

## COLLECTION SERIES

<b>Code No.</b>	<b>Class Title</b>	<b>Occ. Area</b>	<b>Work Area</b>	<b>Prob. Period</b>	<b>Effective Date</b>	<b>Last Action</b>
3282	Collection Representative	02	352	6 mo.	08/01/12	Rev.
3283	Collection Specialist	02	352	6 mo.	08/01/12	Rev.
3284	Collection Assistant Manager	03	352	6 mo.	08/01/12	Rev.
3669	Collection Manager	03	352	6 mo.	08/01/12	Rev.

***Promotional Line: 264***

Series Narrative

This series is designed locate and notify customers of delinquent accounts to solicit payment. Duties include receiving payment and posting amount to customer's account; preparing statements for a credit department if customer fails to respond; initiating repossession proceedings or service disconnection; keeping records of collection and status of accounts.

DESCRIPTION OF LEVELS OF WORK

**Level I: Collection Representative**

**3282**

Under general supervision, a Collection Representative contacts and follows up with customers and other necessary parties regarding payment or repayment of loans and/or any past due accounts.

A Collection Representative typically –

1. contacts, advises, and counsels customers regarding collection procedures
2. may confer with lenders or creditors to recommend alternatives in handling specific account problems; determines the collection process to be followed in order to resolve simple account problems
3. may determine that appropriate billing procedures have been completed, if not, follows the appropriate course of action required to accurately complete the billing procedure
4. determines a feasible payment plan for customers following an investigation and analysis of their personal financial position
5. assigns and/or assists with clerical duties including typing, sorting mail, filing, etc.
6. enforces and implements a program's rules and regulations
7. researches account problems and recommends needed course of action for resolution of individual cases
8. enforces relevant University/Agency policies and procedures regarding payment of accounts; makes all appropriate entries of action taken on each account

9. negotiates and sets-up agreements with customers for resolution of past due accounts; reviews customer's payment agreement deadlines and examines their current payment record
10. analyzes student accounts, on an individual basis, and other pertinent facts for release or temporary release of financial holds allowing students to register for the upcoming semester
11. maintains data in accordance with record retention requirements on all counseling and collection activities
12. reports customer feedback and identifies problems and trends to higher-level personnel
13. performs basic accounting functions related to collection activities
14. determines methods for securing default payments
15. performs other related duties as assigned

**Level II: Collection Specialist****3283**

Under direction of a department manager, a Collection Specialist processes assistance requests from lenders or initiates procedures to ensure the collection of defaulted loans and may supervise and train lower-level employees.

A Collection Specialist typically –

1. documents and oversees all debtor contact in the collection system and manages portfolio in compliance with the due diligence requirements established for a particular debt type
2. implements advanced tools to skip trace debtors for whom returned mail has been received and/or current phone numbers are unavailable; monitors the success of skip trace results to make departmental recommendations regarding the most effective tools to be used for this purpose
3. assists the accounts receivable collection manager with facilitating and overseeing collection operations and services including developing new policies and procedures to promote the overall proficiency of daily operations and the success of collection efforts
4. coordinates collection efforts for monthly payment agreement accounts
5. corresponds with or makes personal calls to persons with delinquent accounts
6. reviews files of loan customers for completion and assigns follow-up activities
7. confers with lenders or creditors to determine alternatives in resolving account problems
8. enforces and implements a program's rules and regulations in a manner which commits the employing agency to a course of action

9. may approve percentage of payment by customers following a lower-level employee's investigation and analysis of the customer's personal financial position
10. prepares weekly and monthly reports for department
11. performs duties of lower-level in this series as required
12. performs other related duties as assigned

**Level III: Collection Assistant Manager****3284**

Under administrative direction, a Collection Assistant Manager assists in planning, supervising, developing and managing policies related to in-house collections, pre-claim services and external collection entities.

