

RESOLVE FIRST COLLECTIONS

Complete Training Manual for Collection Specialists

Welcome to Resolve First Collections

Version 1.0 | Confidential and Proprietary

Table of Contents

- 1. [Welcome to Your New Career](#)
 - 2. [Understanding Debt and Why It Matters](#)
 - 3. [The Solution: Professional Debt Collection](#)
 - 4. [The Regulatory Landscape: Your Legal Foundation](#)
 - 5. [Third-Party Debt Collection Explained](#)
 - 6. [Toll Debt: Understanding What We Collect](#)
 - 7. [The Art of the Collection Call](#)
 - 8. [Essential Rules and Best Practices](#)
 - 9. [Compliance Checklist and Quick Reference](#)
 - 10. [Scenarios and Role-Playing Exercises](#)
-

1. Welcome to Your New Career

Congratulations!

You've joined Resolve First Collections, a professional third-party debt collection agency specializing in toll, highway, and roadway accounts. This manual is your comprehensive guide to becoming a successful, compliant, and professional collection specialist.

What This Manual Covers

This isn't just a rule book. This is your roadmap to understanding:

- Why unpaid debt is a serious problem for everyone involved
- How you, as a collection specialist, provide a valuable solution
- The laws and regulations that govern what we do
- The practical skills you need to succeed every single day
- How to handle real situations with confidence and professionalism

Our Mission at Resolve First Collections

We believe that resolving debt is about more than just collecting money. It's about:

- Helping consumers clear obligations that can damage their financial future
- Supporting our clients who provide essential transportation infrastructure
- Conducting business with integrity, empathy, and professionalism
- Finding solutions that work for everyone involved

Your Role Matters

As a collection specialist, you're not just making phone calls. You're:

- A problem solver helping people address financial obligations
- A professional representing both Resolve First and our clients
- A compliance guardian ensuring every interaction follows the law
- A communication expert who can turn difficult conversations into resolutions

Let's begin your journey.

2. Understanding Debt and Why It Matters

What Is Unpaid Debt?

Unpaid debt is money that someone owes but hasn't paid according to the original agreement. In our case, it's typically tolls that weren't paid when someone used a highway, bridge, or tunnel.

It might seem like a small thing—after all, individual toll amounts might only be a few dollars. But unpaid debt creates serious problems for everyone involved.

Why Unpaid Debt Is a Problem for the Consumer

When someone doesn't pay a debt, even a small one, the consequences can be significant:

1. Financial Consequences

- Late fees and penalties accumulate, turning a \$5 toll into a \$50 or \$100 debt
- Interest charges compound over time
- The debt may be reported to credit bureaus, damaging credit scores
- Poor credit makes it harder to get loans, rent apartments, or even get certain jobs
- Legal action may result in judgments, wage garnishment, or bank levies

2. Stress and Worry

- Constant worry about unresolved obligations
- Anxiety about potential legal action
- Embarrassment and shame about unpaid debts
- Avoidance behaviors that make the problem worse

3. Loss of Control

- Once debt goes unpaid, options become more limited
- Legal remedies become available to creditors
- What could have been easily resolved becomes complicated

4. Missed Opportunities

- A damaged credit score prevents someone from buying a home
- Job applications may be affected in certain industries
- Financial goals are delayed or derailed

Why Unpaid Debt Is a Problem for Society

This might surprise you, but unpaid debt affects all of us:

1. Infrastructure Funding

- Toll roads, bridges, and tunnels are maintained through user fees
- When people don't pay, everyone else effectively subsidizes those who use the roads for free
- This creates an unfair system where honest payers bear the burden

2. Increased Costs for Everyone

- Companies must raise prices to cover losses from non-payment
- This means law-abiding consumers pay more
- Resources spent chasing unpaid debts could be used to improve services

3. System Integrity

- When people can avoid payment without consequence, it undermines trust in the system
- Others may be encouraged to skip payment if there are no consequences
- This creates a downward spiral affecting everyone

4. Economic Impact

- Billions of dollars in unpaid consumer debt affect the overall economy
- Businesses struggle when they can't collect what they're owed
- This can lead to reduced services, higher costs, or business failures

The Toll Collection Industry Specifically

Toll roads face unique challenges:

- Automated toll collection means people can pass through without immediately paying
- License plate billing can fail due to incorrect registrations or rental vehicles
- Out-of-state violations are harder to enforce
- People sometimes don't receive bills due to address changes
- Small individual amounts can seem "not worth worrying about" to consumers

But here's what many people don't realize: **these small unpaid tolls add up to millions of dollars in lost revenue** that should fund road maintenance, safety improvements, and infrastructure projects that benefit everyone.

3. The Solution: Professional Debt Collection

How Collection Solves the Problem

Professional debt collection serves as an essential bridge between consumers with unpaid obligations and the resolution they need. Here's how we provide solutions:

For the Consumer:

1. A Clear Path Forward

- We provide information about what they owe and why
- We offer options they may not have known existed
- We help them understand the consequences of continued non-payment
- We give them a chance to resolve the matter before more serious actions

2. Preventing Worse Outcomes

- By working with us now, consumers avoid legal judgments
- They prevent additional penalties and fees from accumulating
- They protect their credit scores from further damage
- They regain control of their financial situation

3. Flexible Solutions

- Payment plans that work within their budget
- Sometimes discounts or settlement options (per client guidelines)
- The opportunity to resolve matters completely

- Professional, respectful treatment throughout the process

4. Closure and Peace of Mind

- The anxiety of unpaid debt is resolved
- They can move forward with their financial lives
- They've met their obligations and can feel good about that
- The matter is closed and won't come back to haunt them

For Our Clients (Toll Authorities and Highway Companies):

1. Revenue Recovery

- We recover funds that are legitimately owed
- This money funds essential infrastructure and services
- We do this without our clients needing to dedicate resources to collections

2. Professional Representation

- We handle collections with compliance and professionalism
- We protect our clients' reputations
- We maintain relationships between the consumer and the toll system

3. Efficiency and Expertise

- We specialize in what we do, making us more effective
- Our systems and processes are designed for optimal results
- We stay current on regulations and best practices

For Society:

1. Fairness and Equity

- Those who use services pay for them
- Honest consumers aren't subsidizing those who don't pay
- The system maintains integrity

2. Infrastructure Funding

- Recovered funds support road maintenance and improvements
- This creates safer, better transportation for everyone
- Public infrastructure remains sustainable

3. Economic Health

- Businesses can operate sustainably when debts are collected
- The economy functions better when payment obligations are honored
- Credit systems remain reliable for those who use them responsibly

The Value You Bring

As a collection specialist at Resolve First Collections, you are providing a valuable service:

- **You help people solve problems** they may have been avoiding or didn't know how to address
- **You represent fairness** in ensuring that obligations are met
- **You protect infrastructure funding** that benefits your entire community
- **You offer solutions** where previously there may have seemed to be none
- **You do all of this professionally and ethically**, following strict regulations designed to protect consumers

This is meaningful work. You're not just collecting money—you're helping people clear obligations, supporting essential services, and contributing to a functioning economy.

4. The Regulatory Landscape: Your Legal Foundation

Professional debt collection is one of the most heavily regulated industries in the United States. This is actually a good thing—these regulations exist to protect consumers and ensure that collection activities are fair, transparent, and respectful.

Your success at Resolve First Collections depends on understanding and following these regulations. Violations can result in lawsuits against you personally, fines for the company, and loss of our ability to do business. But don't worry—

we'll break everything down in plain English.

The Fair Debt Collection Practices Act (FDCPA)

What It Is: The FDCPA is the primary federal law governing debt collection. Passed in 1977 and enforced by the Federal Trade Commission (FTC) and the Consumer Financial Protection Bureau (CFPB), it sets the rules for how third-party debt collectors (that's us) can interact with consumers.

Who It Protects: The FDCPA protects consumers from abusive, deceptive, and unfair collection practices.

Who It Applies To: Third-party debt collectors like Resolve First Collections. It generally does NOT apply to:

- Original creditors collecting their own debts
- In-house collection departments of the original creditor

Key Prohibitions Under the FDCPA:

The FDCPA tells us what we CANNOT do:

Harassment or Abuse:

- Using threats of violence or harm
- Using obscene or profane language
- Publishing lists of consumers who refuse to pay (except to credit bureaus)
- Repeatedly calling with intent to annoy or harass
- Calling without identifying yourself

False or Misleading Representations:

- Falsely claiming to be an attorney or law enforcement
- Falsely implying you work for a credit bureau
- Misrepresenting the amount, status, or legal status of a debt
- Threatening actions that are illegal or that you don't intend to take
- Falsely claiming documents are legal forms when they're not

Unfair Practices:

- Collecting amounts not authorized by the agreement or law
- Depositing post-dated checks early
- Threatening to take property unless it's legal and intended
- Contacting consumers by postcard
- Using deceptive company names

Communication Restrictions:

The FDCPA strictly controls WHEN and WHERE we can contact consumers:

Time Restrictions:

- We may NOT call before 8:00 AM or after 9:00 PM in the consumer's time zone
- Always check what time zone the consumer is in before calling

Place Restrictions:

- We may NOT contact consumers at work if we know (or have reason to know) their employer prohibits such calls
- If a consumer tells you not to call them at work, you must stop immediately

Third-Party Contact Restrictions:

- We generally may NOT discuss the debt with third parties (family, friends, neighbors, coworkers)
- Limited exceptions exist for location purposes only (finding the consumer's contact information)

- When contacting third parties for location information, we may NOT:
 - State that the consumer owes a debt
 - Contact the same person more than once (unless requested to do so)
 - Use language on envelopes that indicates we're a debt collector

The Telephone Consumer Protection Act (TCPA)

What It Is: The TCPA, enforced by the Federal Communications Commission (FCC), regulates telemarketing calls and the use of automated telephone equipment.

Key Provisions for Debt Collectors:

Consent Requirements:

- We need prior express consent to call cell phones using an automatic telephone dialing system (ATDS) or prerecorded messages
- Consent can be written or oral
- Consent given to the original creditor may transfer to us, but this is complex

Do Not Call Registry:

- The National Do Not Call Registry generally doesn't apply to debt collection calls
- However, some states have additional requirements

Time Restrictions:

- Similar to FDCPA: no calls before 8 AM or after 9 PM local time

Identification Requirements:

- We must identify ourselves clearly at the beginning of calls

Penalties:

- TCPA violations can result in \$500 per violation, or up to \$1,500 per willful violation
- These can add up quickly with multiple calls

The Consumer Financial Protection Bureau (CFPB) and Regulation F

What It Is: The CFPB is the federal agency with primary authority over consumer financial products and services, including debt collection. In 2021, the CFPB issued Regulation F, which modernized and clarified debt collection rules.

