

Debt Collecting Q & A Issue #6

By Jim Finucan

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Q) Jim: How can I be sure that I've gotten to the heart of the problem when I suspect the debtor is being insincere, or even dishonest?

A) Use a technique called "funneling." It's a method of questioning that begins on a broad level and becomes more specific as you progress. Narrow in and focus on the response you're getting until your suspicions are either confirmed or you can accept the debtor's excuses as genuine. A typical conversation might go something like this:

"Is there anything preventing you from sending the check for the balance tomorrow?"

"I can't send it tomorrow; I won't be in the office."

"That's hardly a problem; you could mail it out tonight, before you leave. Do you agree?"

"I told you, I just can't."

"You mean, I provide the services to you when you need them and you're the kind of person who won't pay because you don't have the time? Is that right?"

"No, it's not like that."

"Then you need to tell me now what it is like. What is it, that's stopping you from taking care of this obligation and leaving yourself exposed to legal action?"

"The company just doesn't have the funds available."

"All right, Tom," (Note that the story is changing here. This reason is either more accurate or another stall tactic.) "What I need you to understand is that excuse doesn't concern me one way or the other. When your company needs funds to continue operating what do you do? That check needs to be in the mail by tomorrow at the latest."

And regardless of his answer, find out which bills are being paid and which ones are not - and why yours is one of those not on the "pay" list.

Funneling down into an excuse with a more precise line of questioning uncovers the true intentions of a debtor. In fact, this technique actually helps the debtor see himself acting in a way that is not congruent with his own beliefs. That exposure will help him make more honest and forthright

decisions in the future.

If something doesn't feel right during a collections call question it! Throw a whole series of sharp, penetrating questions at it until it cracks. Then both sides can identify and solve the sense of the problem.

(end)

Jim Finucan's debt collections manual "Past Due" teaches his personal collection techniques that can help you double your debt collections virtually overnight. More

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