

PSR TELEPHONE SCRIPT

FOR RESPONDING TO *DEBT COLLECTORS*

TELEPHONE: RING - RING: (*“Debt Collector,” calling*)

ANSWERING THE TELEPHONE . . .

YOU: “Hello”? (*NEVER answer the phone by identifying yourself! If you do, **GET OUT OF THAT HABIT!***)

DEBT COLLECTOR: “May I speak to SO AND SO”?

YOU: “Who’s calling please”?

DEBT COLLECTOR: “I would like to speak to SO AND SO.”

YOU: “I understand you would like to speak to SO AND SO; I need to have your name please.”

DEBT COLLECTOR: (*Gives a fictitious name*)

YOU: “Thank you.” (**WRITING DOWN NAME AND TIME CALL IS BEING MADE**)

YOU: “May I please have your telephone number”?

DEBT COLLECTOR: “I want to speak to SO AND SO!”

YOU: “I understand you would like to speak to SO AND SO, but I need to have the telephone number you are calling from, first, PLEASE”?

DEBT COLLECTOR: (*Gives telephone number*) (**YOU WRITE IT DOWN**)

YOU: “I need to have your address, please”?

DEBT COLLECTOR: “I don't have to give you that information; I want to talk to SO AND SO.”

YOU: “Before you can speak to SO AND SO, I need to have your address, PLEASE”?

DEBT COLLECTOR: (*Gives address*) **(YOU WRITE IT DOWN AND REPEAT IT BACK SO TO MAKE SURE YOU HAVE IT CORRECTLY.)**

YOU: “Thank you for that information. SO AND SO doesn’t do business over the telephone. Please send your inquiries to SO AND SO, in writing to the address you have on file. **HAVE A GREAT DAY!” (AND REALLY MEAN IT!!!)**

HANG-UP THE TELEPHONE!

You need to have fun with this folks! Have a friend call you and **practice this script!**

It is the *Debt Collector’s* job to intimidate you! You need to remember that the *Debt Collector* is just a voice on the other end of the telephone; he cannot harm you. There is no reason for you to lower yourself to his or her level. You remain in the superior position by sticking to the script. They can only exert fear and intimidation if you let them. Respond to their demands and inquiries like a broken record. If you have to keep repeating the same line over and over, stay the course; you are perfectly within your right to do so.

YOU DO HAVE RIGHTS! ONE OF THEM IS:

YOU DON’T HAVE TO KEEP PUTTING UP WITH THEIR HARASSING PHONE CALLS, NO MATTER WHO THEY ARE!

I hope this helps everyone. This is my tactic on how I handle *Debt Collectors*. Of course then, it all depends on my mood! ;-) (*wink*)

Have a Great Day!

Purple Sage Righters
Carol Lee