Regulation F Key Provisions:

Call Frequency Limits:

- We may NOT call a consumer more than 7 times within 7 consecutive days regarding a particular debt
- After speaking with the consumer about a particular debt, we may NOT call again for at least 7 days regarding that debt
- These limits apply per debt, not per consumer (if someone has multiple debts, separate counts apply)

Voicemail and Text Messages:

- These are considered "telephone calls" under Regulation F
- They count toward the 7-in-7 limit
- Special rules apply to ensure limited-content messages don't violate privacy

Email Communications:

- Detailed rules about opt-out mechanisms
- Must provide clear unsubscribe options

- Subject line restrictions

Social Media:

- Generally prohibited unless consumer has consented
- Must be private, not public
- Complex rules apply

Time-Barred Debt:

- Special disclosure requirements when collecting debt past the statute of limitations
- Must inform consumers they cannot be sued
- Must be careful about revival of time-barred debt

Validation Notice Requirements

What It Is: Within 5 days of first contact, we must send the consumer a written validation notice containing specific information.

Required Contents:

- The name of the creditor to whom the debt is owed
- The consumer's account number (if available)
- The current amount of the debt
- An itemization of the debt (principal, interest, fees)
- Information about how to dispute the debt
- Information about obtaining the name and address of the original creditor
- Statement of consumer rights under the FDCPA

Important:

- If a consumer disputes the debt in writing within 30 days, we must cease collection until we provide verification
- We must honor reasonable requests for information about the debt

Recording and Disclosure Requirements

Call Recording: Many states require one-party or two-party consent for call recording:

One-Party Consent States: Most states, including NY, NJ, TX, and NV, require only one party (that's us) to consent to recording. However, best practice is to always notify consumers that calls are recorded.

Two-Party Consent States: Some states, including CA, PA, and MA, require ALL parties to consent to recording.

Our Practice: At Resolve First Collections, we ALWAYS notify consumers at the beginning of every call that it may be recorded for quality and training purposes. This ensures compliance regardless of state law.

Sample Language: "This call may be recorded or monitored for quality assurance and training purposes."

Mini-Miranda Warning

What It Is: The "Mini-Miranda" is a required disclosure that you must make during the first communication with a consumer, and optionally in subsequent communications.

Required Language: "This is an attempt to collect a debt. Any information obtained will be used for that purpose."

On Subsequent Communications: "This is a debt collector."

When to Use It:

- First call: Always use the full Mini-Miranda AFTER verifying you're speaking with the consumer

- Subsequent calls: Use the shorter version
- If you're unsure whether it's the first contact, use the full version

Important Notes:

- This must be stated clearly and prominently
- It should be stated AFTER you verify you're speaking with the correct person
- It cannot be buried in other information
- Never give the Mini-Miranda to a third party

UDAAP: Unfair, Deceptive, or Abusive Acts or Practices

What It Is: UDAAP is a broad standard enforced by the CFPB that prohibits practices that are:

- **Unfair:** Causes substantial injury that consumers cannot reasonably avoid and that is not outweighed by benefits
- **Deceptive:** Misleading consumers or omitting material information
- **Abusive:** Takes unreasonable advantage of consumers' lack of understanding or inability to protect themselves

Examples in Debt Collection Context:

Unfair:

- Threatening actions you cannot legally take
- Calling at times you know are inconvenient for the consumer
- Applying payments incorrectly

Deceptive:

- Misrepresenting the debt amount
- Falsely implying legal action is imminent
- Using false company names to deceive

Abusive:

- Taking advantage of someone's limited English proficiency
- Exploiting a consumer's vulnerability (elderly, cognitive impairment)
- Creating confusion about the debt or consumer's rights

State-Specific Regulations

We operate in multiple states, and each has additional requirements:

New York:

- Additional licensing requirements
- Specific notice requirements
- Restrictions on certain collection practices

New Jersey:

- Strong consumer protection laws
- Additional disclosure requirements
- Specific rules about interest and fees

Pennsylvania:

- Two-party consent for recording
- Additional debt collection rules
- Licensing requirements

Connecticut:

- Strict collection regulations
- Additional notice requirements
- Restrictions on collection practices

Massachusetts:

- Two-party consent for recording
- Strong consumer protections
- Specific licensing and bonding requirements

Texas:

- Specific licensing requirements
- Additional consumer protections
- Restrictions on certain collection tactics

California:

- Two-party consent for recording
- Rosenthal Fair Debt Collection Practices Act (state equivalent to FDCPA)
- Very strict consumer protection laws
- Additional disclosure requirements

Oregon:

- Specific collection rules
- Additional licensing requirements
- Consumer protection provisions

Nevada:

- Licensing requirements
- Specific collection rules
- Consumer protection laws

Important: Your supervisor will provide state-specific training and references. When in doubt about state requirements, ASK before proceeding.

Consequences of Violations

Understanding what happens when regulations are violated helps you understand why compliance is so important:

For You Personally:

- You can be named individually in lawsuits
- Personal liability for damages
- Loss of employment
- Damage to your professional reputation

For Resolve First Collections:

- Lawsuits and legal fees
- Fines and penalties (potentially thousands per violation)
- Loss of clients
- Loss of license to operate
- Reputational damage

For Our Clients:

- Vicarious liability for our actions
- Reputational damage
- Loss of trust

Bottom Line: Compliance isn't just about following rules—it's about protecting yourself, your colleagues, your company, and doing right by consumers.

5. Third-Party Debt Collection Explained

What Is Third-Party Debt Collection?

First-Party vs. Third-Party:

First-Party Collection: This is when the original creditor (the company the consumer owes) attempts to collect the debt themselves. For example, when a toll authority sends bills and makes calls from their own office.

Third-Party Collection: This is when the original creditor hires an outside company (like Resolve First Collections) to collect on their behalf. We are the "third party" in the relationship between the creditor and the consumer.

How We Work

Contingency Basis: We typically work on a contingency fee basis, meaning:

- We earn a percentage of what we collect
- We only get paid when we successfully collect
- This aligns our interests with our clients'
- It motivates us to be effective while staying compliant

Agency Relationship:

- We act as the authorized agent of our clients
- We have the legal right to collect on their behalf
- We must follow both their guidelines and all applicable laws
- We represent them professionally in all interactions

The Debt Lifecycle

Understanding how debt reaches us helps you understand your role:

Stage 1: Original Service (Day 1) Consumer uses toll road, bridge, or tunnel. Automated system captures vehicle information.

Stage 2: Initial Billing (Days 1-30) Toll authority sends invoice to registered owner of vehicle. Payment is expected within a specified time frame.

Stage 3: Reminder Notices (Days 30-60) If unpaid, toll authority sends reminder notices, typically with warnings about additional fees.

Stage 4: Late Fees and Penalties (Days 60-90) Account begins accumulating late fees and penalties according to client policy and state law.

Stage 5: Final Notice (Days 90-120) Toll authority sends final notice before referring account to collections. This is the last chance to resolve directly with the original creditor.

Stage 6: Third-Party Placement (Day 120+) Account is placed with Resolve First Collections. This is where you come in.

Stage 7: Collection Efforts (Ongoing) We attempt to contact the consumer, explain the debt, and arrange payment.

Stage 8: Resolution or Legal Action Account is either:

- Paid in full
- Settled for less (per client guidelines)
- Placed on payment plan
- Returned to client as uncollectible
- Referred for legal action (client's decision)

Types of Accounts We Handle

Active Accounts: Recent placements where the debt is relatively new to collections. These are your primary focus.

Aged Accounts: Older debts that have been harder to collect. These require different strategies and sensitivity to time-barred debt issues.

Skiptraced Accounts: Accounts where the consumer's contact information was incorrect or outdated, and we've had to locate them.

Legal Accounts: Accounts that have been or are being referred for legal action. Special handling is required.

Disputed Accounts: Accounts where the consumer has disputed the debt. These must be handled per validation notice requirements.

Your Authority and Limitations

What You CAN Do:

- Contact consumers about their debts
- Explain the nature and amount of the debt
- Offer payment plans within established parameters
- Accept payments
- Provide information about the debt
- Update account information
- Document all interactions

What You CANNOT Do (Without Supervisor Approval):

- Settle for less than the full amount (unless client guidelines allow and you have authority)
- Make promises about not reporting to credit bureaus (unless you have specific authority)
- Make decisions about legal action
- Waive fees or interest without authorization
- Deviate from client-specific guidelines
- Access systems or accounts you're not authorized for

When in Doubt: If you're ever unsure whether you have the authority to do something, STOP and ask your supervisor. It's always better to pause and ask than to make an unauthorized decision.

6. Toll Debt: Understanding What We Collect

The Nature of Toll Debt

Toll debt has unique characteristics that differ from other types of consumer debt:

Small Individual Amounts:

- Original tolls might be just \$1.50 to \$25 per transaction
- This can make consumers feel like it's "not a big deal"
- However, penalties and fees can multiply these amounts significantly

Multiple Transactions:

- Most accounts involve multiple trips through toll facilities
- An account might have dozens or even hundreds of individual tolls
- This complexity can be overwhelming to consumers

Automated Collection:

- No human interaction at the time of service
- E-ZPass, toll-by-plate, and similar systems
- Consumers may not realize they owe anything

Billing Challenges:

- Bills go to registered vehicle owner, who may not have been driving
- Rental cars create complications
- Incorrect license plate readings can occur
- Address changes mean bills go undelivered

Common Consumer Scenarios

Understanding WHY consumers have unpaid toll debt helps you communicate more effectively:

Scenario 1: The Unaware Driver "I didn't know I had to pay. I thought it was included in my rental car fee."

- Common with rental vehicles
- Consumer genuinely didn't understand the system
- Approach: Education and patience

Scenario 2: The Lost Bill "I never received any bills."

- Address changes
- Bills sent to incorrect address
- Vehicle registered to someone else
- Approach: Verify current contact information and explain what happened

Scenario 3: The Disputer "That wasn't me driving. I wasn't even in that state."

