

Secrets Revealed!!

Collect more money now!

What really goes on *behind-the-scenes* of a Collection Agency and how, **you too**, can to **collect** like a **Pro!**



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A Collection Agency Owner

What are my Collection Agency **secrets**?

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What really goes on *behind-the-scenes* of a Collection Agency and how, **you too**, can **collect** like a **Pro!**

Have you ever wondered what really goes on behind the scenes of a collection agency? What are their collection **secrets**? Have you ever wanted to know what collection agencies do differently? Well then, this book is for you!

Let this collection agency owner share my collection secrets with you. My first **secret** is... I just can't keep **secrets**. Let me show you how the professionals do it. Let me show you our *collection secrets* so you can avoid the "school of hard knocks" and then use our **secrets** to increase your cash flow now.

My goal is to help business owners solve their collection issues by providing proven ways to improve your collections in this book and in a convenient membership website. Whether you are a small business owner or a multi-million dollar corporation, this book is written to help you stay in control of your receivables!



Does a collection agency really have collection **secrets?**

Yes, there are collection secrets that collection agencies use every day. As a collection agency owner, I know these **secrets** and I just want to share the information I have learned with other business owners. There are **secrets** to collecting past due accounts collection agencies use every day.

The key to success for a collection agency is to ***develop a collection system!*** A



collection system is a complete collection plan that addresses when you mail client invoices, how and when to make collection phone calls, how to handle accounts when the mail is returned because of a bad address, when to forward accounts to a collection agency or an attorney, and when to go to

small claims court. Now that the **secret** is out, I want to share some of the **secrets** of a successful collection agency with you.

What is my collection experience?

Years ago I had a dream of starting a collection agency. For almost 20 years, I have owned and operated a licensed collection agency. Previously, I had collection and operational experience with a collection agency. I combined my operational and collection experience with a successful collection agency executive to form a new collection agency. Since then, I have been involved in the day-to-day aspects of managing a collection agency and have discovered **collection secrets** that I am sharing with you!

As any business owner knows, starting a new business is hard and starting a collection agency is especially hard. I started with drive, enthusiasm, and determination. There have been hard-earned successes and many late-night strategy sessions. Personal sacrifices were made to create a business that has survived in the tough, highly regulated collection industry.

Let me take you behind-the-scenes and show you how my collection industry **secrets** can help you avoid the “school of hard knocks” and increase your cash flow.

Why am I giving you my secrets?



Why am I giving you collection **secrets** so you can collect like me? Well, the reason is simple. Deep inside, there is a desire to help the under served small business owner. Most small business owners have not had the capital or time to develop a collection system... until now. And remember, it's your money! Sometimes you need to find some new and innovative collection ideas and I have them!

My goal is to make your collection process easy and convenient. My collection **secrets** work for any size company. You need to know what to do when your invoices come back with the note "moved" or "address unknown". You and your staff should know where to go for collection solutions. When your debtor's phone is "no longer in service", I want your staff to know what to do next. When your debtors say they "won't pay" I want you to know where to go for additional collection ideas.

If you use a collection agency, do you fear your agency is just doing the bare minimum to collect your accounts? Are you solely relying on a "paid in full" check from the first past due? What is your next step when your invoice is returned back to you after your customer has moved? Have you gone from collection agency to collection agency for help just to find your account has been "skimmed" or minimally worked? Do you avoid the **inconvenience** and **cost** of working with a collection agency or attorney?

Now there is a new powerful, convenient, and affordable solution! Now there is information to help your office staff reduce outstanding receivables which increases your cash flow. My agency uses experts to find clients with past due invoices who have changed addresses. We're experts with time tested letters, phone call techniques, and collection knowledge. Let me share our **secrets** with your staff without business interruptions because our information is available at your **convenience** in this book and on our website.

Let my experience help you improve your productivity and get you out of the past due receivables rut. This powerful system is complete with the tools you need at a very affordable rate. These **secrets** can help change what's not working for you and can get you running with a robust collection system.

One of the difficulties with running a collection agency is working past due accounts from smaller businesses. A collection **secret** is the collectors do not know the collection needs of many of the small business owners because we receive just a few past due accounts intermittently. For our financial survival and prosperity, we need to keep our collection engine going with a high volume of regular accounts from select clients. Our collection managers spend more time analyzing their accounts which leaves little time for your accounts.



That's why I am making our **secrets** available to you in our collection website called www.collectmoremoneynow.com. Since the information is available on a website it is available at your convenience. Now you can review our collection tools and tips to increase your collection rate. You know your customers better than any collection agency or attorney. You can do a better job if you just had the collection **secrets** of collection agencies. Before you hire a collection agency or an attorney, consider our **secrets**. Before you let your receivables get older and older, consider our collection services and products which are what collection agencies use.



In order to stay in business, your goal is to reduce your receivables in terms of amount due and days outstanding. If you don't address the collection problems, before you know it, the past due amount totaling \$1000 can begin a downward financial spiral. Then your other outstanding receivables could start increasing and this costs you money...and maybe your business.

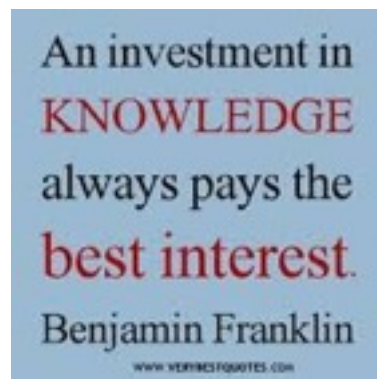
Most of the time, this scenario happens because your business does not have an efficient collection system. Collecting past due receivables, without a collection system and effective collection tools, may take more time and may significantly reduce your revenue. It can even lead to bankruptcy! The sooner you collect the receivables, the stronger your business. ***Time is money.*** A collection **secret** is timing; the sooner the better in the collection world.

Knowledge is Power!

Knowing how to manage your receivables and to see where the problems lie before they become a real headache is the solution. Knowing when to make positive and effective phone calls makes *running your business easier*. Knowing how to use time tested letters to collect your debts make *running your business easier*.

Knowing how to find the most recent debtor address and telephone information makes running your business easier. Knowing when to hire outside companies such as a collection agency or an attorney makes *running your business easier*. Also, you or your staff may not feel comfortable making that

important collection telephone call to your customer. Your staff may not have the



confidence to make that reminder phone call either. They may be confident in other office duties but become reluctant when asking for the money. They may stall and delay making those important calls and that's when you start finding your receivables days climbing.

However, when your staff has the knowledge to overcome these fears, it is *powerful*! When your staff has answers to their objections, it is *powerful*. When your staff uses a collection system and follows up on a timely basis, it is *powerful*. When your staff speaks to your debtors in a positive manner with helpful solutions, it is *powerful*. Collection **secrets** are powerful.

If you are a small business owner and you have the responsibility for those collection calls; it can be empowering to win your debtor over! Overcoming the challenges of collections is *powerful* and *rewarding*. The **secret** is getting this knowledge and then regularly using this knowledge in your business.

A collection **secret** is finding a reliable source who can guide you through the collection jungle.

