Collection Agency Best Practices: 2025



Provider of:

KNOWLEDGESOURCE®

Powering Knowledge, Skills, and Compliance

How to Shorten the Training Curve to Get New Collectors on the Floor Faster



In an era of rapid technological advancement and changing consumer expectations, debt collection agencies are reimagining their approach to training new collectors. Industry experts recently shared groundbreaking insights into creating more effective, efficient, and engaging training programs that not only get collectors on the phone faster but also set them up for long-term success, during a webinar that was sponsored by Peak Revenue Learning.

The key to modern training lies in understanding that one-size-fits-all approaches are obsolete. “We’ve found that new hires come with a clean slate, which makes it easier to shape their skills and mindset,” says Sherrika Newman, corporate trainer at Revco Solutions.

This perspective highlights the importance of a flexible, adaptive training methodology that can accommodate individual learning styles and backgrounds. Technology and innovative learning techniques are at the forefront of transformative training strategies. Greg Ruffino from InterProse, emphasized the power of modern tools, saying “Advanced systems now offer auto-notations, real-time scripts, and multiple communication channels that help new collectors become productive more quickly.” These technological resources allow trainers to focus on developing core skills rather than getting bogged down in manual processes.

Learning retention remains a critical challenge. Michael Jeselnik, meanwhile, recommended exploring the learning pyramid approach. “Adapt your training program to hit the highest retention levels possible,” he advises. The learning pyramid suggests that interactive methods like discussion, practice, and teaching others are far more effective than traditional lecture-style training.

Kristi Loyer from Wilber Group advocated for a nuanced approach to training design. “Breaking training into bite-sized pieces makes it easier for new hires to embrace information without feeling overwhelmed,” she explains. Her organization restricts class sizes to four or five participants, allowing for personalized attention and individualized learning paths.

The experts agreed that training goes far beyond technical skills. Creating a supportive culture and building collector confidence are equally crucial. Newman’s organization, for example, introduces new hires to the entire servant leadership team, helping them understand the company’s broader mission and feel valued from day one.

[Continued on next page]

> ***"Adapt your training program to hit the highest retention level possible."***

[Continued from previous page]

Remote training presents unique challenges, but innovative approaches are emerging. Breakout rooms, micro-learning modules, and interactive online platforms are helping organizations maintain engagement and effectiveness in virtual environments. Ruffino suggested creating video training content that can be repeatedly used, reducing trainer burnout while providing consistent, high-quality instruction.

Practical engagement techniques can significantly improve learning outcomes. Jeselnik recommended implementing a randomized reward system to keep trainees motivated, while Loyer emphasized the importance of having in-person support during remote training sessions.

The consensus was clear: the right approach depends on individual circumstances, company culture, and specific role requirements. Key takeaways for collection operations leaders include:

- Embrace technology that supports learning and productivity
- Design flexible, personalized training programs
- Focus on interactive, high-retention learning methods
- Create a supportive, engaging company culture
- Continuously evaluate and adapt training approaches

As this industry continues to evolve, those who invest in comprehensive, innovative training will be best positioned to attract, develop, and retain top talent. The future of successful collection operations lies not just in technological tools, but in creating an environment where collectors can truly thrive.

CLICK HERE TO ACCESS A RECORDING OF THIS WEBINAR

How to Convince Consumers That You Are on Their Side

In a recent webinar, a panel of industry experts came together to tackle one of the most important and often overlooked aspects of consumer engagement in collections: convincing consumers you're on their side.

The webinar, sponsored by Peak Revenue Learning, was moderated by attorney Leslie Bender of Eversheds Sutherland. The panel featured veteran industry professionals Dave Avellis, Jeff Schuerman, and Melony Frizzell. Each offered practical insights for ensuring collection calls are collaborative problem-solving conversations.

The Power of the First 30 Seconds

Frizzell, the senior director of training and development at Revco Solutions, stressed the importance of empathy and tone right out of the gate. "We're talking about people's two most personal topics, money and health," she said. "Right away, consumers may feel defensive. That's why we lead with 'I want to help you resolve this balance.' Tone and delivery matter more than scripting."

Schuerman, a veteran leader in collections and fintech lending, added that compliance language at the start of the call can create a robotic impression if not delivered carefully. "You still need to smile with your voice," he said. "And once you identify the consumer, move swiftly and warmly into the conversation to humanize the call."

Avellis, a turnaround specialist with over 40 years of leadership experience, kept it simple: "It's not what you say, it's how you say it. Ask, 'How's your day going?' and actually listen to the answer. That sets the tone."

Active Listening Isn't Optional

All three panelists emphasized the role of active listening in building rapport and collecting more effectively.

Frizzell described a training technique that simulates distracted versus engaged listening. "When we debrief after, it's clear how dramatically the consumer's comfort level changes," she said.