- Vehicle used by family member, friend, or ex-spouse
- Stolen vehicle or plates
- License plate misread by camera
- Approach: Explain dispute process; document carefully

Scenario 4: The Overwhelmed Debtor "I know I owe it, but I can't afford it right now."

- Legitimate financial hardship
- Multiple debts competing for limited funds
- Approach: Empathy and payment plan options

Scenario 5: The Avoider "I've been meaning to take care of this."

- Procrastination
- Hoping it will go away
- Approach: Motivation and urgency (consequences of non-payment)

Scenario 6: The Repeat Offender "I use toll roads all the time without paying."

- Intentional non-payment
- May have removed plates or covered them
- Approach: Professional but firm; explain consequences

Toll-Specific Challenges

License Plate Issues:

- Misread plates (O vs 0, I vs 1)
- Temporary tags
- Obscured plates
- Stolen plates

Vehicle Transfers:

- Car was sold but plates not transferred
- Registration not updated
- Previous owner disputes charges

Rental Vehicle Complications:

- Rental companies may have billing agreements with toll authorities
- Consumer confusion about who's responsible
- Administrative fees from rental companies on top of tolls

Out-of-State Violations:

- Harder to enforce
- Consumers may feel "safe" from consequences
- License plate reciprocity agreements vary by state

Time Gaps:

- Tolls may be from months or years ago
- Consumer doesn't remember the trip
- Creates disputes about validity

How to Explain Toll Debt to Consumers

Be Clear and Specific: "Mr. Johnson, you have 47 unpaid tolls from the Garden State Parkway between June and September of 2024. The original toll amounts were \$143.25, and with penalties and administrative fees, the current balance is \$847.30."

Break It Down: "Let me explain how this balance grew. Each toll that wasn't paid within 30 days received a \$50 administrative fee per state regulations. That's why a few dollars in tolls became a much larger amount."

Provide Context: "These tolls were captured by an automated toll-by-plate system. When a vehicle passes through without an E-ZPass, cameras photograph the license plate and a bill is sent to the registered owner."

Acknowledge Confusion: "I understand this is confusing, especially if you weren't aware of the charges. Many people don't realize that when you use a toll facility without an E-ZPass, you'll receive a bill later."

Client-Specific Guidelines

Each toll authority client may have different:

- Fee structures
- Payment plan policies
- Discount or settlement authority
- Dispute procedures
- Required documentation
- Reporting policies

Important: Always refer to the client-specific guidelines document for the account you're working. These guidelines are kept separately and updated regularly. When in doubt, ask your supervisor about client-specific policies.

Red Flags to Watch For

Potential Fraud:

- Consumer claims vehicle was totaled/sold/stolen before alleged toll use
- Claims vehicle never existed or they never owned such a vehicle
- License plate number seems incorrect for the vehicle type

Action: Document thoroughly and escalate to supervisor for verification.

Identity Theft:

- Consumer has police report or FTC identity theft report
- Clear evidence someone else was using their identity

Action: Follow identity theft procedures; request documentation.

Deceased Account Holder:

- Consumer states account holder is deceased
- May need to deal with estate

Action: Stop collection immediately; request death certificate; escalate.

Bankruptcy:

- Consumer mentions filing or having filed bankruptcy
- Bankruptcy case number provided

Action: Stop collection immediately; escalate for legal review.

Disputed Amount:

- Consumer disputes the charges or amount
- Claims some tolls are not theirs

Action: Document dispute; follow validation notice procedures; may need client verification.

7. The Art of the Collection Call

Pre-Call Preparation

Before you pick up the phone or answer an incoming call, you must be prepared:

Review the Account:

- Consumer's name and contact information
- Debt amount and original creditor
- Account history (previous calls, promises to pay, disputes)
- Payment history (if any)
- Special notes or flags

Know Your Client's Guidelines:

- Payment plan parameters
- Settlement authority (if any)

- Specific requirements for this client

Prepare Mentally:

- Take a breath and center yourself
- Remember you're providing a solution
- Be ready for various emotional responses
- Have your compliance checklist in mind

Have Your Tools Ready:

- Account on screen
- Payment processing system available
- Client guidelines document accessible
- Notepad for documentation

The Collection Call Structure

Every collection call should follow a basic structure, though you'll adapt based on the consumer's responses:

Phase 1: Opening and Compliance (First 30 Seconds)

A. Recording Notice "This call may be recorded or monitored for quality assurance and training purposes."

B. Identify Yourself and Your Company "This is [Your Name] calling from Resolve First Collections."

C. Verify You're Speaking to the Right Person "Am I speaking with [Consumer Name]?"

Important: Do NOT discuss the debt until you've verified you're speaking with the consumer or their authorized representative. If speaking to someone else, you cannot reveal that this is about a debt.

D. Mini-Miranda Disclosure (AFTER verification) First call: "This is an attempt to collect a debt. Any information obtained will be used for that purpose."

Subsequent calls: "This communication is from a debt collector."

If wrong person answers: "Is [Consumer Name] available?" If they ask who's calling or what it's about, say: "This is [Your Name] calling from Resolve First Collections. May I speak with [Consumer Name]?" Do NOT give the Mini-Miranda or discuss the debt until you've verified you're speaking with the correct person.

Phase 2: Purpose and Overview (Next 60 Seconds)

A. State the Purpose "I'm calling regarding an outstanding balance with [Client Name] for unpaid tolls."

B. Provide Account Overview "Our records show a balance of \$[Amount] for tolls that remain unpaid from [Time Period]."

C. Verify Basic Information "Can you confirm I have the correct mailing address for you at [Address]?"

This serves two purposes:

1. Ensures you have correct contact information
2. Confirms they received (or should have received) prior notices

D. Gauge Understanding "Were you aware of this outstanding balance?"

This question helps you understand where the consumer is:

- Completely unaware: Need education
- Aware but confused: Need clarification

- Aware but disputing: Need to follow dispute procedures
- Aware and avoiding: Need motivation

Phase 3: Discussion and Problem-Solving (Main Body of Call)

This is where your skills really matter. Based on the consumer's response, you'll take different paths:

Path A: The Cooperative Consumer

Consumer: "Yes, I know about it. I've been meaning to take care of it."

Your Approach:

- Express appreciation for their willingness to resolve it
- Confirm the exact amount owed
- Present payment options clearly
- Guide them toward immediate action

Example: "I appreciate you acknowledging this, Mr. Johnson. The quickest way to resolve this is with a payment today. Are you able to take care of the full balance of \$847.30 right now?"

If yes: Process payment immediately.

If no: "I understand. We want to help you resolve this. Would a payment plan work better for you?"

Path B: The Disputing Consumer

Consumer: "I don't think I owe this. Those weren't my tolls."

Your Approach:

- Listen without becoming defensive
- Show empathy
- Explain the validation process
- Document everything carefully

Example: "I understand your concern, Mr. Johnson. Let me explain what information we have, and then I'll tell you about the dispute process."

Provide specific details: "Our client's records show 47 tolls on the Garden State Parkway between June 3rd and September 15th, 2024, on a vehicle with license plate [ABC1234], which is registered to you."

Then explain rights: "If you're disputing this debt, you have the right to request validation. I can send you information about these specific tolls, including dates, times, and photographs of the license plate if available. Would you like me to send you that information?"

Important: If they dispute in any way, note it carefully and follow your dispute procedures. We cannot continue active collection while a dispute is pending without providing validation.

Path C: The Financially Struggling Consumer

Consumer: "I know I owe it, but I just lost my job / had medical bills / can't afford it right now."

Your Approach:

- Show genuine empathy
- Acknowledge their difficulty
- Focus on solutions, not problems
- Present options

Example: "I'm sorry to hear you're going through that, Mr. Johnson. I know this is a difficult time. The reason I'm calling is to help you find a solution that works for your situation so this doesn't become a bigger problem down the road."

Build urgency gently: "Right now, this balance could affect your credit rating, and there's a possibility of additional legal action. I want to help you avoid those consequences."

Present options: "What if we set up a payment plan? Even a small payment today would show good faith and stop this from escalating. What amount could you manage right now?"

Path D: The Angry or Hostile Consumer

Consumer: "Stop calling me!" or "This is harassment!" or [various profanity]

Your Approach:

- Stay calm and professional
- Do not respond to hostility with hostility
- Listen to their concerns
- De-escalate

Example: "Mr. Johnson, I understand you're frustrated. I'm here to help resolve this, not to cause more stress. Can you tell me what your main concern is?"

Or: "I'm sorry you feel that way. My goal is just to provide you with information about this account and discuss options to resolve it."

If they use profanity: "Mr. Johnson, I want to help you, but I need us to keep this conversation professional. Can we discuss your options?"

If they continue to be hostile: "Mr. Johnson, I'd like to help you resolve this, but I can't continue the call if the language continues. I'm going to end this call now, but I encourage you to call us back at [phone number] when you're ready to discuss your options. Have a good day."

Important: You NEVER have to tolerate abuse. If someone is being threatening or excessively hostile, you can end the call professionally. Document what happened and notify your supervisor.

Path E: The Avoider

Consumer: "Can you call me back later?" or "I'm busy right now" or "Just send me something in the mail"

Your Approach:

- Create urgency without being pushy
- Try to get commitment before ending call
- If they truly can't talk now, schedule a callback

Example: "I understand you're busy, Mr. Johnson. This will only take a few minutes, and it's important that we address this today. The balance has been pending for [time period], and I want to help you before this escalates further. Do you have just five minutes right now?"

If they insist they can't talk: "I understand. What day and time would be best to reach you? I'll make a note to call back then."

Get specific: Not "sometime next week" but "Tuesday at 6 PM."

"I'll call you Tuesday evening at 6 PM. In the meantime, the balance remains \$847.30. Even if you can make a partial payment before then, it would help your situation. Can I give you our payment phone number and website?"

Phase 4: Negotiating Payment

Present Payment Options Clearly:

"You have a few options to resolve this:

Option 1: Pay the full balance of \$847.30 today, and this matter is completely resolved.

Option 2: Set up a payment plan. [Explain parameters per client guidelines]

Option 3: [If applicable per client guidelines] In some cases, we may be able to offer a settlement for less than the full amount."

