COLLECTIONS OR PROBLEM SOLVING?

BRUCE LOPEZ
CREDIT WORLD SERVICES, INC

KEYS TO COLLECTIONS/PROBLEM SOLVING

- WHO?
- WHAT?
- WHERE?
- WHY?
- RESULT?

KEYS TO COLLECTIONS/PROBLEM SOLVING

- PERSONALITY
- BEHAVIOR
- ACTIONS
- APPROACH
- STATUS
LISTEN UP

1. ACCORDING TO RESEARCH, MOST PEOPLE LISTEN AT WHICH CAPACITY?
   A. 25%
   B. 35%
   C. 30%

2. EFFECTIVE LISTENING REQUIRES:
   A. Not falling asleep during conversations.
   B. Energy and Skills
   C. A positive attitude toward the speaker

3. UNDERSTANDING THE MEANING OF A MESSAGE REQUIRES:
   A. Agreement from both parties.
   B. A common understanding
   C. Shutting out noise in the room

LISTEN UP Cont..

4. BE AWARE THAT YOUR LISTENING STYLE MAY:
   A. Keep you from being an effective listener.
   B. Help you anticipate what the speaker will say next.
   C. Affect how you process information

5. OUR LISTENING BEHAVIOR CAN BE AFFECTED BY:
   1. Attitude
   2. Time of day
   3. Age

6. SURVEYS INDICATE THAT DURING YOUR WORKDAY, THE AVERAGE TIME SPENT COMMUNICATING IS:
   A. 50%
   B. 35%
   C. 40%
LISTEN UP Cont…

7. ENSURE THAT OTHERS LISTEN TO YOU BY:
   A. Being aware of your behavior.
   B. Delivering an articulate message.
   C. Having a calm, neutral tone.

8. DAYDREAMING WHILE SOMEONE SPEAKS IS:
   A. Easy to overcome.
   B. Only a problem if you snore.
   C. A conscious decision.

9. SPEAKERS CAN DETECT IF YOU'RE ACTIVELY LISTENING BY:
   A. Your body language.
   B. Your smile.
   C. The questions you ask.

10. IF YOU'RE EASILY DISTRACTED:
    A. Plan ahead to diminish distractions.
    B. Ignore the distractions.
    C. Listen as well as you can, recognizing that there always will be distractions.

WHAT WAS YOUR SCORE?

WHO ARE WE DEALING WITH?

• STUDENT
• PROFESSIONAL
• EMPLOYEE
• MILITARY
• 3RD PARTY
• PARENT
• RELATIVE
• WHAT DO THEY/YOU EXPECT?
• EXPECTATIONS
• RESOLUTION
• 1ST OR 2ND VISIT
• COMMUNICATION
• DEPARTMENTAL ISSUES

WHERE HAVE THEY BEEN/GONE?

• FINANCIAL AID OFFICE
• BUSINESS OFFICE
• REGISTRAR OFFICE
• ADMISSIONS OFFICE
• COUNSELOR OFFICE
• ACADEMIC ADVISOR

WHY DO I HAVE TO DO THIS?

• PAPERWORK
• SIGNED DOCUMENTS
• SOMEBODY ELSE
• CORRECTIONS
• FIRST TIME
PROBLEM SOLVING/COLLECTIONS

- PREDICTABLE
- EXPERIENCED
- BLAME OTHERS
- ALL THE BLAME
- TIME CONSUMING
- CRISIS (EVERYTHING)

COMMON TYPES

- WHINER
- KNOW IT ALL
- COMPETITOR
- UNRESPONSIVE
- BULLY
- IMPATIENT
- NON LISTENER

PITFALLS TO AVOID

- DON'T EXCUSE BEHAVIOR
- DON'T IGNORE BEHAVIOR
- DON'T TRY TO CHANGE THEM
- DON'T FIGHT OR RUN AWAY
- DON'T PLAY GAMES
POSITIVE PROBLEM SOLVING
- Straight Talk
- Listen
- Stay on Task
- No Blame
- Evaluate Alternatives
- Clear Understanding
- Feedback
- Follow-Up

GOOD JUDGEMENT COMES FROM EXPERIENCE AND EXPERIENCE.... WELL THAT COMES FROM POOR JUDGEMENT!

QUESTIONS?