Time is on their side

As I've recently stated...**time** is crucial to managing your receivables. Time is on *their* side, your debtors' side, when employees and business owners are reluctant to make their collection system a priority. The longer it takes to collect a past due invoice or statement, the harder it is to collect.

Time is a precious and valuable part of any business. Time is finite and there is only so much time you can give to your business. How timely you and your staff are with past due receivables is important. The older the receivables become the harder the receivables are to collect. This is a fundamental and basic component of running any business.

Getting useful information in a timely manner is important to a successful business. When your time involves making products and servicing your clients, there is little time allowed to making that important phone call or mailing another invoice.



Handling the multitude of office duties is challenging but sending out invoices late is often devastating to your bottom line.

The longer it takes to mail out the invoice, the longer it will take to receive your payments. A collection **secret** is psychology plays a large role in talking a client into paying your

invoice. There is a positive connection between time and payment. A direct relationship exists between the positive memory of the product and service and the *willingness of the debtor to pay*. When debtors remember the “joy” of their product/service experience the easier it is for them to pay. The older the receivables become the harder it is for them to pay because the “joy” of the purchase is just a faint memory.

With *time*, their memory fades to the purchase experience and then the invoice becomes harder to collect. Debtors forget the joy of their purchase and begin the process of pain; the pain of seeing the cash fly out of their checking account. The happier their memories of your product or service, along with a pleasant reminder call, the harder it will be to say “no” to pay you. This is especially true for the medical profession.

Here is an example. Let’s imagine you visited your doctor because of a painful infection. You were so grateful to get the pain pills and antibiotics. The staff was so cordial to your situation and the office environment was so attractive. Then your health quickly improves. You forget about the pain and it becomes a faint memory. Then weeks later, a bill appears for your medical services. It has been a month or two since you were treated. Why did it take so long for the insurance to pay the medical claim? Why didn’t the insurance company pay more? And why did the doctor perform so many tests? Were all the tests really necessary? And

why are the drugs so expensive? And **now** the car payment is due! Do you see the dilemma?

The **secret** is **time** is on *their* side the longer it takes for your debtors to “decide” to pay you before paying someone else.

Everyone has a multitude of bills and many people live paycheck to paycheck. Your dilemma is how to get your customers to *pay you first*, if not in full, then at least paying with regular payments. So use this **secret** to your advantage. The challenge is turning the tables on your debtors. Have them pay you early in the receivable cycle so *time is on your side!*



Have a plan and follow the plan

Remember the Boy Scout motto, “be prepared”. Well, having a plan to systematically approach the outstanding receivables or bad debt is being prepared. It is crucial for any business to collect their receivables sooner rather than later in order to stay in business and to thrive. A collection system combines a timely, effective letter series, results oriented telephone calls and ways to locate debtors who have moved.

Accounts turn into problem accounts when they have reached a point where an outside entity, either a collection agency, business consultant, or an attorney, is needed to resolve the outstanding receivables. The **secret** is the collection process begins soon after the service or product has been provided to a customer. It starts with collection letters that alternate with phone calls with the objective of payment in full.

“People often complain about lack of time when the lack of direction is the real problem.” Zig Ziglar

The **secret** is that an effective **collection plan** helps your office staff gauge the correct next step to take and to initiate those plans without your approval or input! With a proven plan in place, your office staff becomes confident and efficient in monitoring collection activity. Days outstanding of your accounts will reduce and cash flow will increase.

A **collection system** is the **secret** to receivables efficiency by reducing the days outstanding and increasing your cash flow. A collection system offers your business the opportunity to effectively communicate with your debtors, to verify the receipt and understanding of their statement or invoice, to obtain current demographic information, establish payment promises, and to determine customer satisfaction with the services rendered.

The very *first step* in making a collection call is to understand the invoice or statement so it can be explained to the customer before excuses develop. The next step is to make sure your voice is clear, confident, and calm. When talking to the consumer, identify yourself, make a paid in full request, discover the problem, discover the solution, get a firm payment commitment, and confirm the method of payment.

When mailing collection letters make sure they are written in clear, precise language without misspellings and in short paragraphs. Take the time to proofread your letters after you have written them. Here is our **secret**: always enclose a self addressed payment envelope so there will be no excuse for the debtor not mailing a payment in to you promptly. Remember, the easier you make the payment process the sooner you will get paid.

It is always easier *to use tried and proven collection letters*. At our agency, we have gone through the trial and error process so you won't have to. In our membership website, you have the opportunity to select any of our collection letters in your collection system. Always remember to start with a reminder to pay letter and then progress in intensity and urgency. Never use threatening language and avoid negative words and phrases. Also, avoid words that are considered judgment words such as "avoiding payment", "failure to pay" or "neglecting to pay" since it will not be viewed as favorable to you, the creditor, if you take the debtor to court.

Your **collection system** should include avenues where your mail returns and disconnected phone numbers can be researched to *find new, updated* information. This part of the system is so important to collecting your receivables. Up until now, this is how *collection agencies, governmental agencies, and large corporations have the advantage!*



Collection agencies work with vendors who have updated debtor information. With a few clicks of a button, and with paying a hefty user fees, they can quickly search for new phone numbers and addresses. You need to find a business partner willing to provide you with this secret information for a nominal charge.

Up until now, your only option was to hire a collection agency or attorney. Today, the **secret** it out! By *joining us*, you can have access to the same privileges afforded to the larger companies and agencies.

It's **what** you know and **who** you know

The old, familiar cliché of “it’s not what you know but who you know” needs updating to “it’s *what* you know and *who* you know” in collecting accounts receivables. The real name of the receivables game is taking the “what you know” and adding in the “who you know”. The “what you know” is developing and updating your collection system. The “who you know” is developing business relationships with the right companies that will help your business soar.

Who will help you keep current with the latest collection techniques and tips? Who will help keep the communication door open between your office and your debtors? How do you find that partner? The “what you know” are your collection **secrets** found in this book and the material in the collection website. The “who

you know” are the vendors with **secret** data access who will assist you to find debtors who have moved and become inaccessible.



With open door accessibility, it is easier for you to collect your receivables. However, reaching specific debtors is becoming more difficult. Today, people are more transient than ever before; moving from place to place and abandoning land line telephones for cellular phones. Gone are the days of “let your fingers do the walking through the yellow pages” looking for debtors or their relatives. Gone are the days of calling debtors at work because today’s workers move from job to job so frequently. Having a partner who can assist your company with **secret** insider information in the accounts receivables game is invaluable. That is why the “who you know” is so important.



Location.....Location.....Location

Here is one of our most important **secrets**. You can’t bake bread without the right ingredients, you can’t drive a car without gas, and *you can’t collect debt without knowing the location of the debtor*. The real estate phrase “location, location, location” is just as true in collecting past due bills as it is in real estate. If you can’t find the debtor, you won’t get the money! There is a science and an art to finding debtors who have relocated or who are trying to avoid their creditors. Part science, part art, and part determination, locating debtors remain the crucial ingredient in any collection system.