Important: Only mention settlement if:

- Your client allows it
- You have specific authority
- It's appropriate for the situation

Creating Payment Plans:

"Let's look at a payment plan that works for your budget. The total is \$847.30. If you could pay \$200 today as a down payment, we could spread the remaining \$647.30 over [X months] at about \$[X] per month. Does that sound workable?"

Keys to Successful Payment Arrangements:

- Get the largest down payment possible
- Make the payments affordable but meaningful
- Set specific due dates (not vague "beginning of month")
- Get clear commitment on payment method
- Confirm their understanding

Processing Payments:

When they agree to pay:

"Great, Mr. Johnson. I'm going to process your payment of \$200 today. What form of payment would work best for you—debit card, credit card, or checking account?"

Collect information carefully:

- Verify all payment details
- Repeat information back to confirm
- Explain when payment will process
- Provide confirmation number
- Explain what happens next

"Your payment has been processed successfully. Your confirmation number is [Number]. This payment brings your balance to \$647.30, and your first payment plan payment of \$130 will be due on October 15th. We'll send you a reminder before each payment is due. Do you have any questions?"

Phase 5: Closing and Documentation

Summarize the Resolution: "Just to recap, Mr. Johnson: Today you've paid \$200 toward your balance. Your remaining balance is \$647.30, which will be paid in five monthly payments of \$130, with the first payment due October 15th. You'll receive email reminders before each payment."

Provide Contact Information: "If you have any questions or need to reach us, you can call [phone number] or visit our website at [website]. Your account number is [number]."

Thank Them: "Thank you for taking care of this today, Mr. Johnson. I appreciate your cooperation."

Post-Call Documentation: Immediately after EVERY call, document:

- Date and time of call

- Who you spoke with (or if you left a voicemail)
- Summary of conversation
- Any disputes or concerns raised
- Payment arrangements made
- Follow-up needed
- Next call date (if applicable)

Good documentation is essential for:

- Compliance with regulations
 - Protecting the company in disputes
 - Ensuring continuity if another collector calls
 - Tracking account history
-

8. Essential Rules and Best Practices

The Cardinal Rules (NEVER Violate These)

1. Never Lie or Misrepresent

- Don't exaggerate consequences
- Don't claim you're someone you're not (lawyer, law enforcement)
- Don't misstate the amount owed
- Don't threaten actions you can't or won't take

2. Never Harass

- Don't call repeatedly just to annoy
- Don't use profanity or abusive language
- Don't make threats
- Don't be aggressive or intimidating

3. Never Discuss the Debt with Third Parties

- Don't tell family members about the debt
- Don't leave detailed voicemails where others might hear
- Don't discuss the debt with coworkers or roommates
- Very limited exceptions apply (location purposes only)

4. Never Call Outside Allowed Hours

- No calls before 8 AM consumer's local time
- No calls after 9 PM consumer's local time
- Always check time zones

5. Never Ignore a Cease Communication Request

- If a consumer tells you to stop calling, you must stop
- They can request this orally or in writing
- Limited exceptions apply (to inform of specific actions)
- Immediately flag the account and notify supervisor

6. Never Ignore a Dispute

- If consumer disputes the debt, stop collection
- Follow validation procedures
- Document everything carefully
- Resume only after providing validation

7. Never Violate the 7-in-7 Rule

- Do not call same consumer more than 7 times in 7 consecutive days about a particular debt
- After speaking with them, wait 7 days before calling again about that debt
- Track carefully in your system

Communication Best Practices

Speaking Effectively:

Volume and Pace:

- Speak clearly at a moderate pace
- Don't speak too fast (shows aggression or deception)
- Don't speak too slow (seems condescending)
- Match your pace somewhat to theirs

Tone:

- Professional but friendly
- Confident without being aggressive
- Empathetic when appropriate
- Never sarcastic or dismissive

Language:

- Use clear, simple language
- Avoid jargon unless necessary, then explain it
- Be specific with dates, amounts, and actions
- Avoid vague statements

Active Listening:

- Let the consumer finish speaking
- Don't interrupt (except to stop disclosure of SSN or payment info in unsafe context)
- Show you're listening: "I understand," "I hear what you're saying"
- Ask clarifying questions

Building Rapport:

- Use their name (not too much, but appropriately)
- Find common ground when possible
- Show genuine empathy
- Be human—you're not a robot

Example of Good Rapport: Consumer: "I've had a really rough year. Lost my job, and my mom got sick." You: "I'm sorry to hear that. That sounds really challenging. I appreciate you being open with me about your situation. Let's see if we can find a solution that works for where you are right now."

Bad Response: "Well, you still owe the money regardless of your situation."

Even when you can't waive the debt, you can show empathy while working toward resolution.

Handling Common Objections

"I never received a bill"

- Response: "I understand that's frustrating. Bills were sent to [address]. Is that the correct address?" Then explain current situation and payment options.

"This isn't my debt"

- Response: "Let me verify the information we have. The debt is for [specific details]. Does any of that sound familiar?" If they still dispute, follow dispute procedures.

"I already paid this"

- Response: "Let me check our records. When did you make the payment, and who did you pay?" Document and investigate. If they did pay, correct it immediately.

"I'm going to sue you"

- Response: "You certainly have that right, sir/ma'am. In the meantime, the debt remains outstanding. Would you like to discuss resolution options?"

"I'm filing bankruptcy"

- Response: "If you've filed bankruptcy, please provide the case number and date, and we'll verify with our legal department." Stop collection immediately if legitimate.

"I'll pay you tomorrow / next week / when I get paid"

- Response: "I appreciate your willingness to resolve this. What I'd like to do is set up a specific payment arrangement today so we have it scheduled. When exactly do you get paid?"

"That's too much money"

- Response: "I understand this is a significant amount. Let's break this down and see what options work for your budget." Then discuss payment plans.

"Just take me to court"

- Response: "Legal action is one possibility, but it's not the outcome I'm hoping for. It would be much better for your situation if we could resolve this now. Court judgments can affect your credit and result in wage garnishment. Would you prefer to avoid those consequences?"

"This is harassment"

- Response: "I apologize if you feel that way. My goal is just to help you resolve this outstanding debt. We're following all legal guidelines for contact. Would you like to discuss payment options so we can resolve this and end the need for further contact?"

"Stop calling me"

- Response: "I can certainly note that you'd prefer not to be contacted by phone. If you'd like to formally request that we cease communication, you can do so in writing. However, that doesn't make the debt go away—it just limits how we can contact you about it. Would you like to resolve this now so we don't need to pursue other options?"

The Power of Questions

Good collection specialists don't just talk—they ask strategic questions:

Open-Ended Questions:

- "Can you tell me about your situation?"
- "What's your main concern about this debt?"
- "What would work best for you?"

Clarifying Questions:

- "When you say [X], do you mean [Y]?"

- "Can you help me understand what happened?"
- "Are you saying that [restate their concern]?"

Commitment Questions:

- "If I could get you [X], would you be willing to [Y]?"
- "What amount could you pay today to start resolving this?"
- "Are you committed to making this payment on October 15th?"

Alternative Choice Questions:

- "Would Tuesday or Thursday work better for a payment?"
- "Would you prefer to pay weekly or monthly?"
- "Would a debit card or checking account work better?"

Emotional Intelligence

Recognize Emotional States:

Anger:

- Stay calm
- Let them vent briefly
- Acknowledge their feelings: "I can hear that you're frustrated"
- Don't take it personally
- Refocus on solutions

Fear/Anxiety:

- Provide reassurance
- Be clear about what will and won't happen
- Explain the process
- Show empathy

Shame/Embarrassment:

- Normalize the situation: "Many people find themselves in this situation"
- Focus on solutions, not blame
- Maintain their dignity

Confusion:

- Slow down
- Explain clearly
- Check for understanding
- Be patient

Denial:

- Present facts clearly
- Don't argue
- Offer to provide documentation
- Focus on moving forward

Creating Urgency (Without Threats)

You want consumers to take action now, but you must create urgency legally and ethically:

Good Ways to Create Urgency:

"The longer this remains unpaid, the more it will affect your credit score."

"If this isn't resolved, it may be referred for legal action, which could result in a judgment and wage garnishment."

"Resolving this today stops additional fees from accruing."

"The sooner we get this handled, the sooner you can move forward without this hanging over you."

Bad Ways (Never Do This):

"If you don't pay today, I'm sending the sheriff to your house tomorrow." (False threat)

"Your wages are going to be garnished next week." (Not your authority to state unless it's actually happening)

"You'll be arrested if you don't pay." (Debt is not a criminal matter)

"Your property will be seized." (False threat)

Professionalism Standards

Always:

- Be respectful, even when the consumer is not
- Maintain confidentiality
- Follow through on commitments
- Be honest and transparent
- Take responsibility for errors
- Ask for help when you need it

Never:

- Argue with consumers
- Take things personally
- Make promises you can't keep
- Share consumer information inappropriately
- Discuss your personal life extensively
- Express political opinions or controversial views
- Discriminate based on any protected characteristic

Self-Care and Stress Management

This job can be emotionally taxing. Taking care of yourself is essential:

During Your Shift:

- Use your breaks
- Stay hydrated
- Take deep breaths between difficult calls
- Stand up and stretch
- Don't skip lunch

Mental Health:

- Don't take angry calls personally
- Debrief difficult calls with your supervisor
- Celebrate your wins
- Remember you're helping people
- Maintain boundaries between work and personal life

When You're Struggling:

- Talk to your supervisor
- Use available employee assistance resources
- Take mental health days when needed
- Remember: it's okay to find this challenging

Building Your Skills

Continuous Improvement:

- Listen to call recordings and learn from them
- Ask for feedback regularly
- Role-play scenarios with colleagues
- Study top performers
- Read updates on regulations
- Stay curious and keep learning

Track Your Progress:

- Monitor your collection rates
- Notice which techniques work best for you
- Identify areas where you struggle
- Set personal goals
- Celebrate improvements

9. Compliance Checklist and Quick Reference

Pre-Call Compliance Checklist

☐ Verify consumer's time zone ☐ Confirm time is between 8 AM - 9 PM in their time zone ☐ Review account for any cease communication flags ☐ Review account for bankruptcy flags ☐ Review account for dispute flags ☐ Check call count (7-in-7 rule) ☐ Review previous call notes ☐ Have client-specific guidelines accessible ☐ Recording system active

During-Call Compliance Checklist

☐ Recording disclosure made ☐ Proper identification (name and company) ☐ Verified correct party BEFORE Mini-Miranda ☐ Mini-Miranda stated (after verification) ☐ Did not discuss debt with third parties ☐ No harassment, threats, or abusive language ☐ No false or misleading statements ☐ Documented disputes immediately ☐ Stopped collection if cease communication requested ☐ Stopped collection if bankruptcy mentioned

Post-Call Compliance Checklist

☐ Account documented thoroughly ☐ Any disputes flagged appropriately ☐ Payment arrangements entered correctly ☐ Follow-up dates scheduled ☐ Special circumstances noted ☐ Call count updated ☐ Supervisor notified of any issues

Quick Reference: Key Disclosures

Recording Notice: "This call may be recorded or monitored for quality assurance and training purposes."

