

Collection Scripts Template

Word-for-Word Scripts for Every Collection Scenario

COLLECTION KINGS | Free Educational Resource

What's Inside

✓ 15+ proven collection scripts

Ready to use immediately—just fill in the blanks

✓ Every common scenario covered

First contact, follow-up, objections, negotiations, settlements

✓ Ethical & compliant language

FDCPA-friendly phrasing that protects you legally

✓ Adaptable to your voice

Customize tone while keeping the proven structure

PRO TIP: Don't read scripts robotically. Use them as frameworks and adapt to your natural speaking style. The structure works—make the words yours.

Initial Contact Scripts

Script 1: First Contact (Friendly Tone)

Context: First outreach to debtor, account 30-45 days past due

"Hi [Name], this is [Your Name] calling from [Company]. I'm reaching out about your [account type] account ending in [last 4 digits].

I know you're probably busy, so I'll be quick. Your account has a balance of [\$Amount] that's now [X days] past due. I'm calling to see if there's anything preventing you from getting this taken care of.

Is there a reason the payment hasn't been made yet?"

[PAUSE AND LISTEN]

[Based on their response, transition to appropriate follow-up script below]

Script 2: First Contact (Direct & Professional)

Context: Business-to-business collections, more formal relationship

"Good [morning/afternoon], [Name]. This is [Your Name] with [Company]. I'm calling regarding invoice [#] dated [date] for [\$Amount].

According to our records, this invoice is now [X days] past due. I wanted to reach out personally to confirm you received it and see if there are any questions or concerns on your end.

Can you help me understand what's causing the delay?"

[PAUSE AND LISTEN]

Follow-Up Scripts

Script 3: Second Contact (Friendly Reminder)

Context: First attempt didn't result in payment, 7-10 days later

"Hi **[Name]**, it's **[Your Name]** again from **[Company]**. I tried reaching you last week about the **[\$Amount]** balance on your account.

I wanted to follow up because I know life gets busy and things slip through the cracks. I'm here to help you get this resolved today.

Do you have a few minutes to take care of this now, or would you prefer I call back at a better time?"

[If they say "call back later"]:

"Absolutely. What day and time works best for you? I'll put it in my calendar and call you then."

[Get specific commitment and SEND CALENDAR INVITE]

Script 4: Third Contact (More Urgent)

Context: Multiple attempts, account 60+ days past due, need to escalate tone

"Hi **[Name]**, this is **[Your Name]** from **[Company]**. I've tried reaching you a few times now about the **[\$Amount]** balance that's been outstanding for over **[X days]**.

I want to be direct with you: if we can't resolve this soon, I'll have no choice but to escalate this to our **[legal team/collections department/credit reporting department]**. I really don't want it to come to that.

Can we work together right now to find a solution that works for both of us?"

[PAUSE - Let the urgency sink in]

Objection Response Scripts

Script 5: "I Never Received the Bill"

"I understand that happens sometimes. Let me verify the address we have on file: **[read address]**. Is that correct?

[If yes]: I'll resend the invoice to that address right now, and I'll also email it to **[email]** so you have it immediately.

But since we're already on the phone, let me go ahead and take your payment now so we can get this closed out. Would you like to use a credit card, debit card, or checking account?"

[If they resist paying now]:

"I completely understand wanting to see the invoice first. Here's what I'll do: I'm emailing it to you right now. Can you check your email while I'm on the line? Then we can process the payment together."

Script 6: "I Can't Afford to Pay"

"I hear you, and I appreciate your honesty. A lot of people are in similar situations right now.

Here's the good news: I have some options that might help. Instead of the full **[\$Amount]**, what if we broke this into smaller monthly payments that fit your budget?

What amount could you comfortably commit to each month—\$50? \$75? Even \$25?"

[Get their number, then present plan]:

"Perfect. So if you paid **[\$Amount]** per month, we'd have this fully resolved in **[X months]**. I can set that up for you right now. Would you like payments to come out on the 1st or 15th of each month?"

Script 7: "I'm Waiting for Insurance/Refund/Paycheck"

"I understand you're expecting [**money source**] soon. When exactly do you anticipate receiving that?"

