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CASH ADVANCE TRAINING

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OPENING OBJECTIONS & REBUTTALS -

1. "Where did you get my number?"

Why They Say It: They're skeptical and trying to shut down the conversation.

Rebuttal:

"Unfortunately, I don't have access to exactly how your file was submitted, but it came across our system—maybe through a broker, maybe from a past inquiry. I see that you're in construction. Is that correct?"

Why It Works:

Acknowledges their concern without getting stuck on details.

Redirects to their business rather than the source of the lead.

Keeps the conversation moving.

Follow-Up:

"How much were you looking for?"

2. "I'm already funded."

Why They Say It: Either they really got funded or they're just trying to end the call.

Rebuttal:

"That's great! How much did you get?"

Why It Works:

Most brokers give up when they hear this, but funding doesn't always mean enough funding.

Keeps them engaged instead of letting the call die.

Many business owners will admit, "I could have used more."

Follow-Up Questions:

"Did you get the full amount you were looking for, or could you use additional capital?"

"When did you receive the funding?" (This helps determine if they qualify for an add-on.)

3. "I get 1,000 calls a day!"

Why They Say It: They're frustrated and want you off the phone.

Rebuttal:

(Laughing) "Oh man, I don't envy you. You must be getting lit up 24/7! That's gotta be exhausting."

Why It Works:

Empathy & Humor – Breaks their frustration loop and makes you stand out.

Relatability – People like to vent, and letting them do so lowers their defenses.

Follow-Up Transition:

"Sounds like your file leaked onto every broker's desk. Let's cut through the nonsense—how much were you looking for?"

4. "I only want SBA or conventional funding."

Why They Say It: They don't want daily/weekly MCA payments and assume SBA is their best option.

Rebuttal:

"I totally understand! Let me ask—what's your credit score?"

Why It Works:

Quickly separates real SBA candidates from those who won't qualify.

If they have a 700+ credit score, continue discussing SBA.

If their credit is 650 or lower, pivot back to MCA.

If Their Credit is Under 650:

"We specialize in SBA and conventional loans, but right now, you wouldn't qualify for those. That being said, you needed the capital for [payroll, expansion, etc.], right?"

Pivot Strategy:

Remind them that SBA takes 4-8 weeks, while MCA funding is available today.

Offer a short-term solution now while helping them improve their credit for SBA later.

Keep the conversation moving toward submitting an application.

5. "I'm not interested."

Why They Say It: They either don't see the value or don't think they need funding.

Rebuttal:

"No problem at all! Just so I don't waste your time in the future—are you saying you don't need capital at all, or just not at this moment?"

Why It Works:

Clarifies whether they actually don't need funding or if they just don't want to talk.

If they say, "Not right now," you can set up a future follow-up.

Follow-Up Strategy:

If they say, "Maybe later," ask: "Would it make sense to check back with you next month?"

If they say, "Never," move on and don't waste time.

If you are interested in becoming a psychotic killer on the phones reach out for a training inquiry!!!

-Sam

Info@CashAdvanceTraining.com or shoot me a DM!