Mini-Miranda (First Contact - AFTER verifying correct person): "This is an attempt to collect a debt. Any information obtained will be used for that purpose."

Mini-Miranda (Subsequent Contact - AFTER verifying correct person): "This communication is from a debt collector."

Cease Communication Response: "I'll note your request. You can make this request formally in writing to [address]. Please understand that this doesn't eliminate the debt, only our ability to contact you about it."

Dispute Acknowledgment: "I'm noting your dispute. We'll send you validation information within 30 days. Collection activity will be suspended until we provide that validation."

Bankruptcy Disclosure: "If you've filed bankruptcy, please provide your case number and the date of filing. We'll verify this information and suspend collection activity."

Quick Reference: Time Restrictions

Calling Hours: 8:00 AM - 9:00 PM (Consumer's local time)

Time Zones for Our Operating States:

- NY, NJ, PA, CT, MA: Eastern Time (ET)
- TX: Central Time (CT) - note some parts are Mountain Time
- CA, NV, OR: Pacific Time (PT)

7-in-7 Rule:

- Maximum 7 calls in 7 consecutive days per debt
- After speaking with consumer, 7-day waiting period before next call about that debt

Quick Reference: Prohibited Actions

NEVER:

- Call before 8 AM or after 9 PM consumer local time
- Call consumer at work after being told not to
- Discuss debt with third parties (with limited exceptions)
- Use obscene, profane, or abusive language
- Threaten violence or harm
- Threaten illegal actions
- Falsely claim to be attorney or law enforcement
- Misrepresent amount or status of debt
- Imply debt will affect credit if it won't (or vice versa)
- Continue collection during dispute period without validation
- Ignore cease communication requests
- Exceed 7-in-7 call limits
- Give Mini-Miranda before verifying you're speaking with the consumer

Quick Reference: Red Flags Requiring Immediate Escalation

Stop Immediately and Escalate If Consumer Mentions:

- Bankruptcy (case number, filing date, attorney)
- Death of account holder
- Identity theft (with police report)
- Attorney representation
- Active military duty (SCRA protections)
- Serious threats against themselves or others
- Mental health crisis

Document and Investigate If Consumer Claims:

- Payment already made
- Never owned the vehicle
- Vehicle was sold before alleged tolls
- License plate is incorrect
- Tolls are from impossible locations/dates

Quick Reference: Payment Processing

Before Processing Payment: ☐ Verify identity ☐ Confirm account number ☐ State exact amount being paid ☐ Explain what payment covers ☐ Clarify remaining balance (if any) ☐ Confirm payment method ☐ Get explicit authorization

Acceptable Payment Methods:

- Debit card
- Credit card
- Checking account (ACH)
- [Others per company policy]

Never Accept:

- Cash (in person or by mail)
- Third-party checks (usually)
- [Other restrictions per company policy]

After Processing Payment:

- Provide confirmation number
- Explain when payment will post
- Confirm remaining balance
- Explain next steps (if payment plan)
- Thank the consumer

Quick Reference: State-Specific Notes

Two-Party Consent States (Recording):

- California
- Pennsylvania
- Massachusetts

In these states, enhanced recording notices may be required. Follow state-specific scripts.

Licensing and Special Requirements: Each state has unique requirements. Refer to state-specific training materials for:

- Required disclosures
 - Interest and fee limitations
 - Statute of limitations
 - Special consumer protections
 - State-specific forms
-

10. Scenarios and Role-Playing Exercises

How to Use This Section

This section provides realistic scenarios you'll encounter. Use these to:

- Practice before you take live calls
- Role-play with trainers or peers
- Review when you encounter similar situations
- Learn multiple approaches to common situations

For each scenario, we provide:

- The situation

- What the consumer might say
- A suggested approach
- Alternative strategies
- Common mistakes to avoid

Scenario 1: The Cooperative First-Time Contact

Situation: You're calling Michael Stevens about \$425 in unpaid tolls from the New Jersey Turnpike. This is your first contact. Account is 120 days old.

Consumer Response: "Oh, hi. Yeah, I've been getting notices about this. I know I need to take care of it. Things have just been crazy busy."

Suggested Approach:

YOU: "I appreciate your willingness to address this, Mr. Stevens. Let me confirm the details with you. Our records show \$425 in unpaid tolls from trips on the New Jersey Turnpike between April and June of this year. Does that sound familiar?"

CONSUMER: "Yes, that sounds right. I was commuting to a new job and I guess I wasn't keeping track."

YOU: "I understand—it's easy for these to add up. The good news is we can resolve this today. The quickest way is to take care of the full \$425 right now. Are you able to do that?"

If yes: Process payment.

If no: "I understand. What amount could you manage today to start resolving this?"

Key Techniques Used:

- Acknowledged cooperation positively
- Confirmed details
- Asked for full payment first
- Had payment plan ready as backup
- Used assumptive language ("we can resolve this today")

Common Mistakes to Avoid:

- Jumping straight to payment plan without asking for full payment
- Being too aggressive when consumer is already cooperative
- Failing to confirm account details
- Not securing payment immediately when they're willing

Scenario 2: The Disputer

Situation: You're calling Sarah Martinez about \$650 in tolls from the Massachusetts Turnpike. She answers the phone.

Consumer Response: "Wait, what? I don't owe any tolls. I haven't even been to Massachusetts in over a year!"

Suggested Approach:

YOU: "I understand your concern, Ms. Martinez. Let me give you the specific information we have, and then I'll explain the dispute process. Our client's records show tolls on the Massachusetts Turnpike between July 15th and August 20th of this year on a vehicle with license plate [ABC123], which is registered to you at [address]. Does any of that information sound familiar?"

CONSUMER: "That's my plate, but I'm telling you, I wasn't driving in Massachusetts. Maybe someone stole my plate?"

YOU: "That's definitely something we need to investigate. You have the right to dispute this debt and request validation. What I can do is note your dispute and have our client send you detailed documentation including dates, times, and

photographs of the vehicle if available. Would you like me to arrange that?"

CONSUMER: "Yes, I want to see proof because this isn't me."

YOU: "Absolutely. I'm noting your dispute right now. You should receive validation documentation within 30 days at [confirm address]. In the meantime, we'll suspend active collection on this account. If you have any police reports related to stolen plates or vehicle theft, it would be helpful to provide those. Do you have any questions about the process?"

What to Document:

- Specific nature of dispute
- Consumer's explanation
- Validation notice requested
- Address confirmed for mailing
- Date dispute was received
- Suspension of collection activities

Key Techniques Used:

- Took dispute seriously without being defensive
- Provided specific information
- Explained rights and process
- Confirmed address for validation notice
- Suggested relevant documentation (police report)
- Made consumer feel heard

Common Mistakes to Avoid:

- Arguing with the consumer about whether they owe the debt
- Continuing collection activities during dispute
- Failing to document dispute thoroughly
- Not explaining the validation process
- Being dismissive of their concerns

Scenario 3: The Financial Hardship Case

Situation: You're calling Robert Chen about \$920 in toll debt from New York toll facilities. Account is 180 days old.

Consumer Response: "Look, I know I owe this, okay? I lost my job three months ago and I'm barely keeping my head above water. I've got rent, utilities, kids to feed. I just can't deal with this right now."

Suggested Approach:

YOU: "Mr. Chen, I'm sorry to hear you're going through such a difficult time. I appreciate you being honest with me about your situation. The reason I'm calling today is actually to help you find a solution that works for where you are right now, so this doesn't become an even bigger problem down the road."

CONSUMER: "How is it going to get worse? It's not like I have anything for you to take."

YOU: "I understand it feels overwhelming. Here's what I'm concerned about: right now, this is affecting your credit score, and if we can't work out a resolution, it could potentially lead to legal action, which might result in wage garnishment once you're working again. I'd like to help you avoid those consequences."

CONSUMER: [Sighs] "So what am I supposed to do?"

YOU: "Let's talk about what's realistic for your situation. Even a small payment today would show good faith and help us set up a plan that works with your budget. What amount could you manage right now—even \$25 or \$50?"

CONSUMER: "I could probably do \$50, but that's it."

YOU: "That's great—that's a solid start. If you pay \$50 today, I can set up a payment plan for the remaining \$870. What if we spread that over six months at about \$145 per month, starting after you're back to work? When do you anticipate finding employment?"

Key Techniques Used:

- Showed genuine empathy
- Didn't dismiss or minimize their hardship
- Created urgency gently (consequences, not threats)
- Asked for something achievable
- Gave credit for willingness to pay anything
- Structured plan around their situation
- Asked forward-looking question about employment

Alternative Approach: If they truly cannot pay anything: "I understand, Mr. Chen. What I'd like to do is document your current situation. Are you receiving unemployment benefits? [Gather information.] What date would you be able to make a first payment? Let's schedule this for [specific date] and I'll call you then to set up a payment plan. In the meantime, I need you to understand that this balance continues to accrue interest, and we will need to reach a resolution. Does [date] work for you?"

Common Mistakes to Avoid:

- Being unsympathetic or saying "that's not my problem"
- Not offering any flexibility
- Accepting vague "I'll call you back" without specific commitment
- Failing to document hardship
- Not explaining consequences
- Being too aggressive when someone is genuinely struggling

Scenario 4: The Angry Consumer

Situation: You're calling Jennifer Williams about \$530 in tolls from the Pennsylvania Turnpike. When she answers, she's immediately hostile.

Consumer Response: "Are you KIDDING me? This is the fifth time you people have called me this week! This is harassment! I'm going to report you!"

