
Collection Specialist interview questions

During your hiring process, use these sample Collection Specialist interview questions to assess candidates' skills.

Collection Specialist Interview Questions

[Collection Specialists](#) keep track of accounts receivable. They make sure payments are made on time. They routinely contact clients about debts.

When hiring for this role, look for candidates who are familiar with the Fair Debt Collection Practices Act (FDCPA) and basic billing procedures. A college degree is not required, so candidates with relevant work experience will stand out. Opt for potential hires who proactively identify overdue accounts and reduce debts.

The collection specialist position can be stressful because it involves negotiating with financially-strained account holders. Patient, firm people are ideal candidates for this position. During your interviews, pose hypothetical scenarios to test whether candidates can handle [stress management](#) challenges. Also, test if they can use their [critical-thinking skills](#) to resolve credit issues.

Operational and Situational questions

- A debtor has missed six months of payments. When you call the individual, they bring up financial difficulties and get emotional. How do you handle this?
- What payback plan would you recommend for a long-term client whose payments are due to be collected in X months?
- If you called a client to update them on their payment status and they were aggressive or rude to you, how would you handle it?
- Can you think of a few common excuses that debtors make? How would you respond to each of them?

Role-specific questions

- What collection methods do you know? Which technique do you think would be more effective for our company/clients?
- How do you keep historical data for each account?
- How often do you follow up with delinquent account holders and what's your approach when you get in touch?
- Mention three things a Collection Specialist should avoid saying when speaking to a debtor.
- How do you keep track of all payments?

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- What software do you use to increase your productivity?

Behavioral questions

- What do you find interesting about this job?
- Describe a time you had to deal with a difficult client. How did you handle the situation?
- Describe a time you persuaded a client to pay off a large debt. How did you handle it, from beginning to end?
- Have you ever faced an ethical dilemma at work? If so, what was the situation and what did you do?
- Have your negotiations with a creditor ever failed? If so, what would you do different?
- How does empathy help you build trusting, long-term relationships? Give an example of a time when you were able to better understand and address a client's needs.