FWD/® x EXACTLY WHAT TO SAY®

THE ONE-TO-MANY PLAYBOOK

Magic Words from Phil M Jones.
Content Strategy from Neel Dhingra. Your videos.

A companion to the Exactly What to Say® Virtual Workshop.

NEEL DHINGRA · FORWARD ACADEMY

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THE WORK DOESN'T SPEAK UNLESS YOU SPEAK

For years I tried to get better at the job. I wanted to be the most knowledgeable person in my market and the best at putting deals together, and I figured the work would speak for itself. It didn't. The year I stopped trying to get better at the job and started getting better at communicating, I quadrupled my income.

You communicate in three places:



One-to-one: on the phone, on Zoom, across the table.



In writing: texts, DMs and emails.



On video: one-to-many.

Phil's workshop is where you get great at the first two. This playbook is the third. It takes a handful of Phil's Magic Words and shows you how to use them on camera, so the words that move one person in a conversation can move everyone who's watching.

Why now. It's not just interest rates, and it's not just market conditions. It's indecision. Phil teaches that indecision is the biggest thing standing in the way of progress, and that people decide when they feel smart, capable and good about the decision. A good video gives them that before they ever call you: confidence and clarity, said once, to everyone on the fence.

How to use this. Don't read it all in one sitting. Each page is one idea, and most give you a fill-in, examples and one video to film. Pick a page, film it, post it, then come back for the next one. If you were at the workshop, keep your workbook nearby. Every Magic Word here is in it, with more examples.

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START HERE

THE RULES ON CAMERA

Every interaction makes you a minus one, a zero or a plus one. Nobody tells you when a video is a minus one. They just scroll. These six rules keep you a plus one.

1. **Smarter, not sold to.** If you're the hero of the video, it's a minus one. The viewer is the hero. Your job is to make them feel smart.

2. **Enough to decide, not everything you know.**

   > *Phil: "Enough information to make a decision is rarely as much as you think it is. Too much information stands in the way."*

   One idea per video.

3. **Every word is helping or hurting.**

   > *"Nothing is neutral," as Phil says.*

   Cut the words that aren't doing a job.

4. **Show them you understand the problem first.**

   > *"Show somebody you understand their problem, they'll trust you with a solution. Try to sell somebody on your solution, they'll say that's not the problem."*

5. **Give help, not the offer of help.** "If you need anything, let me know" is an offer. Put the actual help in the video. If you add a next step, make it one easy one.

6. **Sound like a human.** People assume a message is automated until you prove it isn't. A real story, a real opinion, even a stumble you leave in, tells them a person made this.

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HOW TO OPEN

START WITH WHO, THEN WHAT'S ON THEIR MIND

This is one way to open a video, borrowed from the first two steps of Phil's opening, fact, question framework.

1.

Call out the person. Your first line tells the right person this is for them.

→

2.

Name what's on their mind. Your next line says what they're already thinking, wondering or struggling with. Phil calls it a mutually agreeable fact: the line that makes them think, "That's right." When they nod at the start, they stay for the rest.

From there, the video can take any shape. The pages that follow are formats that fit what Phil teaches.

FILL IN

"If you're [who] [in this situation]..."

"...you're probably [thinking / worried about / wondering] [what's on their mind]."

EXAMPLES *(to adapt, not scripts)*

LOAN OFFICER / BUYER'S AGENT:

"If you got pre-approved this year and then hit pause, you're probably wondering if you missed your window."

LISTING AGENT:

"If you're thinking about selling next year, you're probably wondering whether to list now or wait for more buyers."

⚠ **Watch out:** Be specific. "If you're a homeowner" calls out everybody, which means it calls out nobody.

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PART 1:

BREAK THE STORY

The first thing that keeps people on the fence is a story in their head about why now is the wrong time. You can't argue them out of it. Phil says it plainly: "It is impossible to change someone else's mind." All you can do is help them see things from a new perspective, so they change their own. These three pages do that on camera.