[Get specific date]

"Okay, so you're expecting it by [**date**]. Here's what I'd like to suggest: let's schedule the payment for [**2-3 days after their date**] to give you a buffer. That way it's handled automatically and you don't have to remember to call us back."

I'll send you a confirmation email and a reminder the day before. Does that work for you?"

[If they resist scheduling]:

"I totally get it—you want to make sure the money comes through first. The reason I suggest scheduling now is that it holds the payment date for you, but you can always call to adjust if needed. It just ensures we don't lose track of this. Fair enough?"

Script 8: "I Already Paid This!"

"I definitely want to get to the bottom of this. Let me pull up your account right now."

Can you tell me:

- When did you make the payment?
- What method did you use (check, credit card, ACH)?
- Do you have a confirmation number or receipt?

[Research while they provide info]

[If payment is found]:

"I see it now—thank you for your patience. It looks like [**explanation**]. You're all set, and I apologize for the confusion."

[If payment is NOT found]:

"I'm not seeing that payment in our system. Is it possible it went to a different account or company? I want to make sure we resolve this correctly. Can you email me a copy of the receipt at [**email**], and I'll research it further and call you back within 24 hours?"

Script 9: "This Is Harassment!"

"I apologize if you feel that way—that's absolutely not my intention. I'm just trying to help you resolve this account.

Can you tell me what would make this easier for you? Would you prefer I contact you via email instead of phone calls? Or would you like me to call at a specific time or day?"

[If they say "stop calling"]:

"I understand. Just so I'm clear: are you requesting that we cease all communication? If so, I need to process that formally. You can submit that request in writing to **[address/email]**, and we'll honor it immediately.

However, I want to make sure you understand that stopping communication doesn't stop the debt or prevent us from pursuing other collection methods like credit reporting or legal action if necessary. Would you prefer to work out a payment arrangement first, or should I process the cease communication request?"

[Document everything. Escalate to supervisor immediately.]

Negotiation & Settlement Scripts

Script 10: Offering a Payment Plan

"I understand paying **[\$Full Amount]** all at once isn't realistic right now. Let me show you some options that might work better.

Option 1: **[\$Amount ÷ 3]** per month for 3 months

Option 2: **[\$Amount ÷ 6]** per month for 6 months

Option 3: **[\$Amount ÷ 12]** per month for 12 months

Which of these fits your budget best?"

[After they choose]:

"Perfect. I can set that up for you right now. Payments will automatically draft on the **[1st/15th]** of each month. You'll receive email reminders 3 days before each payment.

To get started, I just need your **[payment method]** information. Ready?"

Script 11: Settlement Offer (Lump Sum Discount)

Context: Account severely past due (90+ days), debtor has some funds available

"**[Name]**, I've been authorized to make you a one-time settlement offer. The original balance is **[\$Full Amount]**, but if you can pay **[\$Settlement Amount - typically 60-80%]** today, we can close this account completely and report it as 'settled in full.'

This is a **[\$Savings Amount]** savings, but it's only available if we can process it right now. After today, the full balance will be due.

Can you take advantage of this offer?"

[If yes]:

"Great! I'll email you a settlement agreement within the next hour. As soon as you sign and return it, I'll process your payment and send you a confirmation letter showing \$0 balance."

[If they need to think about it]:

"I understand it's a big decision. Unfortunately, I can only hold this offer until **[end of business today / specific deadline]**. After that, it expires and we return to the full amount. Can I call you back at **[specific time]** today to finalize?"

Script 12: Responding to a Lowball Offer

Context: Debtor offers unreasonably low settlement (e.g., 25% of balance)

"I appreciate you making an offer, and I respect that you're trying to take care of this. Unfortunately, [\$Their Offer] is significantly below what I'm authorized to accept.

Here's what I CAN do: if you can come up to [\$Counter Offer - typically 60-70%], I can get that approved today and we can close this out.

That's still a [\$Savings] savings for you, and it resolves the account completely. Can you meet me at [\$Counter Offer]?"

[If they refuse]:

"I understand that's more than you were hoping to pay. Let me ask: is the issue that you don't have access to that amount right now, or is it that you don't think you should have to pay more than [\$Their Offer]?"