At one time, locating a debtor was a much simpler process. It was a redundant process of looking in the phone book and dialing the phone number. Collection agencies trained their collectors to call debtors’ relatives, neighbors, and

employers. These collectors had personable telephone voices, enjoyed working with people, and enjoyed the detective game of hunting for the debtor. They were persistent and focused. While these skills are still useful, today there are other factors facing these debtor locators who are known as *skiptracers*. Today, locating a debtor is a complex process in a difficult regulatory environment.

At one time, collectors used a paper trail to find new addresses and phone numbers for debtors. The **secret** is now collection agencies use vendors with access to electronic information found in various databases. “Everyone is in a database somewhere, and databases are easier to access than information stored away in some file cabinet”. (Collector “The Art of the Search”. January 2006).

Since all public records are accessible, you can send you employees searching through files of courthouse documents for birth certificates, marriage and divorce documents, and military records. Or they could spend their time searching on the internet. What a waste of your employee’s time. Who can afford the time it takes to perform the skiptracing tasks needed in today’s busy office?

Often, business owners find the address on their applications or checks are not current. Returned invoices and statements come in almost daily from the post office. What is a busy office to do when receivables pile up from returned mail?

What a busy office should do is to let another company find the debtors for them. The solution is not to hire a collection agency because unless you have a large account or provide regular, monthly placements the collection agency resources will not be spent on you! The **secret** is to find a cost effective solution. The **secret** is to join our collection membership website and let us find the information you are looking for.

R.E.S.P.E.C.T

Every time you or your employees make a collection call to your debtors, the word RESPECT should be remembered. Of course, all creditors want the money *now*! However, this immediate need for funds creates anxiety and stress and often this stress comes through on a collection call.



There is a cycle between stress and tension and hostility. When a collector or business owner makes a collection call when they are “stressed out” the phone conversation often ends up with one of the parties hanging up on the other. The goal of each collection call is to confirm a payment. However, when the above scenario occurs, you will have a difficult time on your next call trying to repair the damage. The **secret** is when you let your emotions take over; you shift the power from you to the debtor. Now you are the one with decreased power when it should be the debtor embarrassed because they owe the debt.

Show respect for your customers who have fallen behind on their payments to you. When you call them, **show respect** and professionalism when you introduce yourself and discuss the situation. Also, the **secret** is being real and genuine when talking to your debtors. Remember, you are dealing with customers just like you with families who are depending on them with other financial obligations.

In a perfect world, everyone would pay their bills on time and keep their promises to pay. However, the **secret** is creditors need to help debtors overcome their excuses and oversights in order to get the money. The **secret** is debtors have the *power to pay the creditors* according to who they like. The creditors who demonstrate positive interactions and show a willingness to take extra steps in a polite, business manner will get paid before creditors who are rude and insensitive. It is important to **show respect** to the debtor in person and on the telephone. In turn, we will get more respect when you show respect first.

Remember the saying, “you catch more flies with honey than vinegar”. Well this saying is true in collections, too. If a debtor needs a call reminding them to pay, *then call*. If a debtor needs a payment envelope every month, *then mail it*. If a

debtor needs another invoice, *then send it*. Do not argue that “it is not our policy” to send another invoice, *just do it* so you can get paid.

Another **secret** is it's very important to maintain a **positive attitude** about your customers even if they get behind a little on their payments. In today's economy, many people are facing tremendous financial pressures and showing them respect during their difficult time is the best approach. If you can't get the money by being respectful but firm then you will certainly not get the money by being disrespectful and mean.

Finally, end all client interactions on a *positive* note because it sets the tone for a follow up call if needed. Often the debtor who has a positive impression about their creditor will open up their wallet easier than one with a negative impression.



Also, when you or your employees end the call on a *positive tone*, you be in a better mood so you will feel better about making another collection call. Your collection productivity will increase when collection calls are not viewed as a chore and a drag. The **secret** is for you to end your calls on the positive so you or your collector will make the next collection interaction better. You will go into the next debtor call feeling more *positive* and *in control*.



Follow up...Follow up...Follow up!

Unfortunately, sending accounts for collections does not have the same impact as it did in years past. Most debtors have multiple past due bills and they are trying to find ways to delay paying some of their creditors. The debtor has some money or they would be out in the street. They have money but just not enough to pay all of their bills at once.

Another **secret** is bills are paid according to their importance to the debtor. The more regular you are with your invoices, letters and phone calls the more apt they are to move you to the top position. We call this regular series of activities as a collection system. In a collection system, you have established what letters will be mailed and know the time and sequencing of these letters. You need letters for virtually every situation at your fingertips. How do you handle month-to-month payments? How do you handle clients who have moved and neglected to update your office? How do you handle regulation that not only affects collection agencies but every day businesses, too?

The secret is to develop a collection system and then follow up! I cannot emphasize the importance of documenting your collection attempts and *following up* on a regular basis until the payment is received in your office. One of the most important **secrets** of collection agencies is scheduling and making *follow up* calls. This is how you put your receivables first in the mind of the debtor. This is how you keep your debtors “on track” so they keep their payment promises. This is when you show them your professionalism and business acumen. You can have a computer system or a paper system; it really does not matter the kind of system. What really matters is having a *follow up* list with some brief notes describing the last call and brief notes about objectives for the next call.

Your *follow up* program must include a **follow up** time and best phone number to call. Your *follow up* phone call should be timely to the arrangements of the last call. If messages were left on voicemail without a response back to you; you should *follow up* with another phone call before the next week.

Do not leave multiple phone messages for your debtor on the same day. This may be considered as harassment and will only create a hostile environment between you and your customer. It is acceptable to leave multiple messages on the same day when new information becomes available. For example, if you left a message regarding a payment commitment and then find the check, you can call again with the good news the check has been received and is being applied to their account.

Change what *is not* working



My **secrets** can help **change** what's not working for you. If you are not organized with a collection system, then use our **secrets** to develop one. If you have a system but it needs some *changes*; then *change what is not* working for you.

How do you handle your collection calls? Do you have someone who is polite but firm making your collection calls? Do they establish an objective for the next call? Do they document their calls and when to follow up? Do you have someone else to call your debtors when the first caller just can't get through to them?

Here are some suggestions. The phone calls need regular scheduling but at various times and days. For example, if your staff makes collection calls every

Tuesday morning then *change* it up. Your debtors will recognize a calling pattern and not be around for the calls.

When your phone calls are more random, it's easier for you to catch your debtors "off guard". They will not be expecting your call and be caught "off guard". For example, if your staff has been making collection calls on Tuesday, then the next week *change* the calling day to Wednesday. Or you may develop a phone calling system linking the month to the days of the week. For example, on odd numbered months (such as January, March, May) your staff calls past due clients on Monday, Wednesday, and Friday. The inverse is true for even months (such as February, April, June) when staff calls on Tuesday and Thursday.



Another method is to call on a particular day of the week according to the week of the month. For example, on the first week of the month, the calls are placed on Tuesday, the second week on Wednesday, the third week on Thursday and the fourth week on Friday. Fridays are generally the best days to call and Mondays are the worst. Many people are at home on Friday. Also, everyone is more generous on Friday...it's often pay day and the mood is "TGIF"!

