Entity Name:       Prepared by:

NMLS/License Number:       Date:

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Examiners should use this template to evaluate the collector’s knowledge and understanding of the entity’s policies and procedures, and Federal and State requirements.

[I. Training Interview](file:///J:\Collection%20Agency%20Exams\Nacara-RSC\Modules\Trust%20Account%20Module-V.1%20August%202015.docx#_Toc322683952) [#]

[A. Department of Education specific subset [#]](file:///J:\Collection%20Agency%20Exams\Nacara-RSC\Modules\Trust%20Account%20Module-V.1%20August%202015.docx#_Toc322683954)

[A-1. Exam report comment [#]](file:///J:\Collection%20Agency%20Exams\Nacara-RSC\Modules\Trust%20Account%20Module-V.1%20August%202015.docx#_Toc322683954)

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| Examination Procedures – Training Interviews | |
| ***To evaluate the collector’s knowledge and understanding of the entity’s policies and procedures, and Federal and State requirements.*** | ***Comments*** |
| 1. What is the most recent compliance training you have received? 2. When was the training? | [Click&type] |
| 1. How frequently is training provided? | [Click&type] |
| 1. Who provides the training? | [Click&type] |
| 1. What topics are covered during training? | [Click&type] |
| 1. Are you tested on the training? | [Click&type] |
| 1. Do you ever contact third parties? 2. How do you respond if the third party asks you for more information? 3. How do you respond if the third party asks where you are calling from? | [Click&type] |
| 1. Can you explain what the ‘mini-miranda’ is? 2. When do you use it? 3. Is it used on every call? If not, elaborate. | [Click&type] |
| 1. Do you contact consumers at their place of employment? | [Click&type] |
| 1. What do you do if a consumer notifies you they have retained an attorney? | [Click&type] |
| 1. What do you do if a consumer refuses to pay their account(s)? | [Click&type] |
| 1. What do you do if a consumer requests to be taken off your call list? | [Click&type] |
| 1. How do you handle Spanish (or other foreign language) calls? | [Click&type] |
| 1. How would you handle a consumer’s request for a letter in a larger font size? | [Click&type] |
| 1. What do you do if a debtor tells you that you have incorrect account information? | [Click&type] |
| 1. How would you handle a call that comes in through relay service or for someone with a hearing disability? | [Click&type] |
| 1. How/when do you leave voicemail messages? 2. Who do you leave voice messages for? 3. What training have you been provided relating to leaving messages? | [Click&type] |
| 1. What payment options do you accept from consumers? 2. Is there a preferred method of payment? 3. Is there a fee associated for any type of payment? If yes, elaborate. | [Click&type] |
| 1. What do you say if a consumer asks how the account is affecting their credit report? | [Click&type] |
| 1. How would you describe the difference between a complaint and a dispute? 2. How do you handle complaints? 3. How do you handle disputes? | [Click&type] |
| 1. How do you respond if a consumer uses abusive or profane language? | [Click&type] |
| 1. Describe a typical collection call. | [Click&type] |

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| **Training Interviews** | |
| 1. **DoE specific subset** | |
| ***To determine compliance with specific requirements relating to training for Department of Education accounts.*** | ***Comments*** |
| 1. Describe any DoE-specific training you have received. | [Click&type] |
| 1. Do you ever discuss wage garnishments with consumers? 2. In what instances? | [Click&type] |
| 1. As you are representing the DoE, do you ever tell consumer you represent or are affiliated with the U.S. Government? | [Click&type] |
| 1. Describe the process of offering consumer rehabilitation? 2. Have you had any rehabilitation-specific training? | [Click&type] |
| 1. Do you ever offer consolidation as an option in lieu of rehabilitation? | [Click&type] |
| 1. How are consumer payment amounts determined? | [Click&type] |
| 1. Have you ever offered income based repayment to a consumer? 2. Under what circumstances? | [Click&type] |

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| **INSERT COMMENTS FOR USE IN THE EXAMINTION REPORT. COMMENTS SHOULD INCLUDE ANY REQUIRED CORRECTIVE ACTIONS IF DEFICIENCIES ARE FOUND.**  When drafting these comments, use Times New Roman, 12 pt font and justify the right margin. |