

Sample Collection Agent Script (Follow-Up After a Collection Agent Calls)

YOU: Hello. Is this Carl?

THEM: Yes.

YOU: Carl, this is Joe Debtor. I promised to call you today at eleven a.m., after I had a chance to review the file you sent over. Thank you for sending it so quickly.

THEM: No problem. What have you come up with?

YOU: Carl, it says I owe \$750, but my records indicate I owe only \$650. I have an email terminating the account in November, but your paperwork claims I didn't terminate till December.

THEM: Can you send me that email now?

YOU: I already did. It should be in your box.

THEM: Oh, I see it. I see that the company confirmed it as well. Sorry. It must have been a mistake on our end.

YOU: That leaves \$650, which I agree I owe you. Unfortunately, I cannot pay it all now. I would prefer to pay \$25 a month for 4 months until April, when I expect my tax refund of \$300. That means you'll have \$400 by April 30.

THEM: My client has been looking for this money for over a year. I can't take less than fifty dollars a month.

YOU: Carl, I would love to give that to you, but I don't have it. Believe me, I don't like this hanging over my head. I can get you \$400 by late April. In the summer, I help a buddy mow some neighborhood lawns, so I think I can square the rest away by July.

THEM: All right. I just need your bank account information to debit your account.

YOU: Carl, I'm sorry, but it is my policy not to give that out. I will put a check in the mail today and—

THEM: I'd prefer debit. Checks often get lost.

YOU: That is why I am sending this one certified mail, return receipt requested. Remember, I told you I would call you today at precisely eleven a.m., and I did.

THEM: That is true, and I appreciate it. I seldom receive promised callbacks, and I usually have to track people down.

YOU: You will not have that problem with me. You will receive a letter with a twenty-five-dollar check enclosed on the fifteenth of every month. If the money is going to be late for any reason, you will hear from me in advance.

THEM: I appreciate that. Stick to that schedule, and we'll do fine.

YOU: One more thing, Carl. My credit is very important to me, and I do not want any further damage to my credit report. I ask that you report every payment as paid as agreed. When I am done, I want this account on my credit report to read paid in full.

THEM: You're asking a lot, Mr. Debtor.

YOU: Remember, Carl, it is easier for me to pay my bills with a good credit score.

THEM: Okay, you're right. I can handle that.

YOU: Thank you, Carl. Can you just send me a quick email confirming that?

THEM: Sorry. I cannot email out, but I just told you I would.

YOU: I know, but I prefer a paper trail.

THEM: Okay. I will send a written confirmation.

YOU: Thank you.