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## Job Description: Department of ED Collector

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### All Departments

**Supervisor: Collection Supervisor**

**Status: FTE**

**FLSA: Non-Exempt**

**Revised: 2/1/2010**

**Approved:**

**Position Summary:** This position is responsible for performing collection activities in an effort to recover losses from assigned accounts. Collector will locate and communicate with debtors via the telephone and written notices in order to obtain repayment in full or to establish acceptable payment arrangements. Additionally, collector will resolve issues of a non-routine nature as necessary as well as perform skip tracing and contract observance functions to ensure compliance of all company, client, and federal and state regulations.

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### Essential Duties & Responsibilities

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Communicate with debtors in regards to the repayment of their delinquent debt.

- Achieve assigned goals
- Make required number of phone calls daily as determined by management
- Profile debtors and obtain financial information; update demographic and financial information on each call
- Negotiate the best possible arrangements
- Proficiently use auto-dialer and other company systems while placing outbound calls and accepting inbound calls
- Refer accounts for legal or administrative wage garnishment processes if applicable as dictated by department and/or client requirements

Perform skip tracing to located debtors.

- Use skip-tracing tools to locate the debtor in the most efficient manner
- Locate required number of skip accounts as determined by management
- Effectively communicate with third parties to obtain location information
- Profile accounts that are determined un-locatable or exhausted

Ensure all accounts are worked within client standards and Federal Regulations.

- Maintain specified file of accounts per client standards
- Work within FDCPA, state regulations, and department / company compliance policies
- Maintain clear, concise and accurate documentation of all attempts and / or contacts made and received for accounts in accordance with company and client specifications

Maintain continuing education and training in industry career development.

- Maintain current knowledge of and comply with all federal and state rules and regulations governing collections including FDCPA, Privacy Act, FCRA, etc.
- Attend training sessions as directed by management
- Integrate information obtained through training sessions and policy changes immediately into daily routine

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*The above statements describe the general nature and level of work being performed by individuals assigned to this classification.*

*This is not intended to be an exhaustive list of all responsibilities and duties of personnel so classified.*

*This document does not create an employment contract, implied or otherwise, other than an "at will" relationship.*

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**Other job functions.**

- Participate in special projects as assigned by department management
- Conform with all safety rules and use all appropriate safety equipment
- Perform all other related duties incidental to the work described herein

**Accountability**

The collector is given limited authority by collections management to conduct, manage, and administer the collection activities necessary to collect an account, while operating within the guidelines and budget of the collections department. Collector must be detailed oriented, possess strong organizational and interpersonal skills, self-motivated, goal oriented and work well under pressure.

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**Qualification/Requirements**

**Education Requirement:** High School diploma

**Related Experience:**

- Minimum of 6 months progressive work experience in a collections environment with demonstrated success is preferred.
- Must be able to obtain required licensing for collecting.
- ACA certification is preferred.

**Computer Equipment and Software Requirements:**

- Working knowledge of Microsoft Office and Internet software.
- Basic keyboarding skills.

**Knowledge, Skills and Abilities:**

- Effective written and verbal communication skills
- Ability to follow written and/or verbal instructions
- Good mathematical skills including calculator skills
- Ability to meet aggressive daily, weekly, and monthly production and quality goals
- Strong organizational skills and the ability to meet tight deadlines
- Negotiation, counseling, and problem solving skills
- Ability to work flexible day, evening, and weekend hours as required
- Ability to learn company collections computer system and phone system

**Disclaimer & Acknowledgment**

This job description is intended to indicate the kinds of responsibilities and levels of difficulty required of the employee(s) in this position and in no way states or implies that these are the only duties to be performed by the employee(s) in this position, nor does it restrict management's right to assign or direct responsibilities to this position at any time.

All duties and responsibilities are essential job functions and requirements and are subject to possible modification at any time due to reasonable accommodation or other reasons. The requirements listed in this document are the minimum levels of knowledge, skills, or abilities.