

Sample Collection Agent Script (Abusive Collection Agent)

YOU: Hello?

THEM: Hi. Is this Joe Debtor?

YOU: Who's calling?

THEM: This is Carl, from Gimmie Da Money Collections. Is this Joe Debtor?

YOU: Yes. Can you hold on a minute?
Grab a pencil and paper and start taking notes, starting with the date and time.

THEM: Mr. Debtor, this is the third time I have called. I need to—

YOU: Carl, I'm sorry. The company is Gimmie Da Money Collections?

THEM: Yes. You know who this is.

YOU: And what is your last name?

THEM: Our policy is not to give out our last names, but my employee number is 1234.

YOU: Okay, thank you. How can I help you today?

THEM: I think you know the answer to that. I've called three times about a \$750 phone bill you owe. Now, when will my client get their money?

YOU: Carl, can you validate the file?

THEM: No. We are way beyond that, Mr. Debtor. I'm sure you do not want your two kids to know their father is a deadbeat.

YOU: Hold on a second, Carl. I am trying to work this out with you.

THEM: Then pay up! What is so confusing about that? Does your employer know how dishonest and unethical you are? Maybe I should tell him.

YOU: Carl, that is far enough. Under the Fair Debt Collection Practices Act, you know threats like that are illegal.

THEM: Don't cite the FDCPA to me, pal. I know the law, and unlike some people, I pay my bills.

YOU: I wasn't finished. I am now recording this call. Under the Fair Debt Collection Practices Act, I am exercising my right to tell you not to contact me any further. Goodbye.