Avellis added, "If you don't listen actively, you risk making the call worse. You could miss a consumer saying something deeply personal and respond inappropriately just because you weren't paying attention."

Schuerman takes it even further during calibrations. "I literally have 'shut up and listen' in the talk-off script," he said. "It's like a chess game. You have to give the consumer space to make a move before you do."

Let the Consumer Vent, but Stay in Control

The panel agreed that venting is part of the process, but there must be boundaries.

"Sometimes you have to let the consumer punch themselves out," said Avellis. "Then you calmly say, 'I'm still here. I just wanted to listen. Now let me tell you how I can help.' That moment can turn the entire call."

[Continued on the next page]



> ***"We have to convince our collectors that we're on their side. When they feel supported, safe, and empowered, they'll treat consumers the same way."***

[Continued from previous page]

But Frizzell cautioned against letting conversations spiral: "We're not therapists. You can acknowledge emotion. Say, 'That sounds really frustrating, but you've never spoken to me before. Can I try to help?' and then pivot to solutions."

Calibration, Coaching, and Culture

Bender steered the conversation into training and culture, where the panelists had strong views.

"Call calibrations are critical," said Schuerman. "But don't overwhelm your agents. Let them come to conclusions organically. It sticks better that way."

Frizzell emphasized leadership culture: "We have to convince our collectors that we're on their side. When they feel supported, safe, and empowered, they'll treat consumers the same way."

Avellis agreed: "The only KPI that truly matters is: how much money did you bring in today? If taking longer on a call results in a resolution or a payment, that's time well spent."

Final Thoughts and a Call to Action

The panel concluded with a reminder that connection — not confrontation — drives success in today's collection landscape.

"Storytelling, proper closing, and follow-up all matter," said Frizzell. "Consumers need clarity on what comes next. Wrap your calls like a present, neatly, with care."

The message was clear: in an industry defined by regulations, performance metrics, and pressure, empathy and human connection remain the most effective tools in a collector's toolbox.

CLICK HERE TO ACCESS A RECORDING OF THIS WEBINAR

How to Ensure Agents Don’t Forget What They Learned During Training



The problem every operations leader recognizes but few are able to solve well: agents leave training energized and aligned, and then, under the pressure of a live phone, much of that learning slips away. A panel of industry practitioners unpacked what actually works to keep skills sharp after day one on the phones. The conversation, sponsored by Peak Revenue Learning, featured Ken Aldrich of Harris & Harris, Gwen Gullicksen from Sentry Credit, and InterProse’s Greg Ruffino.

“Training without practice is not training,” said Aldrich. In his experience, many collectors, regardless of their experience, forget large portions of classroom content the moment stress rises on the first day of live calling. The skills do return, Aldrich noted, but only if they are used quickly and reinforced deliberately; otherwise, “skills decay” sets in, shortcuts become habit, and that new normal quietly erodes performance.

All three practitioners emphasized tactical scheduling changes that increase retention:

- Front-load practice. Teach a discrete skill in the morning; put agents into a hands-on exercise the same day. Don’t wait until “day five” to make the first call, said Ruffino; even a 30–60 minute call block on day two creates early wins, lowers anxiety, and makes subsequent lessons stickier.
- Focus on what they’ll do daily, then deliberately revisit the rare. Teams often allocate 80% of training to common scenarios and a few quick hits to edge cases. That’s efficient for week one, Aldrich said, but unless one-off scenarios are periodically reinforced, “all that learning goes away.”
- Use spaced repetition. Break eight hours of material into sessions spread across days and weeks. Demonstrate, show, read, role-play… then revisit. Aldrich’s framing is blunt: “Explain once” is not a training strategy.

Gullicksen urged leaders to diagnose the gap before prescribing the fix. A one-time miss may need simple feedback; decay, where an agent knows the right approach but slides into shortcuts because “it still works well enough,” requires coaching and accountability, not retraining from scratch.

[Continued on next page]

> ***"Training without practice is not training… The skills do return, but only if they are used quickly and reinforced deliberately."***

[Continued from previous page]

Aldrich provided a concrete example: if policy requires a fee disclosure during payment confirmation, don't rely on vague impressions. With speech analytics and call transcription, search six months of calls for the keyword "fee" and see exactly when it is (or isn't) said. If the agent can articulate the rule but consistently doesn't follow it, that's a behavior gap, not a knowledge gap. The situation calls for targeted coaching, repetition, and ongoing monitoring until the behavior becomes a habit.

The panel repeatedly returned to the value of a tight circuit between training and QA:

- Use QA trend data to decide who needs individual coaching and what warrants a micro-lesson for the broader team.
- Conduct live-listening and timely audits, not just monthly look-backs, so issues are corrected after a handful of calls and not after a few hundred.
- Run calibration sessions in small groups. Peer exposure prompts higher effort and creates a shared standard. Group calibrations and "nesting" or academy phases can accelerate consistency.

