few in my space?"
>
> "What's your approval rate for clients of businesses like mine, over the last 90 days?"
>
> "Roughly how much are your top three education partners funding a month through you, in dollars?"
>
> "How many personal-loan lenders are on your panel, and how many of them did you actually place a coaching client with last month?"
>
> "When a large mortgage file and my $10k client come in on the same afternoon, which one gets worked first, and by whom?"

If they can't answer the first three with numbers, you have your answer. A specialist will have them on hand, because it's the whole business.

QUESTION 3

Will they work inside my sales process, or just send me a link?

THE OLD WAY

"Here's the product. Here's the link. It's up to you." A referral form, a logo for your website, and a wish of good luck.

WHAT TO LOOK FOR

A partner who breaks down your sales process with you, works out exactly where finance sits in it, trains your closers live, runs objection handling for "I can't afford it" and "I need to think about it", and keeps coaching when the numbers dip.

This is where most finance integrations quietly fail. Not because the lending doesn't work, but because nobody taught the sales team how to sell it. Closers soften "loan" into "payment plan", give three options instead of two, or feel awkward asking the eligibility questions. The client gets confused, and the deal falls over at the broker call.

A link doesn't fix that. A partner who sits inside your sales process does. They should be able to look at how you sell today, tell you where finance gets introduced and by whom, hand your closers the exact words, and then watch the conversion numbers with you week by week.

> *"We've been using all these people, but no one has really taught us how to sell finance."*
>
> One coach, before switching

ASK THEM

"Will you go through our sales process with us and tell us where finance should be introduced, and by whom?"

"Who trains my closers, how, and how often? Is it a live session or a PDF?"

"Do you run objection handling for "I can't afford it" and "I need to think about it"? Can you show me the script your partners use?"

"When our finance conversions drop, what happens? Who calls who, and how quickly?"

"Who owns my account at your end, and have they sold a high-ticket program themselves?"

The three numbers a generalist can't give you

- How many coaching and education businesses they work with right now
- Their approval rate for clients of businesses like yours, in the last 90 days
- What their top partners fund a month, in dollars

Ask all three on the first call. Specialists answer without looking anything up.

QUESTION 4

Where does the risk sit?

THE OLD WAY

In-house payment plans, split payments, or platforms where you wear fees, holds or chargebacks.

WHAT TO LOOK FOR

You're paid the full program fee up front, with the repayment relationship sitting between your client and their lender, not you.

If a client stops paying on your in-house plan, that's your problem. With an education loan, you're paid in full and the lender carries the repayments.

> ASK THEM
>
> "When do I get paid, and how much? Are there merchant fees or per-deal charges? What happens to me if my client misses a repayment?"

QUESTION 5

What happens when a client isn't approved?

THE OLD WAY

One lender, one one-line decline, and a client who disappears.

WHAT TO LOOK FOR

A provider who looks at multiple options. If the first lender says no, they try at least a second. If it still can't be done, you get a warm handover back with context and a recommendation.

Some clients won't be approved by the first lender they're sent to. That's normal, and it's exactly where a lot of providers stop. Every lender has different criteria, so a client one lender declines can suit another. The right partner looks across their lenders and tries at least a second option before they call it.

And if it still doesn't work, they don't just say no. They tell you why, and give you their read: is this someone who'd suit an in-house arrangement, or someone you'd only take paid in full? That turns a "no" into a decision you can actually make.

> ASK THEM
>
> "If the first lender declines my client, what happens next? How many options will you try? And when it can't be done, what do I hear, and how fast?"

QUESTION 6

Will they scale with me?

THE OLD WAY

A one-man band who's fine at five deals a month and falls over at thirty.

WHAT TO LOOK FOR

A team, with at least two or three brokers sharing the workload, plus clear visibility on every deal and results you can track by closer.

When your marketing breaks through, your finance partner has to catch the extra volume on the same day. Here's the catch with a one-man band: you're not their only coach. If several of their partners launch or break through at the same time, one broker simply can't keep up, and your clients are the ones left waiting. That's when deals fall over.