A Collection Assistant Manager typically –

1. determines procedures to be followed in atypical circumstances
2. refers accounts to third party collection agencies when collection efforts have been exhausted; responds to inquiries from collection agencies regarding placed accounts and reviews agency recommendations for accounts to be litigated to determine if this course of action is in the University's best interest
3. gathers and compiles the information required for litigation, and represents the University as a witness in court proceedings
4. supervises and trains assigned staff
5. investigates and processes unique or special accounts such as bankruptcy, death or disability; refers to legal department or attorney general when necessary
6. advises and consults campus personnel or creditors on the extending and/or collecting of credit
7. devises, revises, or is responsible for the maintenance of records or record systems
8. prepares reports as required
9. prepares written correspondence to borrowers, attorneys, and collection agencies to resolve disputes
10. assists in developing and implementing policies and procedures
11. counsels, researches, and resolves complex client issues
12. performs duties of the lower-levels in this series as required
13. performs other related duties as assigned

**Level IV: Collection Manager****3669**

Under administrative direction, a Collection Manager, plans, implements, and revises the policies, methods, and procedures of an operation(s) responsible for the extending and/or collecting of credit.

A Collection Manager typically –

1. selects, trains, assigns workloads and generally supervises lower-level professional and other assigned staff; evaluates their work performance
2. is responsible for the compliance of operations with all required accounting and auditing procedures, either personally or through the supervision of assigned staff
3. conducts periodic reviews of business functions, both internal and external to the agency
4. interprets federal, state, and agency rules and regulations
5. conducts quality control reviews to ensure quality of claim processing
6. performs duties of the lower-levels in this series as required
7. performs other related duties as assigned

**MINIMUM ACCEPTABLE QUALIFICATIONS REQUIRED FOR ENTRY INTO:****Level I: Collection Representative****3282****CREDENTIALS TO BE VERIFIED BY PLACEMENT OFFICER**

1. Any one or any combination of the following, totaling **one (1) year (12 months)**, from the categories below:
  - a) collection, consumer credit, or business experience that required knowledge of collection methods and procedures
  - b) college course work that included courses in finance, accounting, business administration, business management, or a closely related field
    - 30 semester hours equals one (1) year (12 months)
    - 60 semester hours or an Associate's Degree equals two (2) years (24 months)
    - 90 semester hours equals three (3) years (36 months)
    - 120 semester hours or a Bachelor's Degree or higher equals four (4) years (48 months)

## KNOWLEDGE, SKILLS AND ABILITIES (KSAs)

1. Knowledge of customer service (the principles and processes for providing customer and personal services; customer needs assessment, meeting quality standards for service, and evaluation of customer satisfaction)
2. Knowledge of the student application process
3. Judgment and decision making skills (he or she can consider the costs and benefits of potential actions to choose the most appropriate one)
4. Ability to handle difficult and stressful situations
5. Clerical knowledge (procedures and systems such as word processing, managing files and records, and other office procedures and terminology)
6. Mathematics and calculation skills
7. Strong written and oral communication skills

**Level II: Collection Specialist****3283**

## CREDENTIALS TO BE VERIFIED BY PLACEMENT OFFICER

1. Any one or any combination of the following, totaling **one (1) year (12 months)**, from the categories below:
  - a) collection, consumer credit, or business experience that required knowledge of collection methods and procedures
  - b) college course work that included courses in finance, accounting, business administration, business management, or a closely related field
    - 30 semester hours equals one (1) year (12 months)
    - 60 semester hours or an Associate's Degree equals two (2) years (24 months)
    - 90 semester hours equals three (3) years (36 months)
    - 120 semester hours or a Bachelor's Degree or higher equals four (4) years (48 months)
2. **One (1) year (12 months)** of collection experience comparable to the Collection Representative level or in other positions of comparable responsibility

## KNOWLEDGE, SKILLS AND ABILITIES (KSAs)

1. Knowledge of customer service (the principles and processes for providing customer and personal services; customer needs assessment, meeting quality standards for service, and evaluation of customer satisfaction)
2. A working knowledge of office technology (word, excel, and necessary databases)
3. Knowledge of Federal and State regulations pertaining to all collection programs and of the resources available to research complex issues
4. Strong written and oral communication skills
5. Mathematics and calculation skills
6. General accounting skills
7. Judgment and decision making skills (he or she can consider the costs and benefits of potential actions to choose the most appropriate one)
8. Ability to handle difficult and stressful situations
9. Ability to interpret complex regulations from within and outside of the University
10. Ability to handle a large volume and a variety of details accurately and set priorities
11. Ability to adapt in an ever-changing environment