Suggested Approach:

YOU: [Calm, professional tone] "Ms. Williams, I apologize if you feel you've been contacted too frequently. Let me verify our call log to make sure we're in compliance. When was the last time someone from our office called you?"

CONSUMER: "I don't know—Tuesday? Wednesday? I get calls constantly!"

YOU: "I'm checking our system now. I show our last call to you was on October 3rd, which was seven days ago. I want to make sure we're not over-contacting you. Are you possibly receiving calls from multiple companies or from the toll authority directly?"

CONSUMER: "I don't know who's calling! I'm just sick of all these calls!"

YOU: "I completely understand that's frustrating. Let me tell you why I'm calling today: we're the collection agency representing the Pennsylvania Turnpike for your outstanding balance of \$530. If we can resolve this today, you won't receive any more calls from us about it. Would you like to discuss options to take care of this so we can close your file?"

Key Techniques Used:

- Stayed calm despite hostility
- Didn't take it personally
- Verified facts rather than arguing
- Offered explanation for multiple calls (might be different companies)

- Redirected to solution
- Pointed out benefit of resolving (no more calls)

If They Continue Being Hostile:

CONSUMER: "I don't have to listen to this! You can't make me pay!"

YOU: "You're absolutely right that I can't make you pay, Ms. Williams. But I can tell you that this debt won't go away on its own, and the longer it remains unresolved, the more consequences you'll face. I'd prefer to help you find a solution today. Can we discuss payment options?"

If They Use Profanity or Become Abusive:

YOU: "Ms. Williams, I want to help you resolve this, but I need us to keep this conversation professional. If the language continues, I'll need to end this call. Can we have a respectful conversation about your options?"

If they continue: "I'm going to end this call now. If you'd like to discuss resolution options, please feel free to call us back at [number]. Have a good day."

What to Document:

- Consumer's claims about contact frequency
- Actual call history
- Any claims of harassment
- Whether you were able to de-escalate
- Whether call had to be terminated
- Consumer's emotional state

Common Mistakes to Avoid:

- Responding to anger with anger
- Becoming defensive
- Arguing about whether calls constitute harassment
- Continuing to push when consumer is escalating
- Failing to document the interaction
- Taking abuse personally

Scenario 5: Wrong Party / Third Party Contact

Situation: You call the number on file for David Thompson regarding unpaid tolls. A woman answers.

Consumer Response: "Hello?"

Suggested Approach:

YOU: "Hi, this is [Your Name] calling from Resolve First Collections. May I speak with David Thompson, please?"

WOMAN: "He's not here right now. What's this about?"

YOU: "This is a personal business matter. When would be a good time to reach him?"

WOMAN: "I'm his wife. You can tell me what this is about."

YOU: "I appreciate that, ma'am, but I'm only authorized to discuss this matter with Mr. Thompson directly. Could you let me know when he'll be available?"

WOMAN: "Is this about a debt? Is he in trouble?"

YOU: "I really need to speak with Mr. Thompson directly. Could you have him call me back at [number], or can you tell me the best time to reach him?"

Key Techniques Used:

- Did not reveal nature of debt
- Did not confirm or deny it's about a debt
- Remained professional but firm
- Asked for callback or best time to reach

If She Insists:

WOMAN: "I handle all our finances. Just tell me what this is about."

YOU: "I understand, ma'am. For privacy reasons, I can only discuss this with Mr. Thompson unless I have his explicit authorization for me to speak with you. If you're on the phone together, I can speak with him and he can authorize me to speak with you. Otherwise, I'll need to reach him directly."

What NOT to Do:

- Don't say "This is about unpaid tolls"
- Don't say "He owes money"
- Don't discuss the debt in any way
- Don't be rude or dismissive
- Don't call back repeatedly asking for him (this could be harassment of a third party)

Common Mistakes to Avoid:

- Disclosing debt to third party
- Assuming spouse has authority to discuss
- Being vague in a way that implies something negative
- Failing to document the third-party contact

Scenario 6: The Payment Plan Negotiation

Situation: You've been working with Marcus Johnson on \$1,240 in toll debt from California toll roads. He's willing to pay but needs time.

Consumer Response: "Okay, I get it, I need to pay this. But there's no way I can do that all at once. What are my options?"

Suggested Approach:

YOU: "I appreciate your willingness to resolve this, Mr. Johnson. Let's look at what would work for your budget. The total balance is \$1,240. To get you into a payment plan, I'd need a down payment today. What amount could you commit to right now?"

CONSUMER: "I could probably do \$100."

YOU: "Okay, \$100 is a good start. That would leave \$1,140 to be paid over time. Our standard plan would be [X months] at about \$[X] per month. [Reference client-specific guidelines here.] Does that sound manageable?"

CONSUMER: "That's still pretty high. Could we do six months instead?"

YOU: "Let me see what I can do. If we go with six monthly payments, that would be \$190 per month after your \$100 down payment today. The challenge is that the longer the plan, the more interest accumulates. [If applicable per client guidelines.] Would \$190 per month work for you?"

CONSUMER: "Yeah, I think I can swing that."

YOU: "Great. Let's set this up. You'll pay \$100 today, and then \$190 on the 15th of each month for six months. I'll schedule the payments for the 15th—does that work with your pay schedule?"

CONSUMER: "Actually, could we do the 1st? That's when I get paid."

YOU: "Absolutely. So we'll have your first payment plan payment of \$190 due on November 1st, and then the 1st of each month after that. I'll set up reminders to be sent to you before each payment. What's the best email address for you?"

Confirm Everything:

- Down payment amount: \$100 today
- Remaining balance: \$1,140
- Monthly payment amount: \$190
- Payment dates: 1st of each month
- Number of payments: 6
- Total to be paid: \$1,240
- Payment method
- Contact information for reminders

YOU: "Perfect, Mr. Johnson. Just to confirm: you're paying \$100 today by [payment method], then \$190 on the 1st of each month for six months, with your first payment plan payment due November 1st. This will completely resolve your \$1,240 balance. Do I have that right?"

CONSUMER: "Yes, that's correct."

YOU: "Excellent. Let me process your \$100 payment now. What payment method works best for you?"

Key Techniques Used:

- Started with down payment request
- Presented plan parameters
- Showed some flexibility within guidelines
- Aligned payments with consumer's pay schedule
- Confirmed everything explicitly
- Created clear payment schedule
- Set up reminders
- Used assumptive language

Common Mistakes to Avoid:

- Offering payment plan before asking for full payment
- Accepting payment plan without down payment
- Not confirming all details
- Vague payment dates ("beginning of month")
- Not setting up reminders
- Accepting unrealistic payment amounts that will likely fail

Scenario 7: The "Send Me Something in Writing" Consumer

Situation: You're calling Linda Garcia about \$385 in toll debt from Connecticut toll facilities.

Consumer Response: "I'm not giving you any information over the phone. Just send me something in writing and I'll look at it."

Suggested Approach:

YOU: "I understand you'd prefer to see this in writing, Ms. Garcia. We did send you a validation notice to your address at [confirm address]. Did you receive that?"

CONSUMER: "I don't know, I get a lot of mail. Just send it again."

YOU: "I can certainly do that. However, I want to make you aware that while you're waiting for the letter, the balance continues to accrue interest and this matter remains unresolved, which is affecting your credit. It would be much quicker if we could just verify a few pieces of information now and discuss payment options. I only need a few minutes of your time."

CONSUMER: "No, I'm not comfortable doing this over the phone. Just send the letter."

YOU: "I understand. I'll have that sent out today to [address]. You should receive it within 5-7 business days. The balance is currently \$385 for tolls on [specific road/facility]. When you receive the letter, you can call us at [phone number] or visit our website at [website] to make a payment. Is there anything else I can clarify for you today?"

CONSUMER: "No, just send the letter."

YOU: "Will do. Ms. Garcia, I do want to mention that the longer this remains unpaid, the more serious the consequences can become, potentially including legal action. I'd encourage you to address this as soon as you receive the letter. We're here to help you resolve this. Thank you for your time today."

What to Document:

- Consumer requested written communication
- Confirmed address
- Sent validation notice (or arranged to send)
- Consumer declined to discuss further
- Balance and key information provided
- Follow-up date scheduled

Key Techniques Used:

- Acknowledged their preference
- Confirmed address for mailing
- Attempted to create urgency for resolving now
- Gave clear next steps
- Provided contact information
- Didn't push too hard when they were firm
- Still communicated key information

Alternative Approach (If They're Completely Refusing):

YOU: "Absolutely, Ms. Garcia. Before I let you go, can I just confirm that the mailing address we have is correct? I want to make sure you receive this."

Get address confirmation, then:

YOU: "Perfect. You'll receive the letter at that address. It will show the balance of \$385 and provide payment options. One last thing—even if you'd prefer to wait for the letter, I can give you our website right now where you can view your account information securely and make a payment 24/7. Would you like that website?"

This gives them an option to act sooner on their own terms.

Common Mistakes to Avoid:

- Becoming frustrated with consumer
- Refusing to send written communication
- Not confirming address
- Failing to create any urgency
- Not providing clear next steps
- Pushing too aggressively when they're firm

Scenario 8: The Rental Car Complication

Situation: You're calling Thomas Rivera about \$620 in tolls from Nevada toll facilities.

Consumer Response: "Wait, this must be a mistake. Those are from a rental car I had on vacation. The rental company should have paid those or billed me directly."

Suggested Approach:

YOU: "I understand that's confusing, Mr. Rivera. Let me explain what typically happens with rental vehicles and tolls. When you rent a car, you're still responsible for any tolls incurred during your rental period. Some rental companies have toll programs you can opt into, but if you didn't sign up for one of those, the tolls come directly to you as the driver. Do you remember if you signed up for a toll program with the rental company?"

CONSUMER: "I don't think so. I didn't even know that was a thing. They should have told me!"

YOU: "I hear your frustration. Unfortunately, since you were the driver using the toll facilities, the responsibility falls to you. The good news is we can resolve this today. The total is \$620, which includes the original toll amounts plus administrative fees. Would you like to take care of this now, or would a payment plan work better for you?"

CONSUMER: "This doesn't seem fair. Can't you go after the rental company?"

YOU: "I understand it feels unfair, but legally, the driver is responsible for tolls. The rental company wasn't using the toll roads—you were. Let me ask you this: do you recall using toll roads or bridges during your trip to Nevada in [month/year]?"