You're far better off with a team, at a minimum two or three brokers who share the load, so someone else's big week never slows down your clients. You also need to see what's happening: who your team sent through, what funded, what didn't, and why.

> *"If we double our lead volume and we double our sales volume, you're there to catch the same volume."*
>
> One coach

ASK THEM

"How many brokers are on your team? Who looks after my clients when you're flat out or away? What happens when I run a launch? How do I see where every deal is at, and my results by salesperson?"

QUESTION 7

What will my client experience?

THE OLD WAY

"I'm going to pass you on to a third-party company to get a loan." Then a different person every time, and an inconsistent experience.

WHAT TO LOOK FOR

A broker who feels like part of your team, the same person each time, with the same level of service, care and transparency your clients get from you.

Your client trusts you, not the finance company. The handover should feel like walking your client across to another department in your own business, where they get the same service, care and transparency they got from you. Not like being shipped out. You, your closers and your clients should be dealing with the same person each time, someone who knows your program, your team and how you work. And your client needs clarity: what it costs each week, whether they can pay it out early, and whether there are exit fees.

> ASK THEM
>
> "Who will my client speak to, and will it be the same person every time? How will they be introduced? Does the repayment estimate include fees and interest? Can clients pay out early without penalty?"

04 Common mistakes to avoid

Every one of these comes from the old way of thinking about finance. We see them every week.

Mistake 1. Choosing on "instant approval". Fast declines are still declines. A provider who approves in 60 seconds but turns away your business, or half your clients, costs you more than one who takes a day and funds them.

Mistake 2. Calling it a "payment plan". Closers soften the word "loan" because they think it'll scare the client. Then the client arrives at the broker call and says "I didn't realise this was a loan." Say it clearly: a budget-friendly education loan, through someone on your team.

Mistake 3. Giving three options. Pay in full, a three-part split, or an entry offer. It feels helpful. It creates overwhelm, and overwhelmed clients "go away and think about it." Two options: pay in full, or finance.

Mistake 4. Asking for a big deposit to hold the spot. A $1,000 minimum deposit is one of the most common places we see a warm client go cold overnight. If you take a deposit while finance is approved, keep it small and refundable, and give the client something to start on straight away.

Mistake 5. Sending clients who were never going to qualify. "I'll just put them through and see what happens." Clients who aren't working, are in hardship, or have defaults will be declined, and every decline dents your team's confidence. Check eligibility on the call first.

Mistake 6. Skipping the document upload. Clients who upload their ID and payslips before the broker call are far more likely to show up and fund quickly. Make it a commitment on the call, not an afterthought.

Mistake 7. Going back to in-house plans after one slow week. The coaches who get the most from finance aren't the ones with the best first week. They're the ones who stay with it long enough for their team to get good at it.

05 The checklist

Before you choose a finance partner, check:

- [ ] My clients can speak to a broker the same day or next day, including in launch weeks, and the broker who picks up is a specialist in coaching and education finance
- [ ] Funding coaching and education programs is their core business, and they can show me how many partners like me they work with, their approval rate for my kind of client, and what those partners fund a month
- [ ] They work inside my sales process: they map where finance sits, train my closers live, run objection handling, and keep coaching when conversions dip. Not just a referral link
- [ ] I'm paid the full program fee up front, with no merchant fees or per-deal charges
- [ ] If the first lender says no, they try at least one more option, and if it still can't be done, I get a warm handover with context and a recommendation
- [ ] They're a team, with at least two or three brokers sharing the workload, not a one-man band
- [ ] I can see every deal's status in real time, and my results by salesperson
- [ ] My client deals with the same broker each time, who feels like part of my team, with repayments that include fees and interest, and no early exit fees
- [ ] They're a licensed credit provider or authorised credit representative, and follow responsible lending rules

06 Do the maths: what is "I can't afford it" really costing you?

You've just worked through what to look for in a finance partner. Before you go any further, there's one more question, and it's the one only you can answer.