Change your past due letters. You should analyze what particular letters have been effective and remove ineffective letters. If you can find them, use time

tested letters developed by experts such as collection agencies to your system. Look at your letters. You should remove phrases and sentences of your past due letters that just don't sound right and add some new words and sentences to create a new, more professional letter. Look at the numbers of collection letters you mail out and when you mail them. Do you mail new letters every 2 weeks or every month? Do you send out an invoice and wait 30 days to send another one?

What do you do when your mail comes back as "return to sender"? Do these letters just pile up on someone's desk? Do you have a vendor who can provide missing addresses and phone numbers so you can continue the collection system? If you need a partner who can share with you the latest debtor information, then let us help you. Do you *need a partner* who can provide practical instructions to your staff before making the collection call? You develop *your* own collection system with our tools and suggestions. As emphasized before, there must be an effective collection system in place.

In my 10 step collection plan, you will find a step by step method for you to improve your collections. It is more intelligent to have a collection plan and utilize a convenient website to provide expertise and solutions.

A bird in the hand...the power of *payment plans*

For any successful business, timely regular payments are the *key* to avoiding a cash flow crisis. Accepting a **payment plan** with regular payments is an option to your customers when payment in full is impossible. By offering a suitable payment plan, you show your customer your interest is in helping them. Often, they will be totally surprised at your gesture and willing to accept it if they are serious about working toward reducing their debt to you. Also, by offering a suitable payment plan, you help your customers start a new habit. This habit will benefit you. The habit is getting your customers to make regular payments on their past due account...to



you. We all know how hard habits are to break and you definitely do not want them to break this one!

When customers make *regular monthly payments*, they are putting you on top of their “to do” list. Your goal in setting up a workable payment plan is for your customers, or now your debtors, to pay you consistently on a specific date every month. Your goal is for your debtors to pay you on time every month, just like they pay their mortgage or car payments.

Once you have established a good payment plan, you can actually develop a better relationship with your customers. With a good relationship comes regular payments and with regular payments comes the habit of paying you on time. The system starts the process of increasing your cash flow.

Depending on your state laws, you may be able to add monthly interest to their past due balance. Remember, people are more willing to pay you when they have a good relationship with your business. Offering a payment plan they can afford creates another level of good will that improve your business reputation as well as your cash flow. Providing a payment coupon book with payment envelopes is an excellent method of keeping debtors on track for paying regularly.

There is *power* in the *payment plan* when it is negotiated in good faith and paid regularly. Use this **secret** to get the payments coming to you sooner.

Go on, take the money and run... the power of a *settlement*

Offering a settlement, after all letter series and phone calls have been exhausted, is a good strategy to increase your cash flow. A settlement is a good strategy and can be implemented when customers are disappointed with your service or product. Again, it shows you are agreeable to negotiating a win-win situation and this gives you the *power*.



A settlement can be implemented when a customer has a legitimate complaint about the product or service provided. When customers start using the strategy of withholding payment for unsatisfactory service or product expectations, it reduces your cash flow and creates a stress-filled collection environment that may drag out until a judge finally settles the disagreement. Take the settlement and avoid the hassle; it just might turn the one-time customer into a lifetime customer.

How much of a settlement should you offer? In our agency, depending on the balance and age of the account, we usually start the settlement offer at a 20% discount of what you are owed. Then you can increase the discount to 25% and then, if necessary, up to 30%. The most our agency offers is 30% but you have the *power* to decide where to start and when to stop. You have the *power* to make a settlement work for you.

Before we discuss how much settlement we offer, our first step is listening to what the debtor can pay. A **secret** is to not offer a settlement unless the debtor can pay the majority of the money owed to you. Our strategy is to let the debtor talk about what he can pay in the next 30 days. Is your customer just 10%-20% short of what he owes you and will not have the full payment for another 30-60 days? I would suggest working to get amount due down 20% and then *offer a settlement!* Is your customer expecting a tax refund in the next few weeks but won't have enough to pay the entire amount owed you? *Then offer a settlement!* Is there customer disappointment with your service or product? *Then offer a settlement!* If you are adding interest and your debtor says they will pay the principal in full. Then write off the interest which is *offering a settlement!* The **secret** is to offer a settlement when there is almost enough to pay in full.

Then **take the money and run!** Take the settlement to the bank and don't think about collecting this account again. There is *power* in a settlement when used at the appropriate time. Don't take the settlement strategy off of the negotiating table. Finally, always get the settlement in writing with a time limit. For example, state "this settlement is void after 30 days" or "this settlement is void after September 30th".

A final **secret** is a settlement strategy is really a "good customer" discount. Offering a "good customer" discount by targeting your large accounts encourages early payment and is really a form of a settlement. This type of offer encourages large customers, who usually have the funds but choose to wait 60-90 days, to pay you sooner.

This is a brilliant strategy that can dramatically increase your cash flow. Their other creditors are not even thinking about an *early pay discount*. This discounting strategy rewards large accounts and encourages them to pay sooner. Remember the idea of creating a paying habit for your customers? Well, take that idea and then create an early payment habit. **Offer a discount!**

Offering a discount for prompt payment is a great strategy to get the money to you sooner. You can offer this to your largest customers, to your customers with a policy of paying invoices after 60-90 days of their receipt. As discussed previously, this strategy could mean all other creditors wait the 90 days for payment while you get the money within 30 days. For example, implement a 1% discount is available to customers when paid before a specific date, preferably before 30 days, is definitely something many accounts payable departments may be interested in trying.



A settlement offer is a perfect

example of the cliché, a bird in the hand mentioned earlier. Sometimes it's better to put the "problem account" behind you and take the money and run. The time and effort to collect the additional amount may not be worth it and it will positively impact your cash flow now. When the cash flow is tight and you need to cash now, consider payment plans and settlement offers which are collection agency **secrets**. *These strategies may just prevent a cash flow crisis.*

How to replace **panic with control**

A cash flow crisis can occur even with a growing business and it is the greatest threat most businesses will ever face. Remember the banking crisis revealed a cash flow problem. If the accounts receivable practices are inadequate then any company can face a cash flow problem. How can companies avoid a cash crisis? How can companies replace panic with *cash flow control*?

For any successful business, timely payments are the *key* to avoiding a cash flow crisis and avoid owner panic. Replacing your panic and taking control of your cash flow means having the right amount of cash at the right time. How is this accomplished?

The first **secret** is, if you extend credit, create a credit application with specific information designed to help you collect any future debt. For example, make sure the application includes correct names of the owner and business, correct addresses and phone numbers (cell phone numbers, too), tax ID for businesses, social security and driver's license numbers for individuals, and credit references. The social security and driver's license numbers become very useful information to the skip trace process. With so many people in our country with similar names, obtaining a social security number is necessary, especially when skip tracing.



Secondly, there is a **secret** to sending past due letters and making phone calls. Effective and timely letter series with phone calls are a collection necessity and very essential to your collection system. The letter series should be one letter at least every 30 days and should start 2 weeks after your first invoice if payment is not received. Your initial invoice should state when payment is due. For example, the invoice should state “payment is due upon receipt’ or “payment is due in 2 weeks”. The invoice should state the terms of payment you and the customer agreed on.

