

Collect Like a Pro!

A complete collector training program

Questioning Skills







Module 3

of 7 Modules

Thanks for purchasing Module 3 of **Collect Like a Pro!**

This is **Module 3, Questioning Skills**, of a total program that has been used to develop professional collectors across the nation and around the world.

Here are some things you should know about **Collect Like a Pro!**

- The entire program is divided into seven modules. Each one is a complete training session designed to be led by a trainer/facilitator.
- The program as designed will take approximately two weeks.
- Each module is divided into separate steps as indicated by the yellow boxes. Since the program builds knowledge on knowledge, the steps must be completed in the order indicated. 
- The PowerPoint slides (in the separate file) are beneficial for enhancing the learning process in large training sessions. They are referenced by the slide icon () The trainer can determine whether or not to use PowerPoint for small groups of trainees.
- The Instructor's Guide is designed with a column on the right-hand side of each page for "Instructor Notes." The trainer/facilitator should use this space to personalize the program with anecdotes, references, and supplemental material.
- Because the training is designed to be highly interactive, it is critical for the trainer to "board" information by writing it down on a flipchart or a similar device. The pen icon () indicates the steps that require this activity.
- This Module includes steps during which simulated phone conversations are played on audio tapes as indicated by the cassette icon (). The dialogues for these conversations are included in the Instructor's Guide. The conversations should be recorded in advance so that they sound as spontaneous as possible. A less-desirable option for the trainer is to select trainees to read the dialogues during the training sessions. At the trainer's discretion, copies of the dialogues can be given to the trainees when the simulated calls are processed.
- Workbook pages should be three-hole punched and supplied to trainees one module at a time to build a complete workbook in a binder. Trainees should be encouraged to take notes and to personalize the material to their unique collection situations.

- Module 3 requires trainees to monitor the activities of experienced collectors. “Experienced” does not necessarily mean an individual who has been collecting for many years. Instead, it refers to a collector with knowledge and expertise. The intent of the monitoring is to have the trainees develop good collection habits. Collectors with the best techniques should be recruited to assist with this part of the training.

Note the terminology used in the program:

- The term “collector” is used to describe the person who is attempting to resolve the overdue account. In some organizations, this person is referred to as an AR (account representative), adjuster, CSR (customer service representative) or a variety of other industry-specific terms.
- The term “customer” is used to describe the individual who owes the money. In some cases this person is referred to as the consumer, the debtor, or a variety of other industry-specific terms.

Have a great training experience!

Collect Like a Pro!

Instructor's Guide

Questioning Skills



Module 3

Questioning Skills

In collections, information is power. The more information a collector obtains, the better he or she is able to resolve the account in a fair and equitable way. Questioning skills come to the forefront when acquiring information from debtors. This critical communication skill, combined with listening and speaking skills, sets the tone for the entire collection phone call.

Trainee Objectives

To *understand* the types of questions and when they are used.

To *be able to respond* to customers when asked questions.

To *utilize* effective questioning skills when acquiring information from customers.

The conversations included in these training materials are provided as examples of both effective and ineffective communications between collectors and customers. They are not intended to be, and should not be used as scripts or standard conversations. Each collector and each customer is unique and must be evaluated on an individual basis.

Training Material Needed

PowerPoint projector (optional)	PowerPoint file 3
Audio tape recorder	Pre-recorded audio tape
Flipchart with markers	Masking tape
Telephone monitoring/recording equipment	Workbook pages 3-1 thru 3-7

Key to Icons



Audio tape segment



PowerPoint slide



Flipchart utilization



Workbook page



Instructor-led material



Telephone work

Step 1



PowerPoint Slide #3-1



Workbook page #3-1



Make the following points about why a collector must practice good questioning techniques:

- The more information you have, the better you will control the conversation.

Information is a key element of control. The more good information a collector can obtain, the more effective he or she will be in understanding the customer's situation and in finding the payment appeal to which the customer will respond.

- Good probing questions connect you with the customer.

The *proper questions* utilized in the *right sequence* with the *correct emphasis*, begin to establish a *connection* with the customer that assists in solving the problem that, to this point, has prevented the customer from resolving the account.

- When you know what questions to ask, you will always have something to say.

One of the most awkward situations for a collector is to be puzzled about what to say next. By having a list of good, effective questions, a collector will be able to keep a dialogue going with the customer, never lapsing into a period of silence when the customer can assume control of the conversation.

Instructor Notes

Step 2



PowerPoint Slide #3-2



Workbook page #3-2



Discuss the reasons why a collector asks questions:

- To get information.

Most of the trainees will think this is an obvious statement. They might say that this is why all questions are asked. However, point out that the questions which obtain the most and best information are open-ended questions. These begin with one of the following words: *Who, What, When, Where, Why, or How*. Any question which begin with one of these words cannot be answered “yes” or “no.” Collectors obtain information, not simply verify or refute facts.

- To get the customer to think.

These questions begin with the words “*What if . . . ?*” A collector could say, “What if I can tell you how to get the money today, would you get this account paid in full?” This type of question gets the customer to think and helps the collector to establish the customer’s position. It also enables the collector to use the customer’s own position in the form of a rebuttal. For example, if the question were answered “yes,” then, later in the conversation, the customer balked at paying, the collector could say, “But you already told me you’d pay the account in full today if I could show you where to find the money. I’m only helping you what you said you wanted to do.”

- To stall.

When a collector is armed with a good series of questions, they give additional “think time.” Hesitancy and uncertainty in the conversation will be minimized. These types of questions are again open-ended. They begin with the word *Why*. Examples would be “*Why do you say that?*” or “*Why is that important to you?*” Such questions demand that the other person expand upon the answer.

- To establish or re-establish a position.

In this case, the collector wants to use a closed question. Positions are established or refuted by questions which begin with the words, “*If you could, would you . . .*” These questions quickly get to the heart of a customer’s thinking, enabling a collector to develop the most efficient strategy for handling an account.

Instructor Notes

- To make a statement.

Some trainees will be surprised to learn that a question can make a statement. Yet, a good closed question can do just that. The key is to ask questions which will be answered “yes.” A “yes” response is connective and puts the collector and the customer on the same wavelength. Examples are: “*Isn't this what we want to achieve?*” or “*Doesn't this make sense to do it this way?*” Although worded as questions, they are statements which help create a common purpose.

Step 3



PowerPoint Slide #3-3



Workbook pages #3-3 & #3-4



Demonstrate a method for developing good open-ended questions. Give the following instructions:

- Form groups of three or four trainees to work on this exercise.
- On Workbook page 3-3, write down the objections which customers may use to get out of paying a debt.

You may need to give several examples of what you mean. A few real life stories of unusual objections you've heard may elicit a few chuckles from the trainees and set a working tone for the exercise. Point out open-ended questions which could be used to obtain information if these objections are heard. Give the groups five to seven minutes to develop the lists.

The lists of most groups will be similar. Such objections as, “Unemployed.” or “Unexpected Illness” will be common. Ask the groups to agree on two objections they would like to work with, then continue.

- On Workbook page 3-4, list the two objections and, underneath them write of series of open-ended questions that will obtain important information that can be used to circumvent each objection.

Instructor Notes