Think about the last five people who said "I can't afford it" on a sales call. Not the tyre-kickers. The ones who wanted in, and walked away over how to pay.

Now do the maths.

	YOUR NUMBERS	FOR EXAMPLE
"I can't afford it" in a month	_____ clients	5 clients
× your program price	$_____	$10,000
= walking out the door each month	$_____	$50,000
× 12 months	**$_____ a year**	**$600,000 a year**

Now, that's something to think about...

Example figures for illustration. Not every client will be eligible, and the lender always decides. But even if only half of them could have started, that's still $300,000 a year.

What would that money change in your business?

- The hire you keep putting off
- Ads that run every month, not just when cash allows
- Paying yourself properly
- The next program you haven't had room to build

Write your answer here:

That's the gap the right finance partner should close. It's not about how much your clients have got, it's about giving the ones who want it a way to start.

07 Your recommended next step

Where you go from here depends on where you are right now.

If you're selling a $5,000+ program and your team takes calls every week: Book a free Paid in Full Strategy Call. In 30 minutes we'll look at how your team handles "I can't afford it" today, show you what last month's lost deals could have funded, and walk you through exactly how finance would plug into your sales process, without changing your offer. If finance won't lift your cash collected, we'll tell you straight.

If you're not sure how much is actually slipping through: Take the Revenue Leak Scorecard. It takes a few minutes and shows you where cash is leaking out of your sales process, and what that's costing you each month.

If you already use a finance provider: Take this guide's checklist to your current provider. Ask them the three numbers on page 6. If they can't tick every box, book the Paid in Full Strategy Call and we'll compare it side by side, honestly.

Take the Revenue Leak Scorecard

Book your Free Paid in Full Strategy Call

08 About Lifestyle Finance

We didn't start as a finance company. We started as coaches.

Kelly Bowen built a coaching business, hit the same wall you're hitting, and ended up learning finance to solve it. In October 2018 the brokerage became fully hers, and she built it around one thing: getting education and coaching businesses paid in full, without losing the sale.

Today our team of brokers works inside the sales process of more than 600 course, coaching and mastermind businesses across Australia and New Zealand. Every broker on the team understands sales, not just lending, because the moment between your closer's yes and the money landing is where deals are won or lost.

That's the Pay In Full Funding System:

- a broker in your Slack who your closers know by first name
- your sales process mapped with us, so finance is introduced at the right moment by the right person, with objection handling your closers actually use
- your whole sales team trained live on exactly how to present finance
- a 60-second hand-off on the call, and a broker conversation the same day or next
- a warm handover back to you, with our read, when a client isn't approved
- visibility on every deal, and a team that scales with your launches

THE RESULTS

- 98% of clients choose finance when it's offered
- $420,000 a month, consistently, through one ecommerce partner
- $356,000 in a single month through one property-education partner
- 25%+ of monthly revenue for one partner who says funding reliably makes up a quarter of their cash collected

> *"We don't do payment plans, that's an admin nightmare. Too often we were left pulling teeth on the final payments and you have no leverage."*
>
> Lloyd Ross, MGOT

> *"If they get paid quicker, it means they stay around."*
>
> Graham Whitfield, Red Mane, on his sales team

We work with coaches who sell programs of $5,000 to $50,000 and want every yes their team closes paid in full. If that's you, we'd love to talk.

09 Ready to choose?

You now know the seven questions. You know the mistakes. And you know what paid in full should actually look like.

The next step is to see it against your own numbers.

Book your free Paid in Full Strategy Call. Thirty minutes. We'll look at your offer, your team and last month's "I can't afford it" calls, and show you exactly what finance would change. No obligation.

Book your Free Paid in Full Strategy Call

We cap new partner intakes each month to protect same-day speed for the partners we already have. If this month's places are gone, we'll book you into the next intake.



Ready to get paid in full?

Book your free Paid in Full Strategy Call. Thirty minutes, no obligation.

Book your Free Paid in Full Strategy Call

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