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PART 1: BREAK THE STORY

THE REFRAME

FROM PHIL:

Perspective Changers are all about helping someone see their situation from a different angle. One of his challenges is to take a commonly accepted belief about the current market and build the argument that proves it untrue.

On camera: that challenge is a video. It's The Reframe: most people think X, but it's actually Y. You're not telling the viewer they're wrong. You're showing them something they hadn't considered, so they can change their own mind.

FILL IN

1. **The belief:** "Most [buyers / sellers] think [belief]."
2. **What's actually true:** "But here's what I'm seeing: [your perspective]."
3. **Why:** [the proof: a number you can stand behind, a client story or what you see every week].
4. Optional: one easy next step.

Optional soft turn: to invite them to reconsider without pushing, borrow Phil's "Could it be possible...?" between steps 2 and 3: "Could it be possible that [the new perspective]?"

EXAMPLES *(to adapt, not scripts)*

LOAN OFFICER / BUYER'S AGENT:

"Most people think waiting for rates to drop is the safe move. But here's what I keep seeing: when rates drop, you're not the only one who notices. More buyers come back at once, and the competition you're avoiding right now comes back with them."

LISTING AGENT:

"Most sellers think spring is the only time to list. But here's what I'm seeing in [your area]: [fewer homes for sale right now, so the serious buyers who are out there have fewer choices]."

Film it: Take the belief you heard most this month and make the 60-second version.

Watch out: No predictions. "Here's what I'm seeing" is your perspective. "Rates will drop in March" is a promise you can't keep. Say the listing line only if it's true where you work. Loan officers: keep rates and payments out unless compliance has signed off.

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PART 1: BREAK THE STORY

DON'T BE LIKE MOST PEOPLE

FROM PHIL:

"Most people" works as social proof. People take comfort in doing what people like them have already done.

For this market, Phil flips it: "Don't be like most people." When most people are waiting, nobody wants to be in that crowd. The crowd isn't always right.

On camera: name the crowd, then the small group, then fill them in.

FILL IN

1. "Most people are [what the crowd is doing]."
2. "But I've noticed a small group [doing the opposite]."
3. "Here's what they're doing: [the specific thing]."

EXAMPLES *(to adapt, not scripts)*

LOAN OFFICER / BUYER'S AGENT:

"Most people are waiting on rates. But I've noticed a small group of buyers using this slower market to negotiate. Here's what they're doing: asking sellers to help with their closing costs." Then show the numbers or walk through the situation.

LISTING AGENT:

"Most sellers leave room to negotiate. But I've noticed a small group pricing just under market from day one. Here's what they're doing, and how it's leading to a faster, higher-priced sale."

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A second format: two types of people. This one is also one of Phil's Magic Words. "There are two types of people right now: those who `[]` and those who `[]`." Then break down the difference. Without telling anyone what to do, it makes clear which group the viewer wants to be in: the smart-money group.

> "There are two types of people right now: those who are worried about home prices crashing, and those who believe this is just a normal pullback."

> "There are two types of people right now: those who got pushed out of the market by higher rates, and those who can afford slightly higher rates and are taking advantage of the market."



Film it: Write your "most people, small group" for your market. Film it only if the small group is real.



Watch out: The small group has to be real and specific. Say it as what you've seen, not as a statistic. And never put down the first group. Just show them the second.

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DESTROY THE OPTION OF NO

PHIL PUTS IT THIS WAY:

"Selling has nothing to do with embellishing the option of yes. It has everything to do with destroying the option of no." Give people no good reason not to, and the good reason is the one left standing.

On camera: make the video about who shouldn't act. The right people watch it, think "That's not me," and talk themselves in.

EXAMPLE SCRIPT (LOAN OFFICER / BUYER'S AGENT):

DO NOT BUY A HOME

I make a living helping people buy houses, but you should not buy a house if any of these are true.

One: you might move in the next five years. Buying and selling can cost a combined total of 10% of the price, so if you have to sell right away, you will lose money.

Two: the down payment drains your savings. If the AC dying in month two goes on a credit card, you're not ready.

Three, and this is the one I'm seeing the most: the payment only works if rates come down. Everybody says marry the house, date the rate. But if you need a refinance just to afford it, you're not dating the rate. You're betting on it.

