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Lighthouse Beacon Alert

To script or not to script? That is the question.

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The oldest question in the collection arsenal of tricks is weather you script a collectors talk off or not. Now, I know that there are many opinions about this and I have heard a lot of them.

We found that a collection script worked best about 95% of the time for things like compliance and client satisfaction through monitoring and recording. We also found a direct correlation between collectors that followed their script and collectors that were at the top of the list for highest total collections. Now, there were always those collectors that threw the script in the trash can and did an excellent job anyway. Those collectors got more attention paid to them through compliance monitoring then the others did since we had to make sure that they were not violating the law or the client parameters.

Let me make sure that you, the reader, understand what the meaning of a script is according to this author. A collection script is not a telemarketing script where every part of a phone contact is prewritten for the collector. A collection script is a guide that is built with input from collectors, collection managers, ownership and of course those dreaded attorneys.

Every script we wrote began as one very long written document that would have been really hard to follow if we actually used it. The collectors that we had in these meetings really helped us to focus on what the flow of the words should be and how to handle many of the crazy objections.

In the beginning we used the script as a compliance and training tool to make sure that the collectors were giving the FDCPA and properly identifying themselves to right parties. As our success with that grew, we went on to include many of the different parts of a normal collection call. After a few months of developing this compliance document, we saw the opening to effectively script the whole call to get some consistency among the collectors. What happened was absolutely amazing; our complaints went down and our collections went up.

A totally unplanned, but not totally unexpected bonus to us using a script was that the training time for the new collectors went down. We also experienced a growth in the amount of information being collected by the collectors for future use.

By now you are probably asking, "What did this script look like" and I am afraid that I can not share that with you, but I can share some of its most valuable parts with you.

Each script made sure that the collector identified the debtor by first asking for the debtor and then identifying why the collector was making the call. The collector had to make sure that the Law Firm, client and balance was explained before proceeding. The collector also had to make sure that they gave the proper disclosures that our attorneys required of us.

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The next part of the call was to demand the balance in full and then wait for a reaction from the debtor. In negotiation, weather it is a purchase for a new car or a new house or even deciding what is for dinner, the person that speaks first will always loose. Our collectors got good at something that most collectors never master, being silent and waiting.

Only after the debtor gave an answer to the collector as to their ability to pay in full was the collector allowed to go forward with the call. Once we knew what kind of financial position the debtor was in, we had the ability to know what to do next.

After the debtor told us that they were unable to pay the balance, we began to ask questions about who the debtor was and where their ability to pay would come from. This is the point in the script that many people had a hard time with. We wanted the collectors to ask questions, not just confirm the information that they had in front of them on their screens. Too many times the collectors would let the debtor get away with saying, "uh huh, uh huh" What did the script expect the collector to ask:

- where the debtor lived
- what the apartment number was
- Did they own or rent
- what their phone number was (yes we had called, but call forwarding is a real tool used to avoid bill collectors)
- the employer name
- the employer address
- the employer phone number
- what their take home pay was
- how often they were paid
- where they banked

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Now this is a lot of information to ask for, but look how powerful a tool it is. By having all of this information and requiring your collectors to ask for it, better decisions can be made about what to do with the case file next.

Since the collectors knew what was expected of them, we got what we wanted. If compliance determined that they were not asking all of the questions, we did side by sides and coached them through the asking methodology that they used. Many collectors did not believe that they would be able to do this, but over a short period of time, most of them got it. Those that did not were sent on to a bigger and sometimes better place known as " Special Projects."

Now go and make a script of your own and tell me how it worked out. I always love to hear success stories. If it failed, let me know that too, I would love to be proven wrong on something.

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