

## **Debt Collecting Qualifications**

The course supplies a comprehensive grounding for achieving a **National Certificate**, which serves as a prerequisite for the **National Diploma: Debt Collecting**. These qualifications are designed to cover the **theoretical foundations, practical skills, and industry knowledge** required for success in the debt collection industry in South Africa.

The program is structured over two years, but can be completed at the pace suitable for a part-time student.

The entry requirement for the **National Certificate: Debt Collecting** is a National Senior Certificate (NSC) or equivalent. The entry requirement for the **National Diploma: Debt Collecting** is the National Certificate: Debt Collecting, **plus** relevant work experience or prior learning (**RPL 3 years**).

Within a qualification, a module must be passed independently before the next module can be attempted; there is no final exam.

Evaluation includes **formative and summative assessments, continuous assessment, module exams** after the completion of each module, and for the Diploma: Debt Collecting, an additional **final-year research project and Work-Integrated Learning (WIL) report and a Research Project** are required.

Successful completion of the Diploma: Debt Collecting can lead to a variety of career paths, including:

- Debt collector
  - Credit manager
  - Risk manager
  - Business owner/entrepreneur
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## Qualification Structure

The program is structured over two years, which can be completed full-time (Year 1 and Year 2) or part-time (Year 1 of 2 and Year 2 of 2).

### **1. National Certificate: Debt Collecting (Year 1)**

- **Entry Requirement:** National Senior Certificate (NSC) or equivalent.
  - **Core Modules:**
  - **Introduction to Debt Collection:** Covers the overview of the industry, the role of debt collectors in South Africa, and ethics/professionalism.
  - **South African Law and Debt Collection:** Focuses on the implications of the **National Credit Act (NCA)**, the relevance of the **Consumer Protection Act (CPA)**, and other relevant legislation.
  - **Communication and Interpersonal (Negotiation-) Skills:** Teaches effective communication, conflict resolution, negotiation, and building relationships with clients and debtors.
  - **Debt Collection Strategies and Tactics:** Covers advanced techniques, skip tracing, locating debtors, and negotiation/settlement strategies.
  - **Risk Management and Compliance:** Involves identifying and managing risks (like reputational and legal risk), compliance with standards, data protection, and **Anti-money laundering (AML)**/combating the **financing of terrorism (CFT)** regulations, including case studies.
  - **Professional Practice and Ethics:** Addresses professional ethics, conduct, industry standards, best practices, and continuous professional development.
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## **2. National Diploma: Debt Collecting (Year 2)**

- **Entry Requirement:** National Certificate: Debt Collecting, **plus** relevant work experience or prior learning (**RPL 3 years**).
- **Core Modules:**
- **Debt Collection Principles and Practices:** Covers understanding debt/credit, collection strategies/techniques, and communication skills.
- **Financial Literacy and Credit Management:** Focuses on understanding financial statements/credit reports, credit management/risk assessment, and financial counselling/education.
- **Information Technology and Debt Collection:** Provides an overview of collection software/systems, data management/security, and online platforms/digital communication.
- **Credit Risk Management and Assessment:** Explores credit risk assessment/analysis, credit scoring/modelling, and risk management strategies.
- **Research and Development in Debt Collection:** Includes research methods, industry trends, developments, and innovative approaches to debt collection.
- **Work-Integrated Learning (WIL) and a Research Project:** Requires practical work experience in a debt collection environment and a research project on a selected topic.



### **Assessment and Career Opportunities**

#### **Assessment**

Evaluation includes **formative and summative assessments, continuous assessment, module exams** after the close of each module, and a **final-year research project and WIL report**.

## **Career Opportunities**

Successful completion of the qualification can lead to a variety of career paths, including:

- **Debt collector**
- **Credit manager**
- **Risk manager**
- **Business owner/entrepreneur**

Would you like to know more about the specific content of one of the modules, such as **Risk Management and Compliance?**