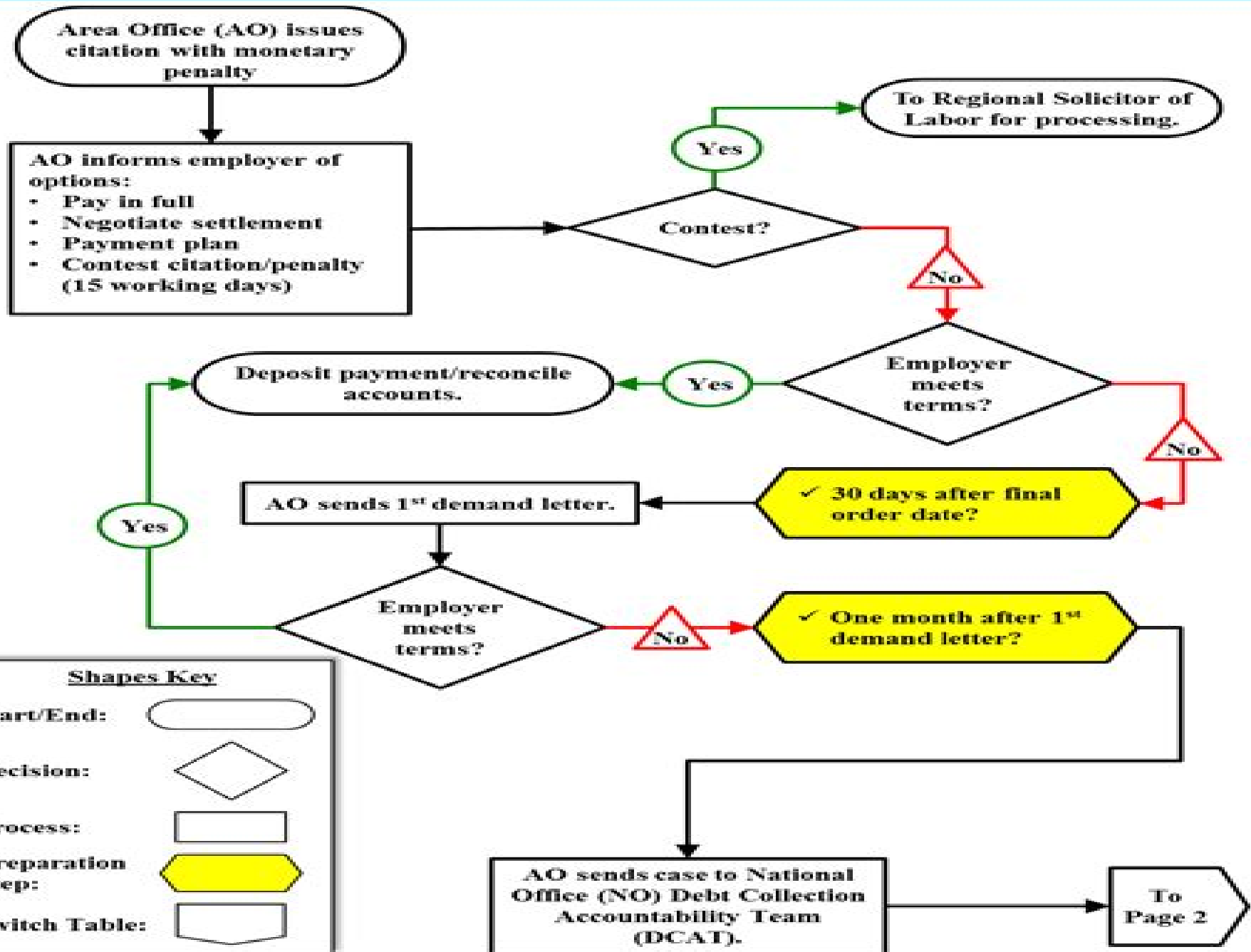


Debt Collection



Debt Collection Training Manual

GERARD ASSEY



Debt Collection Training Manual:

The 5 Elements of the Highly Effective Debt Collector Timothy J. Daye, 2011-07-13 The 5 Elements of the Highly Effective Debt Collector is the first How to collect a debt book of its kind in that it breaks the debt collecting process down into five core fundamental areas After years of training in the collection industry I have found that these five fundamental areas are at the center of revealing the mystery behind why only a small percentage of debt collectors produce at a high level and more importantly explains why the larger percentage of low to mediocre performers never reach a top producing level Not only does this book establish fundamental concepts every debt collector must understand to maximize personal or agency's earning potential it also teaches sound principles of engagement valuable communication concepts effective sales rebuttal techniques as well as a system of file management that if followed and executed properly will more than double a collector's efficiency and effectiveness in less than 30 days The 5 Elements principles and concepts were designed to ensure that no matter an individual's talent level years in the industry or position held within an agency the end user will understand clearly and be enriched by the experience The Art of Debt Collections Michael Miranda, 2008-09-20 The Art of Debt Collections is for any one doing debt recovery using the telephone be it 1st party a collection agency a collection attorney it provides a training system directed towards a successful debt recovery solution Though attorney collection practices 1st party agency collection practices and techniques might differ this book still applies A useful training tool for every debt collection agency debt collection attorney 1st party creditor and any one involved in debt recovery services or debt collection services The book doesn't offer an all encompassing debt elimination strategy debt collection solution or debt collection strategy Instead it is geared towards the individual collector the one who is actually on the phone in direct contact with the debtor The book covers the physiological aspect of debt collection and a step by step method for the collection debt phone call The Art of Debt Collections is a must read for every debt collector Professional Debt Collection Skills GERARD ASSEY, 2021-06-21 Credit Management is the heart of an organization's very survival Many studies carried out on the growing sickness in industries and businesses reveal that BAD DEBT is the ONE major cause for bankruptcy In a successful and vibrant economy selling on credit has a number of advantages especially when it generates a larger volume of business as well as widens one's market share In fact selling on credit often Makes or Breaks a sale and at most times gives one that edge over competition Yet one cannot afford to take this area of credit control so lightly as too many companies everyday are mounting with debts that are increasingly doubtful of recovery The most precarious risk therefore to a company's profit on the sale is by way of interest expense from delayed collection In essence that is what credit management is all about and its objective can be said to have the highest possible debtors sales for the shortest possible time collection profit Before the customer buys your goods both are interested he in need of your goods and you in collecting the value of goods sold ie the money but once he gets the goods on credit he is no more interested in fulfilling his obligation of paying It's only you for your

money A company can have the finest product a superb sales record and the most dedicated workforce but if it does not get paid for its goods sold and on time it will die An unpaid debt is an unsecured loan being financed by your company we can't even call it a loan because on a loan one earns interest We'll probably have to change the activity to charities It means that many companies are prevented from achieving their full potential because instead of using borrowed money to develop and grow their business they now have to borrow money just to fund their own sales ledgers in other words their customers When you no longer control your debtors the cost of financing your company's cash flow is at the mercy of those very same debtors If a business wishes to survive and prosper in today's economic environment it must pay close attention to all the factors which affect and takes care of its cash flow Managing Credit and Collecting Money on time every time therefore are the 2 most important and vital factors which decide the fate of any business This book Professional Debt Collection Skills would essentially help you do just that by covering the necessities in credit and cash flow management right from how bad debt occurs with methods to prevent the same through the steps of an effective collection call both on phone and face to face with emphasis on the importance of documentation reports procedures for systematic follow up including series of email letters and general tips for chasing your money too by encouraging proactive methods From all of these objectives you will notice that the primary objective of your collection effort is to bring the account current and at the same time to keep the account as a customer Harassment by mail in person or on telephone is generally not advisable and successful in collecting money or in retaining the account But by applying the proven techniques and preventive measures covered in this book you can look forward to greater success in reducing your outstanding payments while yet retaining your customer together with the added benefit of staying professional while also enjoying a pleasant personal and rewarding experience At the end you would have learnt to manage credit using planned preventive measures the most vital part would have learnt to develop a complete systematic collection program gained confidence in collecting money and have acquired several new ideas for immediate use including taking back an Action Plan which can be put to immediate practice **Fair Debt Collection**

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many of these professionals and as a company we made it our primary objective to recognize those contributions first and foremost Although the foundation of our company is based on networking and mutual collaboration we felt it was our moral obligation to assist in any way we can the professionals who demonstrated extreme self sacrifice and compassion for others We would also like to mention that our staff went to great personal length to get the fine details of each and every person in this book We pride ourselves in offering much more than a registry and a basic summary of each professional We encourage you the reader to immerse yourself in the lives of others Experience the joy pain adversity fear and heroism of some of the most brilliant professionals on our planet Speaking for myself and the staff of the Remington Registry of Outstanding Professionals we hope you enjoy reading our book and it is our sincere desire that you draw inspiration from it and use it as a tool when relentlessly pursuing your dreams

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