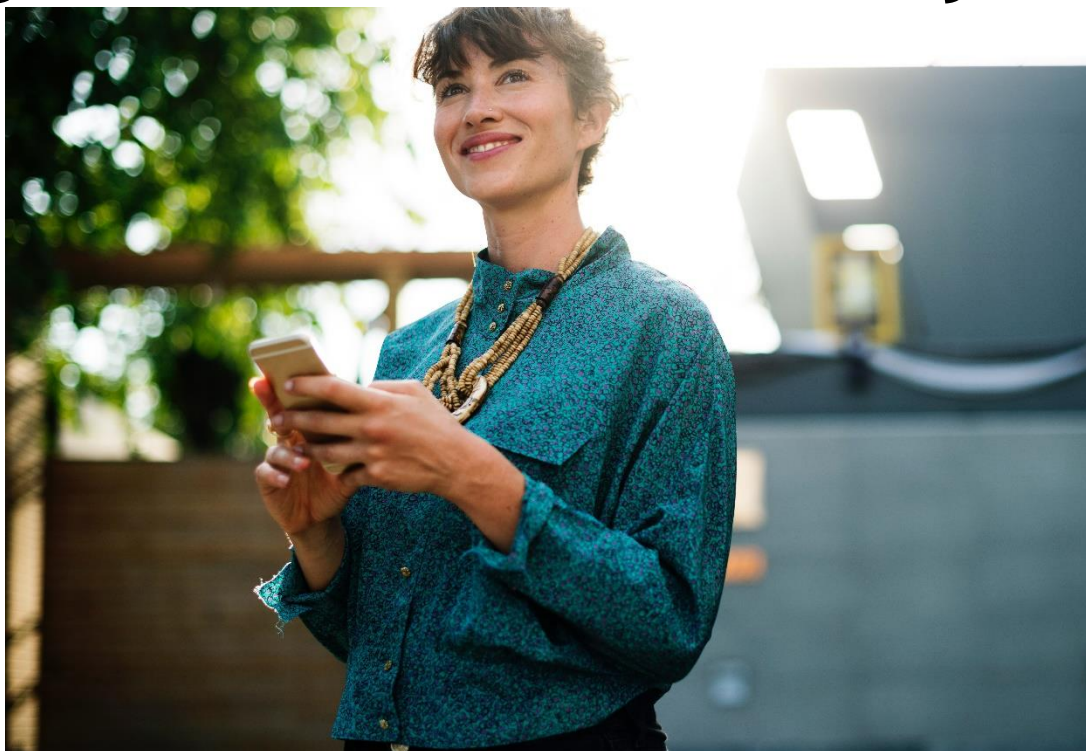


5 Reasons Why Collection Agencies Are Not Your Enemy



There are many people who will try to convince you that collection agencies are scams; that they are unreputable; that they try to exploit consumers; that they don't care about laws or regulations; that their staff don't care about your situation as long as they get paid.

Basically, if you answer their calls, your life will be over. But keep in mind...

Many people who speak ill of collection agencies have been in collections themselves, so their opinion may be biased. Before taking their word for it and writing off all collection agencies as evil, ask yourself – is their opinion truly justified, or are they simply frustrated with their own stressful situation?

- If someone is complaining about receiving calls, is there a reason that they're receiving those calls?
- If they claim a collection agency is "harassing" them, are they simply upset that they keep receiving calls about an account they haven't resolved? Have they picked up the phone or do they feel "harassed" based on some unanswered calls and messages?
- Was the agent "demanding personal information", or were they simply trying to confirm the person's identity before releasing personal information – or asking what felt like personal questions to help find a possible solution?
- Was the collection agent "rude", or were they simply making the person feel uncomfortable by asking for money they didn't have? No one likes to admit they're not financially stable.

Five Reasons Why Keeping the Lines of Communication Open with a Collection Agency Will Benefit You

1. The collection industry is regulated to protect consumers.

There are laws and regulations in place to protect consumers against harassment. In addition, many companies who outsource to collection agencies have their own policies in place that prohibit aggressive or bullying behaviour. They want to protect their brand and reputation and regularly audit their business partners for compliance.

2. Ignoring them won't make them go away.

The fact is there's a reason why a collection agency is contacting you. The longer a delinquent account remains unresolved, the bigger the impact to your credit score, which could affect your ability to get a mortgage, finance your next vehicle, rent an apartment, or even get a new job.

3. Collection agents aren't out to get you.

They truly want to work with you to resolve your situation. Don't take the calls personally; rather than hopping on the bandwagon and brandishing your pitchfork, consider for a moment that these companies are simply looking to help their clients resolve an unpaid account.

4. Collection agents have experience and expertise with this type of situation.

Use it to your advantage! You have an expert who is fully trained on collection best practices and their client's policies, who is willing to work with you and discuss your options. There may be a solution to your situation that wouldn't occur to you, which might come to light once you speak with them.

5. They might surprise you.

At UPLlevel, our team is trained to handle every client conversation with dignity and respect. We take our core values of trust and responsiveness very seriously. We recognize that there's a human being at the other end of the phone and we genuinely want to help them find a solution. We've had consumers react negatively initially, only to call back after taking some time to think about their situation and work with the agent to find a solution that will work for everyone. We've had consumers thank our agents at the end of the conversation for being kind, helpful, informative, and supportive.