**Level III: Collection Assistant Manager****3284**

## CREDENTIALS TO BE VERIFIED BY PLACEMENT OFFICER

1. Any one or any combination of the following, totaling **two (2) years (24 months)**, from the categories below:
  - a) collection, consumer credit, or business experience that required knowledge of collection methods and procedures
  - b) college course work that included courses in finance, accounting, business administration, business management, or a closely related field
    - 30 semester hours equals one (1) year (12 months)
    - 60 semester hours or an Associate's Degree equals two (2) years (24 months)
    - 90 semester hours equals three (3) years (36 months)
    - 120 semester hours or a Bachelor's Degree or higher equals four (4) years (48 months)

2. **Two (2) years (24 months)** of collection experience the Collection Specialist level or in other positions of comparable responsibility

#### KNOWLEDGE, SKILLS AND ABILITIES (KSAs)

1. Knowledge of customer service (the principles and processes for providing customer and personal services; customer needs assessment, meeting quality standards for service, and evaluation of customer satisfaction)
2. Extensive knowledge of collection programs and of university academic requirements and parameters
3. Extensive knowledge of default collections operations
4. Working knowledge of office technology (word, excel, and necessary databases)
5. Knowledge of Federal and State regulations pertaining to all collection programs and of the resources available to research complex issues
6. Strong written and oral communication skills with an understanding of organizational policy and procedure theory
7. Mathematics and calculation skills
8. General accounting skills
9. Ability to handle difficult and stressful situations
10. Supervisory ability
11. Ability to handle a large volume and a variety of details accurately and set priorities
12. Ability to adapt in an ever-changing environment
13. Ability to coordinate activities of a staff
14. Ability to interpret complex regulations from within and outside of the University as well as federal, state and local laws
15. Judgment and decision making skills (he or she can consider the costs and benefits of potential actions to choose the most appropriate one)

**Level IV: Collection Manager****3669**

## CREDENTIALS TO BE VERIFIED BY PLACEMENT OFFICER

1. Any one or any combination of the following, totaling **four (4) years (48 months)**, from the categories below:
  - a) collection, consumer credit, or business experience that required knowledge of collection methods and procedures
  - b) Bachelor's degree in finance, accounting, and/or business
    - 30 semester hours equals one (1) year (12 months)
    - 60 semester hours or an Associate's Degree equals two (2) years (24 months)
    - 90 semester hours equals three (3) years (36 months)
    - 120 semester hours or a Bachelor's Degree or higher equals four (4) years (48 months)
2. **Three (3) years (36 months)** of collection experience, comparable to the Collection Assistant Manager level or in other positions of comparable responsibility

## KNOWLEDGE, SKILLS AND ABILITIES (KSAs)

1. Extensive knowledge of default collections operations
2. Knowledge of project management methods
3. Knowledge of customer service (the principles and processes for providing customer and personal services; customer needs assessment, meeting quality standards for service, and evaluation of customer satisfaction)
4. Extensive knowledge of collection programs and of university academic requirements and parameters
5. Working knowledge of office technology (word, excel, and necessary databases)
6. Knowledge of Federal and State regulations pertaining to all collection programs and of the resources available to research complex issues
7. Strong written and oral communication skills with an understanding of organizational policy and procedure theory
8. Mathematics and calculation skills
9. General accounting skills



10. Judgment and decision making skills (he or she can consider the costs and benefits of potential actions to choose the most appropriate one)
11. Ability to handle difficult and stressful situations
12. Supervisory ability
13. Ability to interpret complex regulations from within and outside of the University
14. Ability to handle a large volume and a variety of details accurately and set priorities
15. Ability to adapt in an ever-changing environment
16. Ability to coordinate activities of a staff