

# The Collector Chronicle

NORTH AMERICAN RECOVERY

NOVEMBER 2017

AMERICA'S COLLECTION AUTHORITY

## LAST MONTH'S LUCKY WINNER

The lucky winner of our client prize for October is Jordan Valley Dermatology. They have been using our agency since 1996! We will be sending Stacey two tickets to a Utah Jazz game! Enjoy!

*Utah  
Jazz*

## THIS MONTH'S PRIZE

This month we will be giving away a \$100 Amazon gift card!

Each client who sends new accounts during the month of November will have their name entered into a drawing. At the end of the month, we will draw a name. If it's yours, you'll win the prize.

*Don't miss out on your chance to win.  
Send new accounts in November!  
Good Luck!!*

**Amazon.com**

## TIME MANAGEMENT

BY: DAVID J. SAXTON

PRESIDENT, NORTH AMERICAN RECOVERY

Being a debt collector is a tough job. Realizing this, we go to great lengths to make the job attractive. Things like industry-leading pay, excellent benefits, paid time off, and creating a great work environment go a long way to help.

In addition to these perks, I wanted to share one specific thing we do to help our collectors. It's our formula for organizing their workday and scheduling when they perform certain tasks. I hope you find this information helpful.

For a collector, one of the biggest challenges they face is organizing their day in a way that maximizes productivity. Here is how our collectors do it.

### Arriving at work on time and being ready to work before their shift starts.

Organizing their day starts with ensuring they arrive at the office before their shift starts. While it's entirely acceptable for them to arrive a minute or two early, or even exactly at their starting time, our collectors understand the importance of arriving early.

Our best collectors arrive fifteen minutes before their start time. They use this time to take care of their personal "non-work" items. Things like going to the restroom, getting a drink of water, coffee, or a soda. Saying "hi" and visiting with friends or co-workers, making a bite to eat, or anything else they need to do before they clock in and start working. After they've dealt with their personal, non-work related items, they can punch in up to five minutes before their scheduled start time.

Once they are on the clock, they get right to work. The first thing they do is check their email. They read and respond to each one, as appropriate. Next they listen and respond to voicemail. This takes anywhere from ten to thirty minutes. Once they've completed these tasks they are ready to get started.

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## How Their Day is Structured

Their day is divided into four distinct work periods. The first is two hours long, followed by a paid twenty-minute break. The second block is two hours and ten minutes, followed by a thirty-minute lunch.

The third is another full two-hours followed by a twenty-minute paid break. The final block is one hour and ten minutes.

Here is what that looks like for a collector whose shift starts at 8 AM. They start working at 8:00 and take their first paid break at 10 AM. Lunch at 12:30, afternoon break at 3:00, and they end their day at 4:30.

The times are rigid and strictly followed for two reasons. In order to make sure we always have a collector available to receive incoming calls from consumers, we split our staff into two different shifts. First Shift is from 8:00 to 4:30; Second Shift is from 8:30 to 5:00. Since the second start time is thirty minutes after First Shift, their breaks and lunches are also offset. This means we always have a large number of collectors available to take calls from consumers all day long.

The second reason is it allows collectors to get into a "zone." Knowing they are going to focus and be intense for two full hours allows them to block out distractions and create an environment where they are extremely efficient and effective. No distractions. No bouncing back and forth between different tasks. Just two full hours focusing on the job at hand. Once a collector has worked this schedule in our environment for a few months, they learn to love the structure, reliability and consistency. In turn, they thrive and experience significant success.

## Calls

Our collectors prioritize working their accounts based on grouping similarly conditioned accounts into specific groups. This is also by design. If they work the same type of account one after another, they get into a groove and are much more effective. They also know what mode to be in based on the time of day. Another advantage, we have six distinct groups and they usually contain anywhere from fifteen to twenty accounts per group.

This standard routine helps them know what to expect each day. The consistency and reliability provides them with an unspoken level of confidence. They know they will always be receiving accounts that will allow them to achieve their goals.

There you have it. Short and sweet. NAR's formula for collector success. Have a great month!

<u>First Block</u>	<u>First Shift</u>	<u>Second Shift</u>
Clock-in:	8:00	8:30
Leave for break:	10:00	10:30
Time worked:	2 hrs	2 hrs
Morning Break:	10:00–10:20	10:30–10:50
<u>Second Block</u>		
Back from break:	10:20	10:50
Lunch:	12:30	1:00
Time worked:	2 hrs 10 mins	2 hrs 10 mins
Lunch:	12:30–1:00	1:00–1:30
<u>Third Block</u>		
Clock in from lunch:	1:00	1:30
Leave for break:	3:00	3:30
Time worked:	2 hrs	2 hrs
Afternoon Break:	3:00–3:20	3:30–3:50
<u>Fourth Block</u>		
Back from break:	3:20	3:50
Clock out for the day:	4:30	5:00
Time worked:	1 hr 10 mins	1 hr 10 mins
<b>Total Hrs. Worked:</b>	<b>7 hrs 20 mins</b>	<b>7 hrs 20 mins</b>



The Collector Chronicle is published by NORTH AMERICAN RECOVERY for prospective and current clients. The owner, David Saxton, welcomes your questions or comments.

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