Course 2, Session 5 Student Notes: Reverse the Risk

Make “Yes” Safe

Big Idea: Every buyer fears making a mistake. When you shoulder some of that risk, you remove the biggest obstacle to “yes,” and you imitate the way God deals with us.

How to use these notes. These are yours to study on your own, before or after the session. Read each section slowly. Under every principle there is a **Notes** space to write what stands out to you, and a **Reflect** question to answer honestly in writing. Keep your Bible nearby. Take about 30 minutes, and end in prayer. Bring your notes and questions to the group.

Open in Prayer

Before you begin, pray this simple prayer, or your own: “Father, You took our greatest risk upon Yourself at the cross. Teach me to carry risk for the people I serve, the way You carried it for me. Give me both courage and integrity. Amen.”

The Scripture for This Session

Read these slowly, out loud if you can:

- **Genesis 43:8 to 9** (Judah pledges himself as surety for Benjamin, which we study below).
- **Luke 10:30 to 35** (the Good Samaritan, whom we also study below).
- **Matthew 5:37**, “But let your communication be, Yea, yea; Nay, nay: for whatsoever is more than these cometh of evil.”

Reflect: Think of the last time you almost bought something and pulled back at the last second. What actually stopped you? Was it really the price, or something underneath it?

The Big Picture

Here is the truth about why people do not buy from you, even when your offer is genuinely good. It is almost never the price. Underneath the price objection, nine times out of ten, is fear. Fear of being wrong. Fear of being embarrassed. Fear of handing over money and getting nothing that changes. Your prospect has been burned before, by a product that did not deliver, by a contractor who disappeared, by a promise that turned out to be hot air. So when they stand at the edge of saying yes, they are not really asking “can I afford this?” They are asking “what if this is a mistake?”

This session teaches you the move that changes everything. Instead of arguing with that fear, you absorb it. You carry the risk yourself so your customer does not have to. That is what a guarantee really is, and it turns out to be one of the most powerful and most Christlike things you can build into an offer. Over this session we will walk through four truths about reversing risk, and then we will watch two men, Judah and the Good Samaritan, do it with people instead of products. Read each one, write your notes, and answer the reflection.

Principle 1: The Real Obstacle Is Fear, Not Price.

Listen closely to how people decline. Almost nobody says “the price was too high.” They say “I wasn’t sure it would work,” “I didn’t know if I could trust them,” “I was afraid I’d waste my money.” That is fear, not price. The price objection is usually just the polite mask over a deeper worry: what if I make a mistake?

Once you see this, everything shifts. If the real obstacle is fear, then dropping your price is often the wrong move, because it does not touch the actual fear and it quietly signals that your work is worth less. The right move is to deal with the fear directly. When you understand that a hesitating prospect is a frightened prospect, you stop trying to win an argument about money and start trying to make them feel safe. That is a completely different, and far more loving, conversation.

Reflect: What is the fear underneath your prospects' hesitation? Finish this sentence in their voice: "I want this, but I'm afraid that ______."

Notes:

Principle 2: A Guarantee Absorbs the Fear. You Carry the Risk.

Risk-reversal means you take the weight of “what if this goes wrong” off your customer’s shoulders and put it on your own. A guarantee is simply you saying, “You do not have to carry the fear of this going wrong. I will carry it for you.” The moment you do that, you have removed the single biggest obstacle between your customer and the outcome they actually want.

Many people fear that a guarantee will be abused, that everyone will ask for their money back. But the experience of countless businesses shows the opposite: a strong guarantee almost always increases profit, because it increases the number of people who say yes far more than it increases the number who ask for a refund. A handful of refunds is a tiny price for a flood of customers who finally felt safe enough to buy. You are not giving away the store. You are removing the reason people hesitate. A guarantee is not weakness or desperation. It is confidence and love, saying to a fearful person, “You are safe with me.”

Reflect: What would it look like to carry your customer's risk instead of asking them to carry it? What specific promise could you make that would take the fear off their shoulders?

Notes:

Principle 3: Only Promise What You Will Gladly Honor.

This is where character comes in, and it cannot be skipped. A guarantee is a promise, and a follower of Jesus keeps promises. Matthew 5:37 says, “Let your communication be, Yea, yea; Nay, nay.” Your yes has to mean yes. So only promise what you will truly stand behind. Never write a flashy guarantee you secretly hope nobody ever uses, and then fight people when they try to. That is the opposite of what we are after.

A godly guarantee is one you would be glad to honor, cheerfully, every single time, because you built it to be honest from the start. There is a real difference between a bold guarantee and an unwise promise. A bold guarantee is one you can gladly honor every time. An unwise promise is one you secretly dread, or one that could genuinely sink you. Aim for brave but honest. The character behind the guarantee is, in the end, the guarantee itself. Your promise is only ever as good as your integrity.