Four: you're buying on a deadline. Your lease is up, you're tired of looking, so you grab what's available instead of what's right. A few more months of rent is cheaper than the wrong house.

If any of those are you, wait.

But if none of them are, you're not desperate. And the person who doesn't need the deal is the one who controls it. Go use it.

Share this with someone who's thinking about buying.

(Or swap in your own call to action at the end.)

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Listing agent version (fill in): "Don't list your home if [you don't know where you're going next], [you need last year's price to make it work] or [you'd only move for the perfect house]. But if none of those are you..."



Film it: List ten honest reasons someone shouldn't make a move right now. Film the top three or four.



Watch out: Keep the reasons about circumstances: timing, savings, payment, plans to move. Never about who someone is. Check any numbers, like the cost of buying and selling, against your market before you say them.

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PART 2:

MAKE IT REAL

The second thing that keeps people on the fence is no proof they believe. Information doesn't move people. Pictures do. Phil makes the point that every decision is made twice: first in your mind, then in real life. These two pages put the picture in their mind first.

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PART 2: MAKE IT REAL

TELL THEM WHAT HAPPENED

FROM PHIL:

"When was the last time?" makes a problem real by sending someone straight into a memory. The past feels known and safe, while the future feels uncertain.

On camera: instead of telling people what to do, tell them a story about what happened. Use SPARK: Situation, Problem, Action, Result, Key Takeaway. It works for your own stories and for past client stories.

FILL IN	
Situation:	"[When], a [type of client] came to me because [what was going on]."
Problem:	"The problem was [what had them stuck]."
Action:	"Here's what we did: [one or two steps]."
Result:	"[What happened]."
Key Takeaway:	"So if you're [in the same spot], [the one thing to know]."

EXAMPLE OPENING *(loan officer / buyer's agent)*:

"A client came to me after thinking about buying a home for over five years..." Then tell the rest in SPARK: what kept them stuck, what you did, what happened, and the one thing the viewer should take from it.

Film it: Pick one client who was stuck on the fence and then decided. Tell their story in under 90 seconds.

Watch out: Real stories only. Get the client's OK, or change the details and say you did. Never make one up.

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PART 2: MAKE IT REAL

JUST IMAGINE

FROM PHIL:

"Just imagine" opens the picture in someone's head, and they can't help seeing it.

On camera: use it to close. Teach the thing, show why it matters, then end on the picture of the moment after the decision.

FILL IN:	"Just imagine [the specific moment after the decision]."

EXAMPLES *(to adapt, not scripts)*

LOAN OFFICER / BUYER'S AGENT:

"Just imagine walking into your next open house already knowing exactly what you can spend."

LISTING AGENT:

"Just imagine the first night in the new place. Boxes everywhere, takeout on the floor, and it's yours."

Bonus: imagine the mistake. Flip it to the thing they want to avoid. This version can open a video, too.

TO OPEN:

"Imagine getting pre-approved to buy your home, then getting denied right before you're supposed to close, 30 days from now."

TO TEACH:

"The worst mistake a buyer can make is looking at homes before they've finished their approval and run the numbers. Imagine you find the one you love. You even start picturing yourself living there. Then you find out the numbers don't work. Every home you see after that is a disappointment, because the first one you loved is the one you couldn't qualify for."



Film it: End one of your next videos with a "just imagine." Then film one "imagine the mistake" video.



Watch out: Paint the moment, not a promise. No guarantees about value, rates or results.

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PART 3:

MAKE THE NEXT STEP EASY

The third thing that keeps people on the fence is no clear next step. Phil puts it bluntly:

"If anybody is in a maybe, you are failing them."

Help them know for sure, one way or the other.

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PART 3: MAKE THE NEXT STEP EASY

WHAT HAPPENS NEXT

FROM PHIL:

"What happens next is..." lets you lead the dance, so people know what's coming at every step. Fear lives in the unknown.

