



# There's No "I" in Team...or Collector

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# What's wrong with your office?

- “Loose cannons”
- Indifferent or uncooperative?
- Bureaucratic?
- Unhappy or alone?



# What's wrong with your office?

- No one cares
- Chaos reigns supreme
- Autocrats/dictators
- Need another job?



# What is a Team?

- A group of people with a full set of complementary skills required to complete a task, job, or project



# What is a team?

- Team members:
  - Operate with a high degree of interdependence
  - Share authority and responsibility for self-management
  - Are accountable for the collective performance
  - Work toward a common goal and shared reward(s)



# What is a team?

- More than just a collection of people when:
  - A strong sense of mutual commitment creates synergy
  - Generating performance greater than the sum of the performance of its individual members



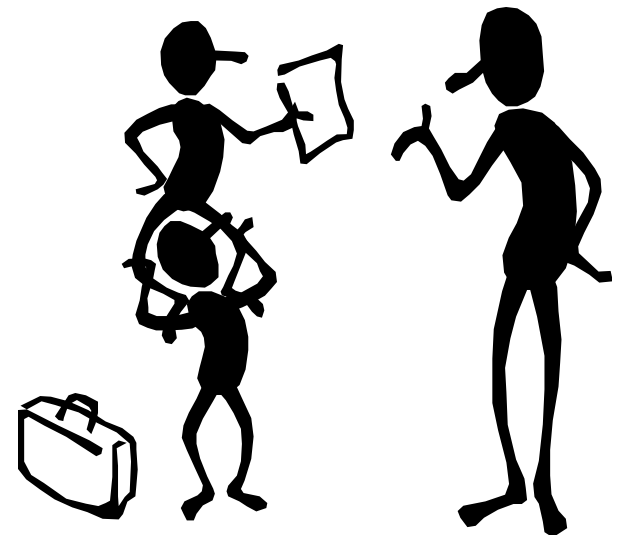
# Who's on My Team?

- Peers
- Supervisors/Managers
- Directors
- Leadership



# Who Else?

- Business Partners
  - Servicers
  - Collection Agencies
  - Attorneys
  - Federal/state agencies
- Networks
  - Associations
  - Other schools
  - ListSrvs





# Why Collaborate?

- Useful mix of expertise
- Opportunity to increase commitment through involving employees
- Pooled energy through commitment
- Leverage resources
- Possible synergies



# Collaborative Cultures

- Trust and respect in daily interactions
- Power based on expertise and accountability
- Value of diverse perspectives
- Shared leadership – everyone allowed to take initiative



# Collaborative Cultures

- Commitment to the success of others, not just your own
- Active learning
- Personal responsibility
- Flexible



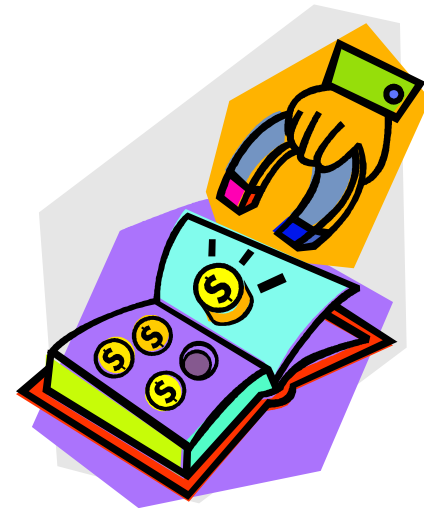
# Successful teams

- Everyone:
  - Shares in the success
  - Takes responsibility
  - Is accountable
  - Feels part of a greater whole



# What is a collector?

- To some, a Collector is a person who harasses people to pay overdue bills.
- S/he is:
  - Inhuman
  - Heartless
  - Villainous
  - Evil



# What is a collector?

- Collectors really are:
  - Counselors
  - Investigators
  - Salespeople
  - Adjustors
  - Public Relations Specialists
  - Nice people



# What is a collector?

- Traits include being:
  - Dedicated
  - Thick-skinned
  - Alert
  - Shrewd
  - Clever
  - Creative
  - Motivated



# Collectors need to have:

- Diplomacy
- Skill
- Cunning
- Patience





# The Successful Collector

- Has the ability to:
  - Enjoy dealing with people
  - Study human nature
  - Be flexible
  - Be easy, middle of the road, or tough
  - Be firm yet businesslike
  - Have tact
  - Possess sound judgment



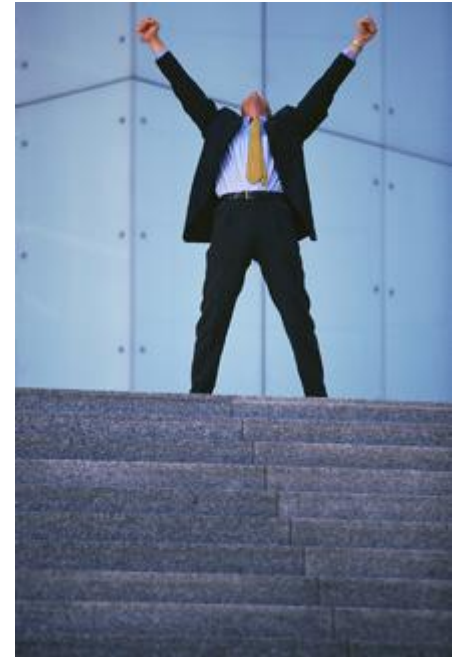
# Collector's success

- High energy
- Low stress
- Satisfaction
- Motivation



# Collector's success

- Low Default Rates
- Low bad debt expense
- High account resolutions



# Winning Teams/Collectors

- Work together
- Set achievable goals
- Measure performance
- Continuously learn



# What Happens When It's Not a Team?



# Why No “I”

- We’re all in this together!!!
- For:
  - Our institutions
  - Our students
  - Our families
  - Our state and country



# Questions??

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