



Why Use the Big Five Financial Benefits Worksheet



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The Big Five Financial Benefits

1. Borrow or Lend Money
2. Make Money
3. Save Money
4. Protect Money
5. Save time and convenience

Lending the Client/Member Money

Sample Script: *“What’s the one thing you’re hoping to accomplish this year?”
We have lending solutions that can turn that goal into a reality.”*

What are some reasons you can lend the client/member money?

What is your script?



Making the Client/Member Money

Sample Script: *“Your checking account is not earning any interest on your funds, so by moving this \$5,000 to a CD, we can put your money to work for you. It’s a low-risk way to make more money by earning 3.75% APY and helps you reach your goals faster.”*

What are some ways you can help a client/member make more money?

What is your script?

Saving the Client/Member Money

Sample Script: *“You mentioned you’re paying a monthly fee on your current account. By switching to our [product name], we can eliminate that fee, saving you money, which is like giving you a small raise every single month.”*

What are some ways you may be able to save a client/member money?

What is your script?



Protecting the Client's/Member's Money

Sample Script: *"You can rest easy knowing your funds are safe with our security features and protected with FDIC/NCUA."*

What are some ways you protect a client's/member's money?

What is your script?

Providing the Client with Convenience

Example Script: *"Our mobile app isn't just a digital tool—it's about giving you back your time. You can deposit a check in 30 seconds from your couch, instead of driving to the bank and waiting in line."*

What are some ways you can make banking more convenient for clients/members?

What is your script?



Action Plan

Fill the chart with your products, then place a check mark in the column of the benefits that apply to the product/service.

Incorporate at least one benefit for a product into your conversations. For example, a line of credit has multiple benefits. Use at least one when discussing the product.

Product	Borrow Money	Make Money	Save Money	Protect Money	Save Time/ Convenience