
Debt Collector interview questions and answers

These **Debt Collector** interview questions will guide your interview process to discover the skills you are looking for.

Debt Collector Interview Questions

Not everyone is cut out to be a debt collector. The job doesn't usually require more than a high school diploma (a bachelor's may be desirable occasionally), and doesn't call for much specialized knowledge. Yet, it's often stressful and can cause emotional and mental strain. Hire the person who can persuade you that they can both do the job and endure its negative aspects.

The profile of a successful debt collector is straightforward — immensely patient and polite, yet assertive and persistent. [Critical-thinking](#) and negotiation skills are highly valued. You'll also need candidates who are computer savvy and have some customer service/call center experience. Knowledge of debt collection best practices and regulations is very useful, so if they have already worked as debt collectors, all the better for you.

By nature of their job, they'll be faced with both typical and unique circumstances. Present them with different scenarios to see how well they can think on their feet. Find out how their past experience has given them the necessary skills to complete the position's duties and what motivates them to do it. You can use the following open-ended questions as a guide.

Operational and Situational questions

- A debtor has missed 6 months of payments. When you call them, they start talking about their difficulties and get emotional. How do you handle it?
- How do you ensure that you get the necessary information from someone who's eager to hang up on you?
- How would you perform skip tracing? How do you ensure the procedure's legality?
- How would you decide whether legal action were the only solution?
- What would be your response to a customer who's using obscene or offensive language towards you?
- Can you think of a few common excuses that debtors may make? How would you respond to each of them?

Role-specific questions

- What do you like about this job?

- How do you feel about working with targets?
- What collection methods do you know?
- How familiar are you with FDCPA/HIPAA/etc. dictations?
- Name three things a debt collector should avoid when speaking to a debtor
- How do you ensure you keep track of all outstanding payments?

Behavioral questions

- Tell me about a time you dealt with an angry customer. What did you do?
- Describe a time you felt good about your job as a debt collector
- Recall a time you had difficulties in negotiating with a debtor/customer. How did you manage?
- Tell me about a time you were very stressed in your job. How did you handle it?