

LOANSTARS

ARF'S REFERRAL PARTNER REWARDS PROGRAM

LOAN STARS CONVERSATION ANGLES

Here are high-converting, industry-specific conversation angles tailored for medical, dental, and broader healthcare providers. These are built to feel consultative, compliance-aware, growth-focused and not salesy.

INDUSTRY-SPECIFIC CONVERSATION ANGLES

Restaurant Owners

Pain Points:

- ★ Seasonal fluctuations
- ★ Equipment breakdowns
- ★ Staffing costs
- ★ Inventory purchases

Script Angle:

A lot of restaurant owners I work with use financing to stay ahead of slow seasons or jump on opportunities like patio expansions or new equipment instead of reacting when cash gets tight.

Hook Question:

How do you usually handle unexpected expenses or slower months?

Manufacturing

Pain Points:

- ★ Large upfront material costs
- ★ Long receivable cycles
- ★ Equipment upgrades
- ★ Scaling production

Script Angle:

Manufacturers often have cash tied up in inventory and receivables. Along with long receivables cycles, having a line of credit can bridge that gap so you're not turning down orders.

Hook Question:

Do you ever have situations where cash flow limits how much you can produce?

Plumbing/HVAC/ Electricians

Pain Points:

- ★ Equipment and vehicle costs
- ★ Hiring technicians
- ★ Scaling service areas
- ★ Emergency jobs

Script Angle:

A lot of contractors use financing to add trucks, hire techs, or take on more jobs instead of turning down work because of capacity. Larger emergency jobs would also be handled more effectively.

Hook Question:

If you had the capital, could you take on more jobs right now?

Hardware Stores/ Retail

Pain Points:

- ★ Inventory stocking
- ★ Seasonal demand spikes
- ★ Supplier discounts
- ★ Cash tied in inventory

Script Angle:

Retailers often use financing to stock up ahead of peak seasons or take advantage of bulk discounts from suppliers. Bulk pricing helps them keep cost low.

Hook Question:

Do you ever pass on inventory deals because of cash timing?

Liquor Stores

Pain Points:

- ★ Inventory-heavy business
- ★ Distributor timing
- ★ Seasonal spikes (holiday/events)
- ★ Expansion opportunities

Script Angle:

Liquor store owners I work with use financing to maximize inventory before their busy season. That's where a lot of their profit is made.

Hook Question:

How do you usually handle unexpected expenses or slower months?

Medical/Healthcare

Pain Points:

- ★ Long insurance reimbursement cycle
- ★ High payroll costs (clinical staff)
- ★ Equipment and technology upgrades
- ★ Opening new locations

Script Angle:

Many medical practices use a line of credit to smooth out reimbursement timing and keep operations running without interruption.

Hook Question:

Do delays from insurance ever impact your day-to-day cash flow?