[If it's access to funds]: → Offer payment plan instead

[If it's principle]: → Explain legitimacy of debt, consequences of non-payment, benefits of settling

Voicemail Scripts

Script 13: First Voicemail (Soft Approach)

"Hi [Name], this is [Your Name] from [Company]. I'm calling about your [account type] account. I have some information I need to share with you, and I'd like to help you resolve this quickly.

Please give me a call back at [Your Phone Number]. Again, that's [repeat number slowly]. My name is [Your Name], and I'm here [days/hours you're available].

Thanks, and I look forward to speaking with you soon."

Script 14: Second Voicemail (More Direct)

"[Name], this is [Your Name] with [Company] calling again about your account balance of [\$Amount]. This is my second attempt to reach you.

It's important that we connect soon to discuss your options and avoid this account being escalated. Please call me back at [Your Number] at your earliest convenience.

If I don't hear from you by [specific deadline - e.g., end of business Friday], I'll need to take further action. I really hope we can work this out together before then.

My number again is [repeat number slowly]. Thank you."

Payment Confirmation Scripts

Script 15: Confirming Payment & Next Steps

"Perfect! I've processed your payment of **[\$Amount]** from your **payment method ending in XXXX**.

Here's what happens next:

1. You'll receive an email confirmation within **[timeframe]** at **[their email]**
2. The payment will appear on your statement as **[descriptor]**
3. **[If full payment]:** Your account is now closed with a \$0 balance

[If payment plan]: Your next payment of **[\$Amount]** will draft on **[date]**

Do you have any questions about what we just set up?"

[Answer questions]

"Great! Thanks for taking care of this today, **[Name]**. I really appreciate your cooperation. Have a great day!"

Quick-Reference Cheat Sheet

Call Opening Formula

[Your Name] + [Your Company] + [Reason for Call] + [Ask for Time]

Example:

> "Hi [Name], this is John from ABC Collections calling about your account ending in 5678. Do you have 2 minutes to discuss this with me?"

Active Listening Phrases (Use Often)

"I understand..."

"That makes sense..."

"I hear what you're saying..."

"Help me understand..."

"I appreciate you sharing that..."

"Let's figure this out together..."

Urgency-Building Phrases

- "This is my final courtesy call before..."
- "I can only hold this offer until [deadline]..."
- "After [date], this will be escalated to..."
- "To avoid [negative consequence], we need to..."
- "Time-sensitive" / "Final notice" / "Last opportunity"

Soft Close Techniques

- "Let's get this scheduled right now..."
- "Would you prefer option A or option B?"
- "I can process that for you immediately..."
- "All I need is your [payment info]..."
- "Ready? Let's knock this out real quick..."

NEVER Say These Things:

"You're a deadbeat."

"I'll have you arrested."

"We'll garnish your wages." *(unless you actually will and are legally authorized)*

"I'll call your employer/family/neighbors."

"You'll never get credit again."

"This will ruin your life."

Stay Compliant:

Identify yourself and your company

State the purpose of your call

Provide debt validation information if requested

Honor cease communication requests

Don't call before 8 AM or after 9 PM (debtor's local time)

Don't call excessively (7+ times/week = harassment territory)

Document everything

FDCPA violations = lawsuits. Stay professional.

Advanced Tips

Handling Emotions

If they're ANGRY:

- Let them vent (don't interrupt)
- Validate: *"I hear your frustration..."*
- Redirect: *"Let's focus on fixing this..."*

If they're CRYING:

- Show empathy: *"I can hear this is really hard for you."*
- Pause and give space
- Offer help: *"Let's find a solution that takes some pressure off."*

If they're DEFENSIVE:

- Don't match their energy (stay calm)
- Use facts, not emotions
- Offer control: *"Here are your options..."*

Building Rapport in 30 Seconds

1. **Use their name** frequently
2. **Mirror their pace** (fast talker → speed up slightly)
3. **Find common ground** (*"I understand—I've been there too."*)
4. **Show you're on their side** (*"I want to help you avoid..."*)
5. **Be human** (*"I know this isn't fun for either of us."*)

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