

5 Key Moments to Offer Consumer Financing (with Scripts!)

Mastering the art of talking about consumer financing is not just about increasing sales—it's about providing customers with the options that may help to make their desired purchases. Mentioning consumer financing early and often and gracefully will empower your customers.

5 Key Consumer Financing Moments (with Scripts)

1. Store opening

Start each day by checking your current financing promotions. Post visible signage about financing options, and keep payment calculators ready on your devices.

2. Customer greeting

Customer greeting. When customers enter, naturally weave financing into your welcome.

"Welcome! We have some great financing options available today if you see something you love."

3. During product discussions

When customers check price tags, mention budget constraints, compare models, or ask about features, look for opportunities to tie the discussion of consumer financing to your specific customer and their concerns.

~ For Necessities

"I understand you need to replace your [item] right away. Our financing could help you get this handled today while spreading the cost over [X] months."

~ For upgrades

"With our current financing, you could get the premium version for just [X] dollars more per month. Let me show you on our payment calculator."

~ When customers are just browsing

If you're planning to make this purchase in the next few months, applying for our credit card today gives you the flexibility to buy when you're ready."

4. Closing the sale

Even if customers haven't mentioned financing earlier, it's still appropriate to offer it at the register.

"Your total today is [amount]. We have several payment options, including our store credit card with [current promotion]. Would you like to hear more about that?"

3. After the decision

Whether they choose financing or not, end positively.

~ If Customers Choose Financing

"Great choice! Let's get your application started."

~ If Customers Does Not Choose Financing

"No problem at all. Remember, our financing options are always available for future purchases."

With these scripts, you and your sales team can confidently offer consumer financing throughout the buying journey. Remember, the goal is to help customers make the decisions that meet their needs while also growing your business.

Ready to transform your sales conversations with proven consumer financing scripts? Contact Synchrony to learn how our financing solutions can help you close more sales.

Get Started

Want to dive deeper? Discover how consumer financing can be a win-win for both you and your customers.