



Collector Questions

When consumer is NOT disputing account but still will not pay.

Tell me your story, what's your situation?

- You are looking for some underlying issue
- Pay attention to the times they stop talking. This is when they are seeing solutions. They may not share them with you, but it is at that point that they saw the solution.
- Go back to those points and ask some more questions.
- Let them find the solution, you are just the coach.

Let's go over your expenses and see if we can get something figured out together.

- Typically people spend hundreds of dollars on:
 - Fast food
 - Alcohol
 - Cigarettes
 - Other entertainment

It is difficult to get them to change their addictions, but usually once they actually SEE how much they are spending it is hard to justify not paying you.

OR

Let me ask you a few question about your expenses and we'll see we can't find a good solution.

How are you paying your other bills?

Who should pay this?

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