

Before You Make the Call

Get ready for a phone call about money, so you are not going into it cold.

WHEN TO USE THIS

Use this in the ten minutes before you pick up the phone.

Who are you calling, and what is the account or reference?

In one sentence, what do you want to ask for?

More time, a payment plan, or only an explanation.

Write what you want to say, in order.

Short notes. You are allowed to read from these.

1.

2.

3.

4.

You can ask them to slow down, repeat it, or send it in writing. That is a normal thing to ask.

After the call: what did they say, and what happens next?

Being on hold is not a test of how well you are doing.