Reflect: Is there any guarantee you would be tempted to promise but not truly want to honor? What does Matthew 5:37 say to that temptation?

Notes:

Principle 4: Risk-Reversal Is the Pattern of the Gospel.

Reversing risk is not a clever marketing trick someone invented in the last fifty years. It is the pattern of how God deals with us. We were the ones who should have carried the risk of our own sin, and instead He took it onto Himself. Scripture says God “made him to be sin for us, who knew no sin.” The whole gospel is the greatest risk-reversal in history: the innocent one absorbing the cost so the guilty one can come freely.

This is why a guarantee moves people so deeply, even when they cannot explain it. When you stand behind your work and tell a nervous customer, “If this does not deliver, that is on me, not on you,” you are doing a small, faint echo of what your Savior did for you. It carries the fingerprint of grace. So when you build an honest guarantee, you are not just running a smart business play. You are putting the character of God on display in the marketplace, showing a fearful person a small picture of the One who carried the risk we never could.

Reflect: How does it change the way you see a guarantee to know it echoes the cross? Where else in your business could you carry a cost so someone else can come freely?

Notes:

The Story: Judah’s Surety and the Good Samaritan (Genesis 43:8 to 9; Luke 10:30 to 35)

Two short pictures teach the same lesson. Start in Genesis. There is a famine, and Jacob’s family needs grain from Egypt, but the Egyptian official (secretly Joseph) has said they cannot return without their youngest brother Benjamin. Jacob is terrified to let Benjamin go, and the whole family is frozen by fear. Then Judah steps forward: “I will be surety for him; of my hand shalt thou require him: if I bring him not unto thee … then let me bear the blame for ever” (Genesis 43:9). He personally guarantees the outcome. Put the risk on me, he says. That pledge is what finally unfreezes the family and lets them move.

Now turn to Luke. A man is beaten and left half dead on the road. A Samaritan stops, treats his wounds, carries him to an inn, and tells the innkeeper, “Take care of him; and whatsoever thou spendest more, when I come again, I will repay thee” (Luke 10:35). He covers not just the known cost but the unknown future cost too. Notice four things. First, both men took the risk off another party and placed it on themselves, which is exactly what a guarantee does. Second, the pledge was personal and specific, not vague. Judah said “of my hand shalt thou require him.” The Samaritan said “whatever more you spend, I will repay.” A strong guarantee is concrete. Third, the one who carried the risk was the one with real character. Both men intended to follow through, and their word could be trusted. Fourth, absorbing the risk is what set everyone else free to move. Until Judah pledged himself, the family stayed stuck. Your guarantee is often the very thing that frees a hesitating customer to step toward the help they need.

Reflect: Judah said "let the blame be on me." What fear would your customer be free of if you said something like that about your offer? And is there any promise you have made that your character is not yet backing up?

Notes:

Put It Into Practice

1. Name the fear. Write the single biggest fear stopping your prospects from buying. Not the price, the fear underneath it.

2. Design the reversal. Write a guarantee that directly absorbs that specific fear. Be concrete: what exactly do you promise, and what exactly will you do if you do not deliver? (For example: “If you do the work and do not get this outcome in this timeframe, I will keep working free, or refund you, or make it right, until you do.”)

3. Run the integrity test. Ask yourself honestly: would I be glad to honor this every single time, cheerfully, with no fighting? If not, rewrite it until the answer is yes. A guarantee you would resent honoring is the wrong guarantee.

Would I gladly honor this every time? (yes / not yet, and what to fix):

4. Say it in one sentence. Write your guarantee as one clear sentence a customer would instantly understand.

5. This week’s assignment. Add your guarantee to the way you actually present your offer, wherever the “yes” happens. Then present that offer, with the guarantee, to at least one real prospect this week, and notice how they respond when you take the risk off their shoulders.

Go Deeper (Optional)

- **Read:** *$100M Offers* by Alex Hormozi, especially the chapter on guarantees. Run it through a biblical filter: we reverse risk not as manipulation but as confidence and love (Matthew 5:37), promising only what we will gladly honor, and remembering the deepest reason it works is that it echoes the way God carried our risk at the cross.
- **Listen:** the *B.O.S.S. Moves Podcast* by Dr. Myron Golden.
- **Study:** Genesis 43:8 to 9; Luke 10:30 to 35; Matthew 5:37.

Close in Prayer

“Father, thank You that You became my surety when I had no way to cover my own debt. Make me the kind of person whose word can be trusted. Give me the courage to stand behind my work and carry risk for the people I serve, and let the trust I build point others back to You. In Jesus’ name, Amen.”

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