CONSUMER: "Yeah, I guess I did drive through some toll areas."

YOU: "Then these are legitimate charges for services you used. I know it's frustrating that it wasn't clearer, but the important thing now is to resolve this before it affects your credit further. What payment option works best for you?"

Key Techniques Used:

- Explained the rental car/toll relationship clearly
- Showed empathy for their confusion
- Redirected to personal responsibility
- Confirmed they actually used the toll facilities
- Moved toward resolution
- Didn't get sidetracked by blame

If They Remain Insistent It's Wrong:

CONSUMER: "I'm going to call the rental company about this. They need to handle it."

YOU: "You're certainly welcome to contact the rental company, Mr. Rivera, but I need you to understand that they're not going to take responsibility for tolls you incurred. While you're investigating that, the balance remains outstanding and continues to affect you. Would you like to at least make a partial payment today to show good faith while you look into it?"

Common Mistakes to Avoid:

- Agreeing that the rental company should have paid
- Getting into argument about what's "fair"
- Not explaining the toll responsibility clearly
- Letting them off the hook to "investigate" without commitment
- Failing to confirm they actually used toll roads

Scenario 9: The Deceased Account Holder

Situation: You call about an account for Richard Morrison, and a woman answers.

Consumer Response: "Richard Morrison? He... he passed away four months ago. I'm his daughter."

Suggested Approach:

YOU: "I'm very sorry for your loss, ma'am. Can I get your name please?"

WOMAN: "Susan Morrison."

YOU: "Thank you, Susan. I apologize for the difficult timing of this call. I'll need to update our records and close our file appropriately. To do that, we'll need a copy of the death certificate. Would you be able to provide that?"

SUSAN: "I guess so. What is this about?"

YOU: "This was regarding an outstanding balance with [Client Name]. However, now that I'm aware of Mr. Morrison's passing, we need to handle this differently. We'll need the death certificate to properly document this. Can I get the best address to send you information about what we need?"

SUSAN: "Is the estate responsible for this?"

YOU: "I'm not an attorney, so I can't give you legal advice about estate matters. What I can tell you is that we'll need to work with the executor or administrator of the estate if there is one. Do you know if an estate has been opened?"

SUSAN: "I don't think so. We didn't really have much to deal with."

YOU: "I understand. If you can send us a copy of the death certificate to [address], we'll update our records accordingly. At that point, we can discuss next steps. Again, I'm very sorry for your loss. Is there anything else I can help clarify today?"

CRITICAL: What to Do Immediately After This Call

- 1. Stop all collection activity on the account immediately
- 2. Flag the account as "deceased"
- 3. Document the conversation thoroughly
- 4. Notify your supervisor
- 5. Do NOT call back or send collection communications
- 6. Wait for death certificate verification
- 7. Follow company procedures for deceased accounts

What NOT to Do:

- Continue trying to collect
- Ask the family member to pay the debt
- Discuss the debt in detail
- Pressure for payment
- Be insensitive about the death
- Make statements about estate liability (you're not a lawyer)

Key Techniques Used:

- Expressed condolences immediately
- Got the person's name
- Stopped collection activity
- Requested appropriate documentation
- Didn't make legal statements
- Remained professional and compassionate
- Gave clear next steps

Common Mistakes to Avoid:

- Asking family members to pay the debt personally
- Continuing collection efforts
- Being insensitive or rushing through
- Failing to flag the account immediately
- Making statements about estate law

Scenario 10: The Bankruptcy Claim

Situation: You're calling Amanda Foster about \$780 in toll debt from Oregon toll facilities.

Consumer Response: "You can't call me about this. I filed bankruptcy six months ago. This should have been included."

Suggested Approach:

YOU: "Thank you for letting me know, Ms. Foster. If you've filed bankruptcy, I need to verify that information and ensure we're in compliance. Can you provide me with your bankruptcy case number and the date you filed?"

CONSUMER: "I don't have that information in front of me."

YOU: "That's okay. Do you know which bankruptcy court you filed in and approximately when? Also, do you have an attorney representing you?"

CONSUMER: "It was the federal court here in Oregon. I filed it in... I think April. And yes, I have an attorney."

YOU: "Okay, I'm going to stop our collection efforts right now while we verify this information. Can you provide me with your attorney's name and contact information, or can you send us documentation of the bankruptcy filing? We'll need the case number to verify."

CONSUMER: "I can send you something. Where do I send it?"

YOU: "You can fax it to [fax number], email it to [email], or mail it to [address]. We need the bankruptcy petition, the case number, and the filing date. Once we verify this, we'll ensure the account is handled appropriately. Can you get that to us within the next few days?"

CONSUMER: "Yes, I'll dig it up and send it."

YOU: "Perfect. In the meantime, I'm noting your account that you've claimed bankruptcy protection, and we're suspending collection activity pending verification. If you have any questions, you can reach us at [number]. Is there anything else I can help you with today?"

CRITICAL: What to Do Immediately

1. Stop all collection activity immediately
2. Flag account with bankruptcy claim
3. Document: date claimed filed, court, attorney name (if provided)
4. Notify supervisor immediately
5. Do NOT call again until bankruptcy is verified or disproven
6. If verified, follow automatic stay requirements
7. If debt is discharged, close file permanently

Important Legal Concepts:

Automatic Stay: When someone files bankruptcy, an "automatic stay" goes into effect immediately. This means:

- All collection activity must stop
- No phone calls
- No letters (except as permitted by bankruptcy court)
- No lawsuits
- Violations can result in serious penalties

Chapter 7 vs. Chapter 13:

- Chapter 7: Debts may be discharged (eliminated)
- Chapter 13: Reorganization/payment plan
- Different rules apply to each

What If They Don't Provide Documentation:

If after a reasonable time (say, 10 days) they haven't provided documentation:

"Ms. Foster, we still need verification of your bankruptcy filing. Without that documentation, we'll need to resume collection efforts. Can you get us that case number?"

But be cautious and document attempts to obtain information.

Common Mistakes to Avoid:

- Continuing collection after bankruptcy claim
- Not getting documentation
- Failing to verify the claim
- Not notifying supervisor immediately
- Violating the automatic stay

Scenario 11: The Attorney Representation

Situation: You're calling Brian Hamilton about \$430 in toll debt from Texas toll roads.

Consumer Response: "You need to talk to my attorney. I'm represented and you shouldn't be calling me."

Suggested Approach:

YOU: "I understand, Mr. Hamilton. If you're represented by an attorney regarding this matter, I need to get their contact information. Can you provide me with your attorney's name, firm, and phone number?"

CONSUMER: "Yeah, it's Johnson & Smith Law Firm. I don't know the number off the top of my head."

YOU: "That's okay. Do you know your attorney's first name?"

CONSUMER: "David Johnson."

YOU: "Thank you. I'm going to note your account that you're represented by David Johnson at Johnson & Smith Law Firm. I'll need to look up their contact information and direct all future communication to them. Just to be clear, is this representation specifically for this toll debt, or is it for other matters?"

CONSUMER: "It's for all my debts. I'm working with them on a debt settlement plan."

YOU: "Understood. I'll update our records and reach out to your attorney's office. You should not receive additional calls from us directly. If you do, please have your attorney contact us. Is there anything else I need to know?"

CRITICAL: What to Do Immediately

1. Stop all direct communication with consumer
2. Flag account with attorney representation
3. Document: attorney name, firm, contact info (if available)
4. Notify supervisor immediately
5. Verify attorney representation through proper channels
6. Direct all future communication through attorney

Important: FDCPA Requirements

Under the FDCPA, if you know the consumer is represented by an attorney:

- You must communicate with the attorney, not the consumer
- Exception: Attorney doesn't respond or consumer gives permission
- Violating this can result in significant penalties

What If They Can't Provide Attorney Information:

YOU: "Mr. Hamilton, I need to have your attorney's contact information to comply with your request. Can you call your attorney's office and get me their phone number, or can you have your attorney contact us at [number]?"

Verify It's Real: Some consumers claim attorney representation to avoid calls. You can:

- Ask for specifics (firm name, attorney name, phone)
- Request documentation
- Verify with the attorney's office
- If unverifiable, document the claim but may continue collection

Common Mistakes to Avoid:

- Continuing to contact consumer after verified attorney representation
- Not documenting attorney information
- Failing to verify representation
- Not notifying supervisor
- Accepting vague "I have a lawyer" without details

Scenario 12: The Payment Promise Follow-Up

Situation: You're calling Maria Santos for a follow-up. She promised to pay \$200 three days ago but the payment hasn't come through.

Consumer Response: "Oh hi, yeah, I was going to call you about that. Something came up and I couldn't make the payment."

Suggested Approach:

YOU: "I understand things come up, Ms. Santos. When we spoke on Monday, you committed to a \$200 payment. Can you tell me what happened?"

MARIA: "My car broke down and I had to pay for repairs. It completely wiped me out."

YOU: "I hear you—car repairs are never convenient. However, we do need to get this resolved. The balance is still \$920, and the longer this goes without payment, the more consequences you'll face. When can you make that \$200 payment we discussed?"

MARIA: "I get paid again on Friday. I can do it then."

YOU: "Okay, let's make this more specific. I'd like to schedule a payment for Friday. What time on Friday do you get paid?"

MARIA: "Around noon."

YOU: "Perfect. I'm going to schedule a payment of \$200 for Friday at 3 PM. That gives you time for your paycheck to clear. I'll call you Friday at 2:45 PM to process the payment. Does that work?"

MARIA: "Yes, that should be fine."

YOU: "Great. Ms. Santos, I need you to understand that this is the second commitment we've made. If this payment doesn't go through on Friday, we'll need to explore other options, which might include legal action. I want to help you avoid that. Can you commit to this Friday payment?"

MARIA: "Yes, I'll make sure I have it."

YOU: "Excellent. I'll talk to you Friday at 2:45 PM. Please make sure you're available to take my call. If something changes, I need you to call me before Friday at [number] so we can work out another plan. Fair enough?"

Key Techniques Used:

- Acknowledged broken promise without being accusatory
- Created specific, scheduled follow-up
- Built in accountability ("second commitment")
- Created urgency (mentioned consequences)

- Made it easy (calling them to process)
- Gave option to call if something changes
- Got explicit recommitment

If They're Vague or Non-Committal:

MARIA: "I'll try to have it Friday."

