

Personal Credit Line

Start the liquidity conversation

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When speaking with your clients, listen for the following topics that could prompt a conversation about liquidity and how a Personal Credit Line could be the solution.

Topic	What to listen for	Opportunity
College expenses	"My child is going off to college this fall."	As you discuss tuition payment options with your client, you can mention lending as an option for tuition and other college expenses.
Tax payment	"I filed my taxes and I owe money this year, but I don't have the immediate funds to cover the payment."	A need for liquid funds is an opportunity to mention a Personal Credit Line.
Real estate	"We would love to find a lake home for our family." or "Our family is outgrowing our current home."	A Personal Credit Line can be used for a down payment on a home.
Home renovation	"Our home is in need of renovations."	Your clients could fund their home renovations using a Personal Credit Line.
Family emergency	"Last year our home was damaged during a hurricane, and we didn't have the emergency funds readily available to support our family."	Your clients can proactively add a Personal Credit Line to their portfolio and allow it to stay open until they're ready to withdraw from it.
Buying land	"I want to buy land to eventually build my dream home."	Your client could proactively open a line of credit and when their dream lot comes on the market, they will have the liquid funds to put in an offer.



Get in touch

If you have questions, contact the team at personalcreditline@osaic.com.