

# Tips for calling to collect

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Here are some tips to help you with a problem payer so you can ensure your cash keeps flowing.

- **Do your homework**  
Know all details about a debtor. Have all their information on hand when you make the call.
- **Stay cool and calm to collect**  
Approach a debtor with confidence. Have a script written before you call, so you are prepared.
- **Mind your manners**  
Be business-like, courteous and natural.
- **Silence is golden**  
Encourage answers by remaining silent at times.
- **Listen, then act**  
Listen carefully and adapt your approach accordingly.
- **Make deadlines**  
Convey a sense of urgency by making deadlines.
- **Commit**  
Be fully committed to the 'payment-in-full' strategy.
- **Get it in writing**  
Confirm the outcome in writing.
- **Chin up**  
Keep calm and cheerful no matter how rude the debtor may become.
- **Fair, but firm**  
Let the debtor know that you want to be fair.

Keep in touch with major debtors as payment deadlines approach.

Offer a small discount for early payment, this will provide an effective incentive to make payment as soon as possible.