One week after the initial invoice or past due letter is sent; follow up with a phone call. This initial phone call should begin by asking if they received the invoice or letter and if they have any comments on the service or product. When you or your staff starts off the phone call in a positive tone, like a customer service call, you start creating a positive bond. This bond helps to promote a positive dialogue opportunity that may prove useful in the future! This technique is especially useful with commercial accounts when a positive relationship with the accounts payable person is necessary to get paid as quickly as possible.

The *conversational phone call* creates an environment where your future calls are taken while other creditor calls are screened and forgotten. During the call, find out who is in charge of paying the invoice. Find out about their interests; find a common bond. An important **secret** or tip is to write down the common interests on your call list for the account so you can build on this information and not have to start your bonding again from scratch. Not remembering these details may hinder you on future calls. Remembering that her daughter graduated from your college or that he likes to rock climb on the weekend will have you standing out from the regular, routine collection calls. During the call, it is important to ask the person responsible for paying the bills to verbalize the amount and the date of the expected payment. When calling, offer to take payments over the phone whenever possible. Don’t wait for the check to come in the mail. If your website accepts payments, then provide the accounts payable person with your company’s website. These techniques will reduce days waiting for the payment to arrive in the mail. Finally, remind them again of the payment promise and call them the day before the payment is due!

Since *timely payments* are a key to avoiding a cash flow crisis, negotiating an acceptable **payment plan option** for your customers is often unavoidable! Your customers, many of whom are experiencing cash flow problems themselves, should appreciate the lengths you are going to help them resolve their debt to you. Of course, this option is used when a full payment is not possible. Accepting a settlement in full, after all letter series options and phone calls have been exhausted, is a good cash flow strategy, too.



Finally, develop a system to *locate your customers* who have moved or whose phone numbers have changed. In the collection world, this process is called “skip tracing” and this is what collection agencies do better than anyone else. Skip tracing is both an art and a science. Our skiptracing process is called “**debtor locator**” and until now has not been available to small business owners. Our skip tracing technology allows the business owner to have access to skiptrace information like a professional collection agency. By using the debtor locator service, you will have the most current debtor information available to collection agencies, large institutions and governmental agencies.

So skiptracing access is available to you now by joining our membership. Now, the **secret** is out and you have the *key* to opening the door to the skiptracing world without the cost or time involved in traditional skiptracing. Finding customers who have moved and getting their invoice or past due letter to them quicker than your competition is a *huge* advantage to getting paid sooner.

Up until now, the only available avenue for business owners is to have an employee spend countless hours playing detective on the internet or in the court house. Up until now, business owners had to send accounts to a collection agency in hopes their accounts would be included in their *skiptrace* “batches”; the fortunate accounts selected by the collection agency for *skiptracing* searches. Now by joining www.collectmoremoneynow.com, you have access to the *skiptrace* world for a free trial and then at a nominal cost.

Now is the time to join our website and try our innovative collection solutions. You can save your company time and money by handling your “return mail” and your “bad phone numbers” in a proven system just like our collection agency uses. Most business let these account receivable accounts get older and older. The older the accounts receivable accounts become the harder it is to collect and the easier to start creating a cash flow problem. **Remember, cash flow problems just don’t go away but the people who ignore them do!** Use our knowledge to find solutions for your collection problems, today.



If you use a collection agency for your past due accounts, well that’s okay with us. After all we are a collection agency. We suggest you try our membership services first! Start with our letter series and follow the 10 step plan. Then try our *skiptrace* services; we assure you this will save you time and money. If after implementing our collection plan and the account remains unpaid, then try a collection agency or an attorney.

However, if the account remains unpaid after using our techniques and services, you may find it more efficient and effective to go directly to small claims court then to hire a collection agency or attorney. Remember, a judgment from the court is just a piece of paper but it is frequently superior to a bad rating on the debtor’s credit report from a collection agency. Also, in our litigious society and with all of the collection laws, there is a strong probability you could be sued if your collection agency violates collection laws. Creditors are becoming more and more involved with lawsuits involving the agencies they hire to collect their debts.

Do you really want to take this kind of a financial risk by hiring a collection agency?

OK, I have delinquent receivables...What do I do now?

The first thing a business consultant would do for your business is to look over your business and analyze your receivables. A consultant would determine the average days outstanding and the average dollar amount due you, for example. You should do this part, too. Then the consultant would recommend changes for your organization and assist your employees to implement the changes.

The consultant's recommended changes would be based on sound business practices with a few specific recommendations targeted specifically for your organization. A slide presentation and recommendation booklet complete with impressive charts and graphs are the consultants' tools and are available to you for only a few thousand dollars!

As a member of www.collectmoremoneynow.com you have access to phone and on-site visit consultations designed to improve phone call dialogue and discuss individual account concerns. Our membership provides our time tested collection solutions and proven collection techniques. For example, you can look through our selection of collection DVDs and CDs designed specifically for the collection industry. Educate your employees the same way collection agencies do!



So if you want to find analyze your delinquent receivables then start with this formula.

Definition of 'Average Collection Period'

The Average Collection Period is the approximate amount of time it takes a business to receive payments owed, in terms of receivables, from its customers and clients.

Calculated as:

$$\text{Average Collection Period} = \frac{\text{Days} \times \text{AR}}{\text{Credit Sales}}$$

Days = Total amount of days in period

AR = Average amount of accounts receivables

Credit Sales = Total amount of net credit sales during period

Here is an example, suppose your company, ABC Corp, has total credit sales of \$100,000 during a year (assume 365 days) and has an average amount of accounts receivables is \$50,000. Its average collection period is 182.5 days.

Most businesses allow commercial customers to purchase goods or services with credit, but one of the problems with extending credit is predicting when the customer will make cash payments to you.

That is why having a lower average collection period is preferred because this means that it does not take a company very long to turn its receivables into cash. Ultimately, every business needs cash to pay off its own expenses. **Having the right amount of cash at the right time avoids a cash flow crisis.**

All systems are go! How do I get started?

First of all, **join** our *membership website*, www.collectmoremoneynow.com, and you will have access to all of our proven collection products and services. Included in the website membership is a collection system you can use immediately.

There are a variety of time tested collection letters, a collection and credit forms, a simple 10 step collection system, a free debtor locator trial offer, discounted collection and small business DVDs and CDs, and phone and on-site visit consultations from collection agency owners.

We give you the tools to create or evaluate your collection system. All you have to do is to select the information you need. Everything is easy, convenient, and economical for you. By our design, use our collection secrets and use this opportunity to make your business more successful.



You have the **convenience** of using the website as often as you would like during the annual membership period. The website materials do not require a lot of your

time since we have taken the time to make the information useful and accessible. Our website does not require a lot of your time...but we know it will be **time well spent!**

Even in our easy access, high speed internet world, it will definitely take more of your time to research, screen and sift through the material to find useful information. Take our years of collection experience and make it work for you.

Collect more money now has organized and selected the right information for you in an easy to use format at a tremendous introductory offer.

