

# What Motivates a Debtor to Pay?

## HONESTY AND INTEGRITY

In the Midwest, everyone respects an honest person and most people want to be considered honest. Emphasize the fact that honest people pay their debts and try to show them that their character will be preserved by paying the bill immediately.

## PRIDE

Most people have a healthy sense of pride. These people are proud of their achievements and have high self esteem. Among the ideas to use to formulate appeals to pride are the debtor keeps his self respect, sets a good example, is thought of as an honest person, isn't denied credit, keeps community standing intact, and is doing the right thing.

## ANXIETY

When appealing to anxiety, the purpose is not to threaten but to point out the consequences of nonpayment. Use appeals to anxiety only as a last resort. Among the ideas to use to create appeals based on anxiety are loss of job and income, being denied future credit, or paying additional interest and costs on this bill. A positive side of the anxiety appeal is to tell the debtor that by paying the bill he will no longer have to worry about the bill.

## SECONDARY APPEALS

Reputation for fair play—Everyone is taught that fairness is important

Satisfaction of doing the right thing

Freedom from worry

Saving of additional expenses

Importance of future credit

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