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Do you have an employee who goes above and beyond the call of duty? Do you have pangs of anxiety in your stomach when they are absent? If so, then we would love to hear about them. Nominate your outstanding employee by providing us with a brief paragraph of why this individual is so important to your business. If your employee is chosen, they will receive a \$25 gift certificate and we will print an article about them and your company in the next issue of our newsletter.

PROMOTE an Outstanding Employee!

LEASE \$MART ADVISOR

Volume 13

Don't Waste Your Time . . .

(Qualify Your Prospects!)

No matter what type of business you're in, *if you're going to stay in business*, you've got to do some selling! For some people, selling is how they define their lives; for others, selling is a necessary evil.

It's easy to get caught up chasing down every lead you can get your hands on, especially when your business is new and just building its client base. Remember that your time is precious and to avoid wasting it, it is mandatory for you to effectively qualify your prospects.

You can take several steps to determine if you are speaking to a good prospect . . . or a bad one. You can quickly identify which category each prospect falls into. You don't want to focus your energy on someone who, from the start, has no interest in doing business with you. Time wasted on this individual is time that could be spent closing a 'real' customer.

- ▶ Begin by determining your target market. Identifying prospects who closely match your target area will provide a huge advantage. Break your market down by demographics, geography, industry, company size, budget or other criteria relevant to your product.
- ▶ Perform a needs analysis – assess need, budget and buying authority. Ask open ended questions to determine if your prospect is ready, willing and able to buy. Never assume anything! If you ask the right questions most people will tell you exactly what you want to know and whether there is potential worth pursuing here.
- ▶ Understand your prospect's financial or business status. You want to know that your prospect is credit-worthy and not a high risk (or “high-maintenance”) customer. Plus, if their company is stable, they are less likely to put off a buying decision.
- ▶ Develop a grading system so that you can rate your prospects as hot, warm, lukewarm, or cold. This allows you to concentrate on your hot prospects while giving you the ability to adjust your leads accordingly.
- ▶ Selling is already a stressful and arduous task. There is no need to make it any more difficult than it has to be. Don't waste your time trying to convert people who fail to recognize the value of your product. Invest your time educating those who understand the benefits of what you are offering, so that you can get the result you desire - closing the sale.

It's better to learn sooner rather than later if the probability of closing the sale exists. Conventional selling advises you to keep at it until the customer has actually said “no”, but this process could go on forever! It is almost always better to push for a decision – even if the answer isn't the answer you wanted to hear. Then, ask for the opportunity to revisit them if their circumstances change.

Free Credit Reports

“Identity theft” is what they call it when someone fraudulently obtains credit lines, bank accounts, and other charge accounts by using your name, social security number and credit bureau. Across the nation, identity theft is on the rise. In an effort to help consumers protect themselves, Congress mandated the Fair and Accurate Credit Transactions (FACT) Act. Already, 13 western states allow consumers to pull a free credit report once a year. According to statistics, Arizona ranks number one when it comes to the number of cases of identity theft reported. Fortunately, Arizona is one of the states included in this program. The rest of the states will follow suit in the coming year.

In the past, free reports were only available to people who were declined for credit or those who believed they were already victims of credit fraud. Millions of consumers can now access their free credit report by visiting www.annualcreditreport.com. They may also call a toll free number or mail in a written request. Under the program, reports can be requested from all 3 credit bureau agencies at one time or spread out over 12 months.

-- Log on to www.annualcreditreport.com

-- Call toll-free 877/322-8228

-- Write to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, Ga. 30348-5281.

For more information and resources, visit our website at www.lease-smart.com.

It is not the strongest of the species that survive, nor the most intelligent, but the one most responsive to change.

Charles Darwin, naturalist and author (1809-1882)