Let's face it, very few business owners and managers really want to spend their time involved in collection work. However, we want to introduce you to the "ins and outs" of collections without doing it the hard and wrong way. Success leads to enjoying what you are doing. **We want you to take away the dread and embarrassment of collecting your money.**

There are no courses in business school that teaches all that we present to you. I want you to know, I have taken business courses and nowhere did the courses address practical solutions to prevent or stop the cash flow crisis. The problems were mentioned and some of the solutions were brushed over at best. Look to our website as your guide to your own collection course.

Look to www.collectmoremoneynow.com as your *practical business course* that provides useful collection information you can start to implement today!

So, here's your chance to get started! Take a small amount of your time and for **less than \$0.28 a day**, you can have access to innovative collection solutions. So join our membership website and stop that time consuming, costly approach to collecting your receivables.

Remember, you receive the collection system and a free debtor locator search with your membership. The consultations and collection products are available for purchase at a discounted price through the website membership. Members have a choice to have the basic membership and to purchase additional materials when needed. The choice is yours.

The [secret](#) is out for members only! My commitment to you.

Collect more money now provides the [secrets](#) it has taken years to master.

Collect more money now was created to help business owners collect earlier and keep more of their money! How can we do this? By providing our knowledge and advice to you in an easy to access format so you can avoid the “school of hard knocks’ which is the hard, time consuming and expensive way. I have compiled a selection of the most useful collection information available.

Now you have access to a wide variety of collection tools information that up to now was only available to collection agencies. You would have to pay thousands of dollars a year to have access to the information available from [Collect more money now](#). Remember, collection agencies pay hundreds of dollars a year to access *skiptracing* information and now for a few dollars, you can have this same access, too.

The [secrets](#) of our time-tested collection system, collection letters, and phone dialogue suggestions are just some of the components of the website. This system reveals effective ways to stay in contact with your late-paying customers. My secrets will empower you with tools and information to strengthen your relationships with your customers.



Learn our [secrets](#)...

- **Secrets** to get cash easier from your customers
- **Secrets** to help business owners gain and keep control of their receivables
- **Secrets** to make collection phone calls more timely, effective, and positive
- **Secrets** to enhance your collection letters and boost your revenue
- **Secrets** to manage your collection in a proven collection system
- **Secrets to collect like a collection agency**

My commitment to you... is to provide practical and effective collection knowledge designed to positively improve your cash flow and daily collection operations.

I believe you deserve the same information collection agencies use to collect more of your delinquent accounts. Most collection agencies will not accept a small portfolio of delinquent accounts...because it is not profitable for them. You may have found this out for yourself! **So why not learn from the pros and do it yourself...but better.**

You manage your own investments so why not learn how to manage your own receivables and do it yourself to save time and money.? Our consulting service offers you to the chance to talk to one of our agency owners to fine-tune your collection system.

Our goal is to help you *avoid a cash flow crisis* by showing you our system and take some of the stress out of collecting your money.

We want you to actually enjoy collecting and make it more fun for you and your employees! We want you to make that collection call with greater ease and confidence. We want you to learn how to negotiate with your debtors and slow-pay clients. Your efforts will pay off as you **collect more money now.**



**Opportunities are like sunrises.
If you wait too long, you will miss them.**

William Arthur Ward

Here is what collect more money now offers you....

Our Membership Advantage!!

Join our membership website to...

1. **Select** the collection products and services you want
2. **Mange** your collections more effectively
3. **Improve** your collection tools



The Membership Advantage....

We are committed to helping you work better and smarter!

If you are looking for an effective and convenient way to improve your collections, then consider **joining us**.

After becoming a part of our website family, you can choose any additional services and collection products especially at a discounted price.

You have the choice to purchase any additional collection tools that you determine will improve your collections by just a pick of a button.

We offer **discounted prices** on all of our collection DVDs and CDs. Use our collection system to create your own collection system prior to hiring a collection agency or an attorney.



Annual membership: \$99

- Our 10-step collection process
- Over 30 sample collection letters
- 1 **free** 15-minute website consultation
- 1 **free** debtor locator search
- Access to purchase additional debtor locator searches at a discount
- Access to our collection resource center with valuable collection information
- Access to our collection services, DVDs and CDs at big savings

Collection secrets are revealed in our website where we offer debt collection tools only available to collection agencies and large corporations.

We guide business owners through the challenges of debt collections in a **10-step plan** that includes one debtor locator search and valuable collection materials in our Resource Center. There is expert collection advice and education to help you and your staff **collect like a collection agency!** Our website offers tools and services to improve your revenue now. You don't have to wait for a collection agency, attorney or consultant for help. Improve collections yourself, with our website tools, so you can **collect more money now!**

Collection Services

Debtor Locator search: \$39/search (our debtor address and/or phone number verification search tool). There is a discount for multiple searches.

You will be **amazed** at how affordable this resource is...and **your first trial is free!** We offer you the opportunity to locate hard to find debtors. Collection agencies have to pay a hundreds to thousands of dollars just to access this information and now we are making this available to you!

Discounts for multiple purchases:

- **5 searches for \$165....\$30 savings and averages \$33/search**
- **10 searches for \$290...\$100 savings and averages \$29/search**

- **25 searches** for **\$625...\$350** savings and averages **\$25/search**

** Members must sign and return to us a debtor locator disclaimer form before the search is initiated stating the information requested from us is for business purposes only.*

15 minute phone consultation: free with membership

When you need to talk about the features of our website, products or services we offer one 15 minute phone consultation for you.

30 minute phone consultation: \$75

1 hour phone consultation: \$140

When you need to **talk to a collection expert about solutions or difficult collection situations** our phone consultations are just the answer. Talk to our experts to discuss ways to implement the 10 –step collection system for your business. This special service could enhance your collection outcomes!

Customized training and development

1 hour \$125

2 hours \$240

- Getting the most out of your collection call
- Collection training created by a collection agency owner

The purpose of this over-the-phone training will help you to identify the characteristics of a successful collector, reveal the 4 categories of delinquency, discuss the 8-step telephone call process, negotiating payment tips and strategies, determine how to set phone call goals, and how to overcome common debtor objections. This is a **valuable collection tool** for every business owner!

In-office visit consultation:

1 Day \$1,399

2 Days \$2,299 (\$900 discount)

- Our premium offer: on-site visit, pre/site and post /site 30 minute phone consultations, plus travel costs

Let one of our debt collection experts meet with you and your staff for a one-on-one collection consultation. Why not let someone who has had over 20 years of experience share their insights with you. Two free phone consultations are included: one before and one after the on-site visit. We will look at entire collection system **and provide professional insights** to collect more money now!

*Travel expenses excluded and will be charged to client at cost.

Collection Secrets

CD-ROM: Essential Collection Skills and Techniques- .

Member price: \$749 retail price: \$999 (\$250 discount)



Education Training- helps ensure your staff is trained to be professional, ethical, productive and highly successful.

A Professional Telephone Collectors' Techniques CD-ROM was designed to improve your collectors' ability to adapt to a variety of consumer personality types to secure more payments and reduce the number of broken promises to pay.