On camera: this is a process video, and it isn't for your feed. It probably won't get much reach on Instagram or Facebook, and that's fine, because its job is to be sent. Record a short video for each stage of your process, keep them as unlisted YouTube videos (or wherever you host video), and send the right one to each client at the right moment.

FILL IN:

"Here's exactly what happens after [step]. First, []. Then, []. Then, []. Don't worry about [the thing they're scared of]. That's my job."

EXAMPLES *(to adapt, not scripts)*

LOAN OFFICER / BUYER'S AGENT:

"Here's exactly what happens after you apply. First, I'll ask for a few documents, and I'll tell you exactly which ones. Then I review everything and call you with where you stand. Then we decide together what makes sense. Don't worry about having every answer. That's my job."

LISTING AGENT:

"Here's exactly what happens the week your home goes on the market. First, the photos and listing go live. Then showings start, and I send you feedback after every one. At the end of the week, we look at what we're hearing and decide if anything changes. Don't worry about keeping it spotless all week. I'll send you a short list of what actually matters to buyers."

Film it: List the three moments in your process people ask about most. Record one "what happens next" video for each, and send it instead of retyping the same email.

Watch out: Three or four steps is enough. The rest is your job, not their homework.

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PART 3: MAKE THE NEXT STEP EASY

THE STEP IN THE MIDDLE

THE PROBLEM:

Most people are scared of the process. They don't know where to start, and going from "interested but unsure" straight to a pre-qualification or a buyer strategy meeting feels like too big a leap.

THE FIX:

Give them a step in the middle. Something they can do on their own that makes them more comfortable with the process: an interactive calculator for their first numbers, or a homebuyer readiness assessment that gives them a quick score. A basic buyer guide doesn't work anymore, because it's just more information they could get from AI. The best ones have a do-it-yourself element, so the buyer feels empowered and smarter, not sold to.

WHY IT WORKS:

When they use it, they've told you they're interested. Now you can offer the next step: a call, or a follow-up from you.

HOW TO OFFER IT:

With Phil's rejection-free opener, "I'm not sure if it's for you, but..." It takes the pressure off and sparks curiosity, and the "but" points them toward it.

LOAN OFFICER / BUYER'S AGENT:

"I'm not sure if it's for you, but I built a quick readiness check that shows how close you are to buying. Comment READY and I'll send it."

LISTING AGENT:

"I'm not sure if it's for you, but I made a move-up calculator that shows what your current home could get you. Comment MOVE and I'll send it."

Don't have one yet? Start simple, like a short checklist they score themselves or a calculator in Google Sheets, and send it by hand to everyone who comments. When that gets busy, ManyChat (affiliate link) can send it for you.



Watch out: Most people in our industry are scared to offer an easy next step, because they think it'll cost them the business. It's the opposite. Right now, when buyers need more handholding, it's what's earning the most business. Keep it to one call to action per video, though. Give people two and they do neither.

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PART 3: MAKE THE NEXT STEP EASY

YOU HAVE THREE OPTIONS

FROM PHIL:

"As I see it, you have three options..." People hate to feel pressured, and they want to feel like the final decision was theirs. He stacks the choices in a set order (the hard path, doing nothing, then the right choice) and finishes with "What's going to be easier for you?"

On camera: keep Phil's order, with two changes so it doesn't land like a pitch. Make every option a real choice, including doing nothing. And make option three a free way to find out where they stand, not "hire me." That's your step in the middle.

FILL IN:

"If you're [a situation you can name in one line], you have three options. One: [the hard path]. Two: [keep doing nothing, stated as a real choice]. Three: [find out where you stand, an action that costs them nothing]. Which one's easier for you? If it's three, comment [WORD] and I'll send you [your step in the middle]."

EXAMPLE SCRIPT (LOAN OFFICER OR LISTING AGENT):

THE HOUSE THAT'S TOO SMALL

If you've spent the last year saying "we love this house, it's just too small," you have three options.

One: move now. Prep the house, live through showings, time the sale and the purchase, and maybe trade in a rate you'd hate to lose. It's a lot, but if you're bursting at the seams, it's the right call.

