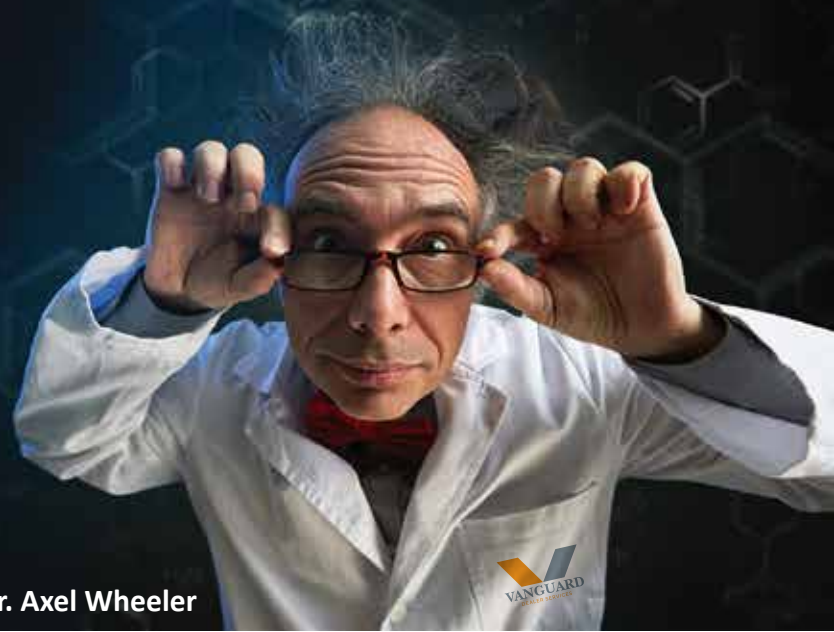


## Budget Blockers & Payment Panic:

### Treating the Monthly Payment Objection

Customers keep telling me they just cannot possibly let their monthly payment go any higher.

What should I say?



Dr. Axel Wheeler

### PAGING THE OBJECTION DOCTOR! THIS ONE IS COMING IN HOT

The monthly payment objection is one of the most stubborn symptoms in the finance office. If you've been in the chair long enough, you know it well.

*"We're already maxed."*

*"That's going to put us over budget."*

*"We can't go a penny higher."*

This is what I call a Budget Blocker. On the surface, it makes perfect sense. The customer is watching their money. They've likely stretched to get the car they really wanted, and now every extra dollar feels like a threat. Here's the tricky part—what they think protects their budget (saying no to the VSC) is often what ends up blowing it up entirely.

#### Here's how we treat it.

A vehicle service contract is a predictable cost in a world of unpredictable breakdowns. It's designed for budget-conscious customers. The ones who don't want to be surprised by a \$2,800 repair on a Tuesday morning when their check engine light comes on.

When this objection comes up, meet it with empathy, but don't stop there. Dig in.





## Try this:

***“I completely understand. Keeping your payment manageable is important. That’s exactly why so many people include protection like this now, before something goes wrong. A surprise repair bill doesn’t ask if you’ve got room in the budget. It just shows up.”***



## Then explain:

Instead of a big repair cost all at once, the customer is spreading it out over time—at a fraction of the price. And in most cases? It’s the cost of a coffee or fast-casual lunch each day. It’s not about inflating the payment. It’s about making sure one repair doesn’t wreck it.

## Help them see:

- A blown alternator doesn’t check if you’re between paychecks.
- A transmission failure won’t wait until you’ve saved up.
- A \$2,500 repair doesn’t show up in installments—it hits all at once.

Instead, they get protection today, predictability tomorrow, and no disruption when something eventually goes wrong.

Because even on the most reliable cars... something eventually does.

You’re not just persuading customers to say ‘yes’ to coverage. You’re helping them say ‘no’ to financial surprises.

So next time you hear, ***“We can’t go any higher,”*** remember: You’re not selling the price. You’re protecting their peace of mind. And that’s the kind of help they’ll remember.