Training modules include:

- Introduction: The Collection Environment
- Module 1: Collector Communication Basics
- Module 2: Opening the Call - Whom Am I Talking to?
- Module 3: Why Didn't They Pay? Determining the Consumer's Situation
- Module 4: How Do I Get Them to Pay?
- Module 5: Closing the Call
- Module 6: Why Being an Effective Collector Matters
- Final Quiz

CD-ROM Connect to Collect

Member price: \$899 retail price: \$1199 (\$300 discount)

Education Training – helps provide real world collection training with making a collection call from start to finish!



Put your collectors on a real-world simulated collection call to practice their skills before and after hitting the phones with this collector training course. *Connect to Collect* computer-based training program is designed to help new and experienced collection professionals complete a successful call from start to finish.

This interactive course tests your collectors' ability to respond to different personality types, overcome stalls, anticipate consumer behavior, use proper word choice, take effective call notes, and other techniques to effectively collect on the account while staying in compliance with the law.

All Four Call Scenario Sections, including the 'Final Scenario' feature the following:

- Open the Call
- Determine the Problem
- Find a Solution
- Close the Call
- Call Notes Quiz
- Call Results

DVD: Debt Collections the Bigger Picture

Member price: \$279 retail price: \$379 (\$100 discount)



The Bigger Picture provides a basic overview of how collectors fit into the debt cycle and what they can expect on the job.

Debt Collection: The Bigger Picture DVD

A clear snapshot of the role collectors play

The level of debt in the world has reached a new high with a whopping \$11.4 trillion of consumer debt in the U.S. alone. This makes the role of collectors even more vital as they do their best to collect that debt, putting thousands of dollars back into the economy each year.

Use this 26-minute video for your new hires and seasoned collectors and show them that their success as a collector makes a difference to your company and consumers.

DVD Chapters include:

- Introduction: What is Debt?

- What Is the Debt Cycle?
- What Can I Expect on the Job?
- Who Will I Be Talking To?
- What Makes a Collector Successful?
- Building Your Communication Skills
- Why Do Collections Matter?
- Bad Debt Effect on the Small Business
- Benefits of Being a Collector
- Educating the Consumer and Yourself
- Conclusion: Driving the Economy Forward

DVD: A Closer Look: Healthcare Collections

Your price: \$279 retail price: \$379 (\$100 savings)



This unique video provides healthcare collectors the tools they need to succeed! It combines animation and interviews with real healthcare debt collectors to explain the importance of the work they do, not only for the economy, but for the person they help.

If you're involved in healthcare collections, this training video provides the tools to properly train high-performance teams and separate your organization from the competition. This training DVD introduces first-time Healthcare debt collectors to the basics of the healthcare system, the basics of healthcare debt and the challenges that come with helping people find solutions to their healthcare bills.

DVD Chapters

- Introduction
- Healthcare Debt Statistics
- Account Cycle of a Medical Bill
- Unintended Debt
- Importance of Compliance
- Collector Credibility
- Educating Yourself
- Educating the Consumer
- Common Consumer Misconceptions
- Explanation of Benefits
- Open Lines of Communication with Insurance

- Finding a Solution to a Difficult Situation
- Conclusion: You Make a Difference

Runtime: 25 minutes

Description: This training DVD introduces first-time Healthcare debt collectors to the basics of the healthcare system, the basics of healthcare debt and the challenges that come with helping people find solutions to their healthcare bills. It combines animation and interviews with real healthcare debt collectors to explain the importance of the work they do, not only for the economy, but for the person they help.

Coaching Your Collectors for Success

Audio CD

Your price: \$169 retail price: \$209 (\$40 savings)



What if you could have better retention, better results, and better overall performance from your collectors? The true value of coaching comes into play when employees can take ownership in their own performance and create their own accountability. Motivate your employees to collect.

By listening to this teleseminar, you will learn how to:

- Clearly set expectations and achieve them.
- Engage employees and improve morale.
- Improve employee performance.
- Increase employee retention and prevent turnover.

Listening & Questioning Skills for Collectors

Audio CD

Your price: \$169 retail price: \$209 (\$40 savings)



Discusses how improving your collectors listening and questioning skills will enhance collection performance and results. Used by collection agency collectors and managers.

How to Make Words Work for You in Collections

Audio CD

Your price: \$169 retail price: \$209 (\$40 savings)



Learn how the right words with the right tone can make a positive difference in your collection results. This simple effort can make a big impact on your cash flow.

Measure Twice, Hire Once: Identify the Most Qualified Job Candidate

Audio CD

Your price: \$169 retail price: \$209 (\$40 savings)



Take your collections to a new level by hiring the most qualified collection candidate. Use these hiring tips used by the collection industry.

Motivating Your Employees through Dialing

Fatigue & Burnout Audio CD

Your price: \$169 retail price: \$209 (\$40 savings)



Discover how to combat lack of motivation involving collection efforts and to create a positive collection environment. Used by collection agencies and can work for you, too.

How to Identify Top Collectors & Support Excellence

Audio CD

Your price: \$169 retail price: \$209 (\$40 savings)



Take your collections to a new level by hiring the most qualified candidate. Learn how to identify the traits of top collectors and how to motivate them to excel.

New Health Care Guidelines: Impact on Collections

Audio CD

Your price: \$169 retail price: \$209 (\$40 savings)



Teach your employees the best practices in healthcare collections and the challenges of increasing regulations. Collection agencies teach their healthcare collectors these practices and now you can, too.

Compliance Challenges with Today's Technologies

Audio CD

Your price: \$169 retail price: \$209 (\$40 savings)



Look over the new communication technologies and determine which methods are acceptable for your company and what are the risks. Used by collection managers to analyze options while reducing their risk.

Top Consumer Data Security Concerns Today Audio CD

Your price: \$169 retail price: \$209 (\$40 savings)



See what you can do to reduce your risk with mobile device and cloud technology. Learn what “cloud” based security really means and what you can start doing today for free.

Incentives & Rewards for Generations in Today's

Workplace Audio CD

Your price: \$169 retail price: \$209 (\$40 savings)

Explore reasons why employees stay or leave and discuss creative ways to offer monetary and non-monetary rewards to your collectors. Discusses the different motivations of each employee age group (up to 4 generations).



How to Successfully Select a Collection Agency Audio CD

Your price: \$169 retail price: \$209 (\$40 savings)



Insider tips from the collection industry discussing how to select and evaluate the best agency for you. Useful for those business owners who are interested in hiring or firing a collection agency!

Business Secrets by gifted professors

The Entrepreneur's Toolkit

DVD: Your price: \$189.95 retail price \$269.95 (\$80 savings)



The numbers are staggering. According to the Small Business Administration, two-thirds of all new businesses fail in their first decade of operation. What does it take to become one of the prosperous few? How does a promising idea survive the startup phase, pass the break-even point, and eventually grow into a flourishing enterprise? In short, what are the tools that entrepreneurs need to succeed?

The answer is critically important. After all, an entrepreneurial spirit is vital to society for many reasons:

• Great businesses depend on the ability of entrepreneurs to handle unpredictable challenges and seize unrecognized opportunities.