Two: stay and make it work. Second kid takes the office, stroller lives in the garage. The payment's easy, and there are worse problems than a house that's too small.

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Three: find out what the extra space would actually cost. Take what you'd walk away with after selling, see what it buys at a comfortable payment, then subtract what you pay now. That's the monthly price of the extra room. Fifteen hundred a month for one more bedroom? Now you can decide if that bedroom's worth it.

Some families see that number and start packing. Some stop wondering. Either way, they're done guessing.

Which one's easier for you?

If it's three, comment MOVE and I'll send you the cheat sheet I use with my clients.



Film it: Start with the line your clients actually say, like "we love this house, it's just too small." Then write each option in one sentence before you write anything else.



Watch out: If option two sounds like a punchline, people feel the pitch and keep scrolling. Make it something you'd tell a friend is a fine choice. And the number in option three is an example, not a quote. Loan officers: any payment figure gets checked before you post.

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WHEN THEY REPLY

FROM CONTENT TO CONVERSATION

A video starts the conversation. These keep it going, whether it's a DM, an SMS or an iMessage.

Reply with Phil's opening, fact, question. A polite opening, a fact they'll agree with, and a question they can answer in two seconds. "Hey John, you reached out for the move-up buyer calculator. Are you thinking about upgrading this year, or just keeping an eye on things?"

Then go past, present, future. "What's happened since?" "What's the current situation?" "Where do you want to go from here?" Let them do the work.

When it's time to decide: "You have three options." The same move as the video, one-to-one. In a conversation, option three can be the real next step: a call, an application or a listing appointment. Then ask, "What's going to be easier for you?"

When they go quiet, send "Hey [name]." Nothing else. Or: "Have you given up on [the idea]?"

Ban "just" when you follow up. "Just checking in" and "just following up" trigger resistance before they've read the rest.

Make it personal. For a lead that matters, move off the platform and text from your own phone. People reply to a person.

Watch out: Be sure to follow the texting rules (TCPA) and Do Not Call lists when you contact anyone you're not already in a conversation with. Check with your compliance team for additional guidance.

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ONE A DAY FOR A WEEK

You don't need a content plan to start. You need five videos.

1. **The Reframe.** The belief you heard most this month, and what's actually true.

2. **Do not buy a home** (or, for listing agents, don't list). Three or four honest reasons not to move right now, and what to do if none of them are you. *(See Destroy the option of no.)*

3. **Most people, small group.** Or two types of people. *(See Don't be like most people.)*

4. **The story.** One client who was stuck on the fence and then decided, told in SPARK. *(See Tell them what happened.)*

5. **Imagine the mistake.** The mistake you see people make most, and the moment they realize it. *(See Just imagine.)*

Post them in any order. The point is to finish five, then look at which one got the right people talking.

Then record your "what happens next" videos. Those are for your clients, not your feed, so they don't count toward the five.

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BEFORE YOU POST

THE QUICK CHECK

Read your script once against these before you hit record.

- [ ] **Who's the hero?** If it's you, rewrite it so it's them.
- [ ] **"That's right"?** Would the right person nod in the first few seconds?
- [ ] **One idea?** Enough for them to decide, not everything you know.
- [ ] **One next step at most?** If you ask for something, ask for one thing, and make it easy.
- [ ] **Sounds like you?** Read it out loud. If it sounds like a script, it'll land like one.
- [ ] **Compliance.** Loan officers: any rates, payments or terms get checked before you post. Agents: every reason and example is about circumstances, never about who someone is.

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ONE LAST THING

The biggest shift isn't a script you learn. It's the confidence you have when you know how to communicate. When you speak, people listen, and when they listen, they act.

AS PHIL SAYS:

"DIAMONDS ARE BUILT UNDER PRESSURE. SO DON'T WISH IT WAS EASIER. WORK AT GETTING BETTER."

So act like the person you want to become. Speak up where you used to stay quiet. Walk in like you belong. Nothing good comes from staying small.



The Magic Words come from Phil M Jones. The content strategy is mine. The examples are there to adapt to your market, and anything about rates, terms or pricing gets checked with your compliance team before you post.

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