"I don't have the money right now / Can I postdate a check?"

- Yes, of course. Of course, you can wait, let me ask you... What's the worst that could happen if we get this done today?
 - That is exactly why you should do it today, Next month will be the same issues. Let's get this done today and you can stop worrying about it.
- Look, I get why you would want to wait. I wouldn't want to accept the fact that one day I may die. The reality is that we all are going to die, and we don't know when. Let's get this done now so you don't have to think about it anymore.
- I got you and I understand you wanting to wait but perfect timing doesn't exist.
 - You can't hit all the green traffic lights on the way home.
 - Let's this done today.
- Right, and I see why you would want to wait, but you will never be sure until you decide.
 - Today is the day you need to decide.
 - Let's get this started so you don't have to think anymore.
- o I hear you. Let me ask you...
 - You need it, right?
 - You love the plan, right?
 - You can afford the premium, right?
 - Let's get this done today...
- I totally get it, but waiting doesn't change the fact that this plan saves you and your family money.
 - \circ Let's do this today so you and your family can get the peace of mind you deserve.