

KENTUCKY HIGHER EDUCATION STUDENT LOAN CORPORATION

JOB DESCRIPTION

Job Title: AMO Collector

Date: August 2011

Department: Asset Management

Grade: 4N

Summary

Employee will perform collection activities on delinquent and/or defaulted student loans and/or federal assets to ensure compliance with department and corporate policies, as well as any due diligence requirements. Obtain financial information to negotiate repayment arrangements to cure and/or resolve delinquency or default of account.

Job Duties

- Contacts delinquent or defaulted borrowers by telephone and/or automated dialing system, negotiate terms for repayment of debts within the limits of the law, regulation, policies, and procedures governing the collection of delinquent or defaulted accounts.
- Contacts third parties such as listed references by telephone in attempt to obtain location information helpful in collecting delinquent or defaulted debts.
- Demonstrates excellent telephone communication skills.
- Employs excellent listening skills, applies program knowledge and utilizes available research resources in order to understand and assess borrower situations as well as to identify potential avenues for resolution.
- Using persuasive speaking techniques, superb customer service skills, and call control techniques, counsels borrowers on methods to resolve delinquency, avoid default, and get out of default.
- Documents in the borrower's record, all contacts and attempted contacts as well as all relevant collection activity.
- Research account history; check imaged documents, or use other skip resources to locate borrowers.
- Consistently meets corporate and department goals and deadlines.
- Performs other collection related duties as assigned.

Minimum Qualifications

- High school diploma or equivalent
- Strong oral/written and inter-personal skills as well as computer experience
- Six months of call center experience preferred.
- Previous experience in debt collections, sales, or student loan servicing preferred.
- Experience using automated dialing system preferred
- Working knowledge of student loans preferred
- Must successfully complete and pass the FDCPA training and test