YOU: "Ms. Santos, 'try' isn't going to work here. I need a firm commitment. If Friday won't work, let's find a date that will. What date can you absolutely commit to making this \$200 payment?"

What to Document:

- Broken promise and reason given
- New commitment date and time
- Specific payment amount
- That you emphasized this is second commitment
- Consequences discussed
- Consumer's response

Common Mistakes to Avoid:

- Accepting vague promises again
- Not addressing the broken promise
- Failing to create accountability
- Not documenting the situation
- Being too harsh (they may have legitimate reasons)
- Being too soft (enabling continued avoidance)

Practice Exercises for New Collectors

Exercise 1: Mini-Miranda Practice

Practice saying these until they're natural:

- "This call may be recorded or monitored for quality assurance and training purposes."
- "This is an attempt to collect a debt. Any information obtained will be used for that purpose."
- "This communication is from a debt collector."

Say them out loud 20 times each. They should roll off your tongue.

Remember: Mini-Miranda comes AFTER you verify you're speaking with the consumer, never before.

Exercise 2: Time Zone Quiz

What time is it in:

- Los Angeles when it's 5 PM in New York?
- Houston when it's 8 AM in Boston?
- Portland, OR when it's 6 PM in Hartford, CT?
- San Francisco when it's 9 PM in Newark, NJ?

(Know your time zones cold—violations here are serious.)

Exercise 3: Red Flag Identification

Read this scenario and identify all the red flags:

"You call a number and a woman answers. You ask for John Smith. She says 'He doesn't live here anymore. He moved out after we got divorced. Also, he died last month. And I think he filed bankruptcy before that. But I might know where some of his mail is going—it's going to his girlfriend's house. Want that number?'"

Red flags:

- 1. Deceased claim - stop immediately, request death certificate
- 2. Bankruptcy mention - stop immediately, get case information
- 3. Third-party contact - cannot discuss debt with ex-wife
- 4. Cannot pursue girlfriend's number from third party
- 5. Multiple red flags require immediate escalation

Exercise 4: Payment Plan Math

Practice these calculations quickly:

- \$1,450 balance, \$300 down payment, 6 equal monthly payments = ?
- \$825 balance, \$100 down payment, payments for 5 months = ?
- Consumer can pay \$75/month, has \$950 balance, can pay \$150 down payment. How many months?

Exercise 5: Role Play Scenarios

With a partner or trainer, practice:

- 1. A cooperative consumer who pays in full
- 2. An angry consumer you need to de-escalate
- 3. A disputing consumer
- 4. A financially struggling consumer who needs a plan
- 5. A consumer who breaks a payment promise

Record yourself if possible and listen back. Notice:

- Your tone
- Your pace
- Whether you sound confident
- Whether you're listening
- Whether you're following compliance requirements

Conclusion: Your Path Forward

Congratulations on completing this comprehensive training manual. You now have the foundation you need to be a successful collection specialist at Resolve First Collections.

Remember These Core Principles

- 1. Compliance First, Always** Every single call must follow the regulations we've outlined. When in doubt, ask. The rules exist to protect consumers and protect you.
- 2. Empathy and Professionalism** You're dealing with people in difficult situations. Treat them the way you'd want to be treated if you were in their position.
- 3. You're Providing Solutions** You're not just collecting money—you're helping people resolve obligations, protecting infrastructure funding, and contributing to a functioning economy.
- 4. Continuous Learning** This manual is your foundation, but learning never stops. Listen to your calls, seek feedback, study what works, and always be improving.
- 5. Take Care of Yourself** This work can be emotionally demanding. Use your breaks, maintain boundaries, and don't hesitate to ask for support when you need it.

Your First Week Goals

- Complete all compliance training and quizzes
- Shadow experienced collectors on live calls
- Complete role-playing scenarios with your trainer
- Make your first supervised calls
- Review and understand client-specific guidelines
- Familiarize yourself with all systems and software

Your First Month Goals

- Achieve independence on basic collection calls
- Master payment processing
- Handle disputes and special situations appropriately
- Begin developing your personal collection style
- Build relationships with your team
- Start tracking your performance metrics

Ongoing Development

- Monthly compliance refreshers
- Quarterly skills assessments
- Continuous feedback and coaching
- Advanced training on complex scenarios
- State law updates
- Industry best practices

Resources Available to You

- This training manual (always accessible)
- Client-specific guidelines (updated regularly)
- Your supervisor and team leads
- Compliance department
- Quality assurance team
- Call recording library for learning
- Regular team meetings and training sessions

When You Need Help

Never hesitate to ask for help with:

- Compliance questions
- Difficult consumer situations
- Technical issues
- Payment processing problems
- Disputes and escalations
- Personal stress or burnout

Your supervisor is here to support you. Use them.

Final Thoughts

You're joining Resolve First Collections at an exciting time. The debt collection industry is evolving, regulations are strengthening consumer protections, and professional collection specialists who understand both the rules and the human element are in demand.

You have the power to make a real difference:

- Help people resolve obligations that are hanging over them
- Support essential infrastructure in your community
- Build a successful career in a stable industry
- Develop valuable skills in negotiation, communication, and problem-solving

Welcome to the team. We're glad you're here.

Now let's get to work.

Resolve First Collections *Where Resolution Comes First*

Appendix A: Glossary of Terms

- Account Number:** Unique identifier for a consumer's debt file
- ATDS (Automatic Telephone Dialing System):** Technology that automatically dials phone numbers
- Cease Communication:** Consumer's request to stop being contacted
- CFPB (Consumer Financial Protection Bureau):** Federal agency overseeing consumer financial services
- Contingency:** Payment structure where collector earns percentage of collected amount
- Creditor:** Entity to whom money is owed (our clients)
- Debtor/Consumer:** Person who owes the debt
- Default:** Failure to pay debt according to agreement
- Discharge:** Legal elimination of debt (usually through bankruptcy)
- Dispute:** Consumer's challenge to validity or amount of debt
- E-ZPass:** Electronic toll collection system
- FDCPA (Fair Debt Collection Practices Act):** Primary federal law governing debt collection
- FTC (Federal Trade Commission):** Federal agency enforcing consumer protection laws
- Garnishment:** Legal process to collect debt from wages or bank accounts
- Judgment:** Court ruling that consumer owes debt
- Mini-Miranda:** Required disclosure identifying yourself as debt collector (given AFTER verifying you're speaking with the consumer)
- Payment Plan:** Agreement to pay debt in installments
- Principal:** Original debt amount before fees and interest
- Reg F (Regulation F):** CFPB rules modernizing debt collection
- Settlement:** Agreement to accept less than full amount owed
- Skip Tracing:** Process of locating consumer with outdated contact information
- Statute of Limitations:** Time period during which legal action can be taken
- TCPA (Telephone Consumer Protection Act):** Federal law regulating telemarketing and automated calls

Third-Party Debt Collector: Collection agency collecting on behalf of creditor

Time-Barred Debt: Debt past statute of limitations for legal action

Toll-by-Plate: System that bills vehicle owner for tolls based on license plate

UDAAP: Unfair, Deceptive, or Abusive Acts or Practices

Validation Notice: Written notice explaining debt and consumer rights

Appendix B: State-Specific Quick Reference

NEW YORK

- Recording: One-party consent
- Key Laws: NY General Business Law Article 29-H
- Licensing: Required
- Statute of Limitations: Generally 6 years

NEW JERSEY

- Recording: One-party consent
- Key Laws: NJ Consumer Fraud Act
- Licensing: Required
- Statute of Limitations: Generally 6 years

PENNSYLVANIA

- Recording: **Two-party consent required**
- Key Laws: PA Fair Credit Extension Uniformity Act
- Licensing: Required
- Statute of Limitations: Generally 4 years

CONNECTICUT

- Recording: One-party consent
- Key Laws: CT Collection Agency Act
- Licensing: Required
- Statute of Limitations: Generally 6 years

MASSACHUSETTS

- Recording: **Two-party consent required**
- Key Laws: MA Debt Collection Regulations (940 CMR 7.00)
- Licensing: Required
- Statute of Limitations: Generally 6 years

TEXAS

- Recording: One-party consent
- Key Laws: TX Finance Code Chapter 392
- Licensing: Required
- Statute of Limitations: Generally 4 years

CALIFORNIA

- Recording: **Two-party consent required**
- Key Laws: Rosenthal Fair Debt Collection Practices Act
- Licensing: Required
- Statute of Limitations: Generally 4 years

- Note: Extremely strict consumer protections

OREGON

- Recording: One-party consent
- Key Laws: OR Debt Collection Practices rules
- Licensing: Required
- Statute of Limitations: Generally 6 years

NEVADA

- Recording: One-party consent
- Key Laws: NV Fair Debt Collection Practices Act
- Licensing: Required
- Statute of Limitations: Generally 4-6 years

Note: This is a simplified reference. Always consult detailed state-specific training materials and your supervisor for complete requirements.

Appendix C: Emergency Contact Information

Compliance Questions: [Extension/Email] **Supervisor:** [Extension/Email] **IT Support:** [Extension/Email] **Payment Processing Issues:** [Extension/Email] **HR/Employee Assistance:** [Extension/Email]

After-Hours Emergency: [Number]

Appendix D: Quick Compliance Checklist (Reference Card)

- Before Every Call:** ☐ Check time (8 AM - 9 PM consumer local time) ☐ Review account notes ☐ Check for cease communication flag ☐ Check for bankruptcy flag ☐ Verify 7-in-7 compliance
- During Every Call:** ☐ Recording notice given ☐ Identified self and company ☐ Verified correct party FIRST ☐ Mini-Miranda stated AFTER verification ☐ No third-party disclosure ☐ No harassment, threats, or abuse ☐ No false or misleading statements
- After Every Call:** ☐ Documented conversation ☐ Updated account status ☐ Scheduled follow-up if needed ☐ Flagged any red flags ☐ Processed payment if taken
- Never:** ☐ Call outside 8 AM - 9 PM ☐ Exceed 7 calls in 7 days ☐ Discuss debt with third parties ☐ Make threats or use profanity ☐ Misrepresent debt or authority ☐ Continue collection during dispute ☐ Ignore cease communication ☐ Give Mini-Miranda before verification

End of Manual

This manual is proprietary and confidential. It is intended for use by Resolve First Collections employees only. Unauthorized distribution or reproduction is prohibited.

Version 1.0 | October 2025