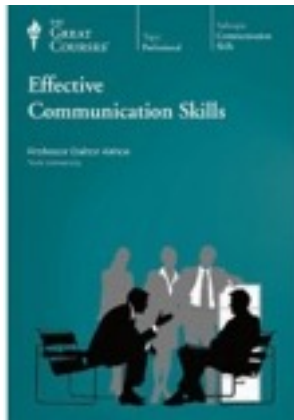
- 1 How to Come Up with a Great Business Idea
- 2 Understanding Your Market
- 3 Prototypes-Making Your Idea a Reality
- 4 Defining Your Business Model
- 5 Picking Your Business Structure
- 6 Starting Your Business Plan
- 7 Market Analysis and Marketing Strategy
- 8 Business Logistics and Operations
- 9 Organizational Structure and Management Teams
- 10 Income Statements and Balance Sheets
- 11 Cash Flow Statements and Performance Measures

- 12 Conducting Risk Analysis
- 13 Finish Your Business Plan
-
- 14 How to Finance Your Business
- 15 From Your Home Office to Social Media
- 16 Starting a Family Business
- 17 Buying a Franchise or Other Business
- 18 Understanding Intellectual Property
- 19 Managing Human Resources
- 20 The Customer's Experience and Your Brand
- 21 Entrepreneurial Perspectives
- 22 Entrepreneurial Exhaustion
- 23 Entrepreneurial Leadership
- 24 The Successful Entrepreneur

Effective Communication Skills

DVD: Your price: \$179.95 retail price \$254.95 (\$75 savings)

Professor Dalton Kehoe, Ph.D



Talk is something you do every day. And your life is literally shaped by it. Many of the decisions you make are decided by *talking*. You may be with a prospect trying to get a new sale or urging your employees to get a project finished sooner rather than later. Building better relationships with your customers may lead to better client payments and fewer collection issues.

Your ability to use the art of talk to effectively convey who you are and to build solid relationships not only influences the success of your friendships and everyday encounters but how you experience your workplace. Studies show that using conversational skills properly makes you more productive, happier, and less stressed.

•1 The Magic of Everyday Communication

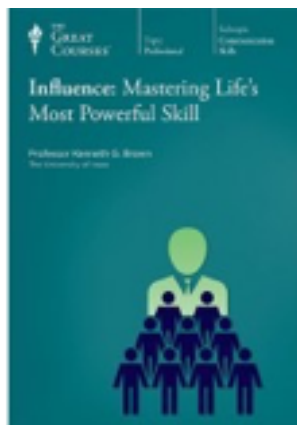
- 2 The Complex Layers of Face-to-Face Talk
- 3 The Social Context That Shapes Our Talk
- 4 The Operations of the Cognitive Unconscious

- 5 The Conscious Mind in Perception
- 6 The Conscious Mind in Using Language
- 7 The Conscious Mind and Emotion
- 8 The Development of Our Sense of Self
- 9 Self, Attachment, and Self-Esteem
- 10 Protecting the Self in Face-to-Face Talk
- 11 Conscious Self-Talk and Self-Management
- 12 Challenges to Effective Communication
- 13 Talking to Connect and Build Relationships
- 14 Differences, Disagreement, and Control Talk
- 15 Commands, Accusations, and Blame
- 16 Healing Relationships with Dialogue Talk
- 17 Focus on the Other—The Heart of Dialogue
- 18 Assertive Dialogue to Manage Disagreement
- 19 Compassionate Confrontation
- 20 Communication, Gender, and Culture
- 21 Talking Our Way to Lasting Relationships
- 22 Leadership, Appreciation, and Productivity
- 23 Dialogue and Appreciation—Engaged Employees
- 24 Dialogue—Ethical Choices behind Our Talk

Influence: Mastering Life's Most Powerful Skill

DVD: Your price: \$128.95 retail price \$198.95 (\$70 savings)

Professor Kenneth G. Brown Ph.D



Influence and persuasion aren't just abstract concepts; rather, they're a fundamental part of your everyday life. Whether you realize it or not, you're constantly surrounded by people and groups trying to influence the way you think, act, and feel.

But you don't have to let influence just happen to you. Take charge of your decisions—and your life—by grasping the science behind how influence works and by strengthening your own skills at influence and persuasion. You'll find yourself reaping a wealth of rewards when you interact with other people and groups on a daily basis.

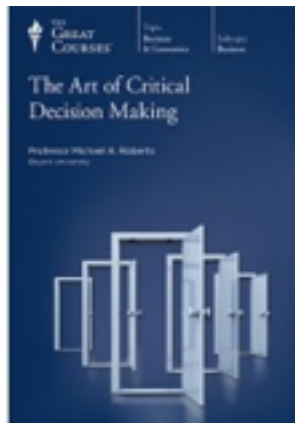
•1 A Model for Successful Influence

- 2 Characteristics of Influential Agents
- 3 The Dark Side of Influence
- 4 Characteristics of Suggestible Targets
- 5 Influence Tactics—Hard and Soft
- 6 How to Make the Most of Soft Tactics
- 7 How Context Shapes Influence
- 8 Practicing Impression Management
- 9 Selling and Being Sold
- 10 Delivering Effective Speeches
- 11 Developing Negotiation Skills
- 12 Becoming a Transformational Leader

The Art of Critical Decision Making

DVD: Your price: \$179.95 retail price \$254.95 (\$75 discount)

Professor Michael A. Roberto D.B.A.



Making a good decision is a skill—one that can be learned, honed, and perfected. Now, approach the important decisions in your life with a more seasoned, educated eye. **The Art of Critical Decision Making** explores how individuals, groups, and organizations make effective choices. This DVD provides you with the insights into leadership skills and business strategy used by leading business managers. Professor Michael A. Roberto—a former **Harvard Business School professor**—has taught leadership programs for such prestigious firms as **Apple, Coca-Cola, and Walmart.**

- 1. Making High-Stakes Decisions
- 2 Cognitive Biases
- 3 Avoiding Decision-Making Traps
- 4 Framing—Risk or Opportunity?
- 5 Intuition—Recognizing Patterns
- 6 Reasoning by Analogy
- 7 Making Sense of Ambiguous Situations

- 8 The Wisdom of Crowds?
- 9 Groupthink—Thinking or Conforming?
- 10 Deciding How to Decide
- 11 Stimulating Conflict and Debate
- 12 Keeping Conflict Constructive
- 13 Creativity and Brainstorming
- 14 The Curious Inability to Decide
- 15 Procedural Justice
- 16 Achieving Closure through Small Wins
- 17 Normal Accident Theory
- 18 Normalizing Deviance
- 19 Allison's Model—Three Lenses
- 20 Practical Drift
- 21 Ambiguous Threats and the Recovery Window
- 22 Connecting the Dots
- 23 Seeking Out Problems
- 24 Asking the Right Questions

Use these collection ideas and tools to secure more payments that will improve your collection revenue! Take the opportunity to learn the secrets of collection agencies that are designed to save you time and money. Remember, cash flow is the life-blood of any organization. Don't put your business on life support by neglecting these collection secrets.