

Module 8 - Debt

ACTIVITY SHEET 8-7

Collection role play

Volunteer's role

The volunteer pretends to pick up a telephone and answer. Their role is to respond to the collector that is calling in whatever way they think is right.

Collector's script (Deliver this quickly with some measure of force)

- Is (name) there please?
- I am calling today to inform you of an outstanding collection owing for the amount of \$_____
- You are required to make a payment in full immediately
- If you do not pay in full it will be reported to the credit bureau and will further damage your credit history
- We may also be forced to commence legal action upon which time you will be required to pay the outstanding balance and any additional costs incurred to collect that balance
- I am prepared to collect on the full amount today to resolve this situation.

Tips for improvising

- If the volunteer offers to make a partial payment, ask for a higher amount than they offer
- Improvise responses to the person owing money that keeps the pressure on until you are successful in your collection attempt
- You may even choose to do some of the things that collectors are not allowed to do to see if this gets a reaction from the group.