To magnify impact, Aldrich's team packages each monthly calibration into a short, templated lesson, such as a call clip, reviewing a transcript, discussing what went well and what to improve, which gets published via the company's learning management system, and is followed with a quick quiz. Do this repeatedly and you've created a rolling reinforcement engine.

Two practical additions:

- Curate a call library of "great reps doing the right thing," categorized by scenario (e.g., dispute handling, payment negotiation, bankruptcy talk-offs). Encourage agents to listen between calls.
- Formalize mentorship so messages come from multiple credible voices, not only the training lead.

When asked why not simply extend training to prevent forgetting, Gullicksen and Aldrich cautioned that longer classrooms create dependency, elevate cost, and can be counterproductive for money-motivated agents who need to "dial for dollars." The goal is not to graduate perfection; it's to meet a minimum performance bar quickly, then grow capability on the floor with structured reinforcement.

CLICK HERE TO ACCESS A RECORDING OF THIS WEBINAR

How to Make Sure Collector Training Sticks

Training programs often succeed in the classroom but break down once collectors face live calls. In this webinar, sponsored by Peak Revenue Learning, Sherrika Newman, Jennifer Peck, DavidLee Richardson, and Dennis Barton examined why training frequently fails to translate into lasting on-the-job behavior – and what organizations can do to ensure learning holds under real-world pressure.

Peck opened the discussion by pointing to a common disconnect between what agents are taught and what they are actually trying to accomplish on calls. When training focuses on behaviors and processes without clearly tying them to the organization's mission or the consumer experience, lessons can feel abstract. Peck stressed that agents are more likely to retain and apply skills when they understand how those behaviors help members, support clients, and contribute to meaningful outcomes beyond simply securing a payment.

Newman expanded on why even well-intentioned training often doesn't stick. She framed the problem less as a matter of motivation and more as a matter of conditions. When training is overly theoretical or dense – and not reinforced immediately in realistic scenarios – skills never become automatic. Under pressure, agents default to familiar habits, even when they know the "right" approach in theory.

Newman cautioned that without timely reinforcement, inconsistent execution becomes normalized, leading to uneven consumer experiences and avoidable quality issues.

Richardson brought the conversation into the classroom itself, emphasizing the importance of visibility and oversight in training delivery. Without direct observation, leaders have little insight into how consistently material is taught or how effectively trainers engage learners. Richardson noted that trainer credibility plays a critical role in retention; when trainers demonstrate preparedness, consistency, and command of the subject, learners are more receptive and more likely to apply what they've been taught.

The panel returned repeatedly to the role of feedback in bridging the gap between learning and execution. Peck highlighted the value of immediate post-training feedback from trainees, using open-ended surveys and regular check-ins to surface what didn't stick while the experience is still fresh. She explained that asking learners to articulate what they understand – and what still feels unclear – helps trainers adjust quickly and prevents minor misunderstandings from compounding over time.

[Continued on next page]



> ***"When training is overly theoretical or dense… skills never become automatic. Under pressure, agents default to familiar habits, even when they know the 'right' approach in theory."***

[Continued from previous page]

Richardson connected this feedback loop to formal evaluation practices, emphasizing the importance of immediate Level 1 training evaluations. Gathering reactions right after training provides actionable insight into trainer effectiveness, curriculum clarity, and learner confidence. Waiting weeks to evaluate training, he warned, often produces unreliable feedback and obscures the root causes of performance gaps.

Barton addressed the realities faced by smaller agencies that lack dedicated trainers. In those environments, training often happens through shadowing or peer instruction. Barton emphasized that this makes feedback even more critical. New hires should be asked to demonstrate what they've learned and explain their reasoning so misunderstandings can be corrected early. He also stressed the importance of ensuring baseline knowledge of compliance is in place before agents begin modeling others' behaviors.

Throughout the discussion, the panel reinforced a shared principle: training is not an event – it's a system. Newman underscored the importance of trust and credibility in creating conditions where learning can take hold. Peck emphasized early, structured application and ongoing check-ins. Richardson highlighted the need for organizational investment and alignment, arguing that training must have a seat at the table if it is expected to drive performance. Barton reminded listeners that even in resource-constrained environments, intentional feedback and reinforcement make the difference between temporary exposure and lasting capability.

The takeaway was clear: if leaders want training to stick, they must design for what happens after the classroom. When instruction is reinforced quickly, feedback is specific and timely, and expectations are consistently communicated, training stops being something agents "went through" and becomes something they rely on – call after call.

CLICK HERE TO ACCESS A RECORDING OF THIS WEBINAR

KNOWLEDGESOURCE®

Powering Knowledge, Skills, and Compliance

For more information:

peakrevenuelearning.com

info@peakrevenuelearning.com

(803) 521-0030

PeakRevenueLearning