

## Pay Time / No-Pay Time Trouble Line

- ☐ PAY TIME activities are those that have a direct impact on you and/or your company going to the bank such as prospecting, appointments, service calls, etc.
- ☐ NO-PAY TIME activities are those that do not lead directly to the bank such as planning, administration, marketing promotions, reading email, cleaning your office, etc.
- ☐ No-pay time activities may be counter-productive but are sometimes necessary.
- ☐ **The more pay time activities in pay time, the greater the efficiency.**
- ☐ Identifying pay time and no-pay time activities gives us the capability to prioritize activities.
- ☐ We can evaluate our schedules and daily planning through the filter of pay time.
- ☐ Sales goals are more achievable because of the pay time activity.
- ☐ Apparently important activities (e.g. writing proposals, planning, filing etc.) should be performed during no-pay time because they are not immediately productive.
- ☐ Prospects do not know the pay time/no-pay time concept.
- ☐ Utilizing the pay time concept will result in being with as many prospects as possible during the prospect's timeline.
- ☐ The pay time activity will allow us to better create and accomplish our cookbook goals.
- ☐ **Avoid no-pay time activities during pay time. When you find yourself doing no-pay time activities during pay time you have just crossed the trouble line.**

## How to Use the Sandler Training Token to Monitor your Pay Time

1. Fill out the worksheet in this document and have a good understanding of your current pay time and no-pay time activities.
2. Place the Sandler Training Token on your desk.
3. While the token is green side up only perform activities listed as PAY TIME.
4. When you must perform NO-PAY TIME activities turn the token over and place the red side up.

**Work to achieve 100% PAY TIME during your Pay time hours.**

## Pay Time/No-Pay Time Worksheet

*Sandler Rule: Stay on the right side of the trouble line*

No-Pay Time	T R O U B L E  L I N E	Pay Time
My no-pay time is: (ex. 7a – 8a, lunch, 5p – 6p)		My pay time is: (ex. 8a – 12p and 1p to 5p)
My no-pay time activities are:		My pay time activities are:
<ul style="list-style-type: none"> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> </ul>		<ul style="list-style-type: none"> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> <li></li> </ul>

Examples of no-pay time activities:

- Reading emails and product info
- Working on marketing promotions or customer service surveys
- Completing reports and paperwork
- Goal setting and planning

Examples of pay-time activities:

- Prospecting
- Scheduled appointments with prospects and customers
- Service calls
- Following up on referrals