



## Preparing for Financial Discussions

Taking time to discuss a payment solution can help more clients feel comfortable including more spa and salon visits in their monthly budget.

Cost concerns may be holding your clients back from enjoying more relaxing services your spa or salon offers. The opportunity to pay over time with promotional financing may help more clients return more often to purchase their favorite spa and salon services. Here are some ways to incorporate financing during key conversations with clients throughout your spa or salon.

## TIP 1

### Before the Appointment: Spa

Let clients know promotional financing is available when they call to schedule their appointment. This can help them start thinking about how paying over time can help them enjoy more spa moments.

#### Over the Phone

**Client** "I'd like to treat myself to a spa day. What services are you offering right now?"

**Staff** "I'm glad to hear that! Currently, our services include facials, body wraps, hydrotherapy and massages. You can check out our full list of services on our website, and learn about promotional financing with the CareCredit credit card. It's a health and wellness credit card you can use to pay for services, treatments and products at our spa. Can I schedule an appointment for you today?"

#### Call to Confirm Reservation

**Staff** "Hi, I'm calling to confirm your appointment on Saturday at 10:30 a.m. When you arrive at our spa, you'll be asked to check in, choose the services you want that day and pay before your appointment. To help fit more treatments into your visit, we accept the CareCredit credit card with promotional financing options to help you pay over time. You can visit our website to learn more, see if you prequalify (with no impact to your credit bureau score), and apply before your appointment. Please let me know if you have any questions!"

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### Before the Appointment: Hair Salon

Let clients know promotional financing is available when they call to schedule their appointment. This can help them start thinking about how paying over time can help them enjoy more salon moments.

#### Over the Phone

**Client** "I'd like to treat myself to a salon day. What services are you offering right now?"

**Staff** "I'm glad to hear that! Currently, our services include hair cutting, coloring, extensions, texturizing and styling. You can check out our full list of services on our website, and learn about promotional financing with the CareCredit credit card. It's a health and wellness credit card you can use to pay for services, treatments and products at our salon. Can I schedule an appointment for you today?"

#### Call to Confirm Reservation

**Staff** "Hi, I'm calling to confirm your appointment on Saturday at 10:30 a.m. When you arrive at our salon, you'll be asked to check in, choose the services you want that day and pay before your appointment. To help fit more treatments into your visit, we accept the CareCredit credit card with promotional financing options to help you pay over time. You can visit our website to learn more, see if you prequalify (with no impact to your credit bureau score), and apply before your appointment. Please let me know if you have any questions!"

## During the Cost Conversation

### TIP 2

In addition to the total cost for their spa or salon visit, give clients an estimate of what their monthly payment could be with the CareCredit credit card, so they can see how their favorite spa and salon services can fit their budget. Financing can also help clients move forward with additional treatments, services and products, so be sure to let them know how much their estimated monthly payment could be if they bundled complementary services, too.

#### Option A

**Staff** “It looks like you have a relaxing day ahead of you! The total cost for today’s visit is \$XXX. With promotional financing options using the CareCredit credit card, your estimated monthly payment could be \$XXX. Would you like to learn more?”

#### Option B

**Staff** “The total cost for today’s visit is \$XXX. With promotional financing options using the CareCredit credit card, your estimated monthly payment could be \$XXX. Did you know we also have great skincare products for purchase? With CareCredit, your estimated monthly payment could be \$XXX including today’s services and products. Is this something you’d be interested in?”



Use the online payment calculator or client financing brochure to show estimated monthly payments and disclosures to the client. Both are available at [carecreditprovidercenter.com](https://www.carecreditprovidercenter.com).



Direct clients to see if they prequalify (no impact to their credit bureau score) and apply by scanning your custom QR code with their mobile device. They can quickly and privately apply and, if approved, move forward with spa and salon services that same day.

## Addressing Concerns About Financing

### TIP 3

Remind clients of the advantages of the CareCredit credit card, which can help them enjoy spa and salon services immediately, including same day packages, as well as repeat visits for more relaxing moments.

**Client** “I already have a credit card. How is this different?”

**Staff** “With the CareCredit credit card, promotional financing is available on purchases of \$200 or more. If you’re approved, you can use it again and again to pay over time for spa and salon services we offer, including facials, skincare products, massages, body wraps, and more. You can bundle all of your favorite services into one convenient monthly payment that fits your budget. Would you like more information about CareCredit or to see if you prequalify with no impact to your credit bureau score?”

## Handling Clients Not Yet Ready to Schedule

### TIP 4

If the client needs more time to think about the services they want, be empathetic and have a strong follow-up plan. Remind them that you accept CareCredit with financing options that can help make it possible.

**Client** “I was only prepared to pay for one service today, so I need to think this over.”

**Staff** “I understand. Here’s a full list of the services we discussed today, including our pricing. I’ve also included your estimated monthly payment with the CareCredit credit card. If that’s something you’re interested in, you can visit our website to see if you prequalify (with no impact to your credit bureau score) and apply at your own convenience. Please reach out if you have any questions!”

## Show Off the Benefits of Promotional Financing

Make sure clients know you accept the CareCredit credit card. Display a window cling at your front door; have CareCredit brochures handy at the check-in desk; or print and display your custom QR code in waiting areas. This way, clients can see if they prequalify (with no impact to their credit bureau score) and then quickly and easily apply from their mobile device. To order promotional items for your spa or salon, log in at [carecreditprovidercenter.com](https://carecreditprovidercenter.com).



## Prequalify, Apply and Pay the Contactless Way

With your CareCredit custom link, clients can see if they prequalify (no impact to their credit bureau score), apply and pay all in one place. Get yours at [carecredit.com/customlink](https://carecredit.com/customlink).

### Questions?

Call 855-860-8996 Visit [carecredit.com](https://carecredit.com)

