

Pre-Call Checklist

Never Make Another Unprepared Collection Call

COLLECTION KINGS | Free Educational Resource

Why This Checklist Matters

60 seconds of preparation = 60% higher success rate.

Most collection calls fail because collectors are unprepared. They:

- Don't know the account history
- Stumble when asked basic questions
- Sound uncertain or confused
- Miss key details that could close the deal

This checklist eliminates those problems.

What You'll Gain:

Confidence — You'll sound authoritative and prepared

Credibility — Debtors trust collectors who know their stuff

Speed — Prepared calls close 3x faster

Compliance — Catch red flags before they become lawsuits

The Master Pre-Call Checklist

SECTION 1: Account Information Review

Item to Review	Completed	Priority
Debtor Name (Full Legal Name) Verify spelling, check for aliases	<input type="checkbox"/>	HIGH
Current Contact Information Phone number(s), email, mailing address	<input type="checkbox"/>	HIGH
Total Balance Due Principal + interest + fees (itemized)	<input type="checkbox"/>	HIGH
Original Creditor Company name, account number, date opened	<input type="checkbox"/>	HIGH
Last Payment Date & Amount When did they last pay? How much?	<input type="checkbox"/>	MED
Days Past Due 30? 60? 90+? Impacts your approach	<input type="checkbox"/>	HIGH
Payment History On-time payer? Chronic late payer?	<input type="checkbox"/>	LOW
Reason for Debt Medical? Credit card? Service invoice?	<input type="checkbox"/>	MED

SECTION 2: Contact History Review

Item to Review	Completed	Priority
Previous Contact Attempts How many calls? Emails? Letters?	<input type="checkbox"/>	HIGH
Last Contact Date When did you last reach out?	<input type="checkbox"/>	MED
Last Conversation Notes What did they say? What did YOU promise?	<input type="checkbox"/>	HIGH
Broken Promises Did they agree to pay and not follow through?	<input type="checkbox"/>	HIGH
Disputes or Complaints Have they disputed the debt or filed complaints?	<input type="checkbox"/>	HIGH
Preferred Contact Method Phone? Email? Text? Time of day?	<input type="checkbox"/>	LOW

SECTION 3: Legal & Compliance Check

Compliance Item	Verified	Priority
Cease & Desist Request on File? If YES → DO NOT CALL (legal violations = big fines)	<input type="checkbox"/>	CRITICAL
Bankruptcy Filing? Active or discharged? Automatic stay = stop collection	<input type="checkbox"/>	CRITICAL
Deceased Debtor? Can only contact estate representative	<input type="checkbox"/>	CRITICAL
Attorney Representation? If YES → contact attorney, not debtor	<input type="checkbox"/>	HIGH
Statute of Limitations (SOL) Status Is debt too old to sue on? Varies by state	<input type="checkbox"/>	MED
Debt Validation Sent? FDCPA requires within 5 days of first contact	<input type="checkbox"/>	HIGH
Time Zone Check FDCPA: No calls before 8 AM or after 9 PM debtor's local time	<input type="checkbox"/>	HIGH

⚠ **CRITICAL WARNING:** If ANY of the red-flag compliance items are flagged (cease & desist, bankruptcy, deceased, attorney), DO NOT proceed with the call. Escalate to your supervisor immediately. FDCPA violations can cost \$1,000+ per incident.

SECTION 4: Strategy & Approach Prep

Strategic Prep	Ready	Priority
Debtor Personality Type Identified Avoider? Negotiator? Disputer? Overwhelmed?	<input type="checkbox"/>	MED
Primary Goal Set Full payment? Payment plan? Settlement? Just make contact?	<input type="checkbox"/>	HIGH
Backup Goal Set If primary goal fails, what's acceptable?	<input type="checkbox"/>	MED
Payment Options Ready Full pay, 3-month plan, 6-month plan, settlement?	<input type="checkbox"/>	HIGH
Settlement Authority Known What's the lowest you can accept? Do you need approval?	<input type="checkbox"/>	MED
Objection Responses Prepared Know how you'll handle common objections	<input type="checkbox"/>	LOW
Script/Framework Selected Which script fits this situation best?	<input type="checkbox"/>	LOW

SECTION 5: Technical & Environmental Prep

Technical Setup	Ready	Priority
CRM/Software Open & Loaded Account pulled up, ready to document	<input type="checkbox"/>	HIGH
Payment Processing Tools Ready Can you take payment immediately if they agree?	<input type="checkbox"/>	HIGH
Call Recording Active (If Applicable) Legal in your state? Consent notice ready?	<input type="checkbox"/>	MED
Quiet Environment No background noise, distractions minimized	<input type="checkbox"/>	MED
Headset/Phone Tested Clear audio? No technical issues?	<input type="checkbox"/>	LOW
Pen & Paper Ready For quick notes during call	<input type="checkbox"/>	LOW

SECTION 6: Mental & Emotional Prep

Mindset Check	Ready	Priority
Calm & Neutral Mindset Not angry, frustrated, or desperate	<input type="checkbox"/>	HIGH
Empathy Hat On Remember: debtors are humans in tough situations	<input type="checkbox"/>	MED
Confident Tone Practiced You're helping, not begging or threatening	<input type="checkbox"/>	MED
Energy Level Appropriate Not too hyped, not too flat—steady and professional	<input type="checkbox"/>	LOW
Breath Work Done 3 deep breaths = instant calm & focus	<input type="checkbox"/>	LOW

PRO TIP: Your energy transfers through the phone. If you're stressed, they'll feel it. Take 30 seconds to center yourself before dialing. It makes a massive difference.

Quick 60-Second Pre-Call Routine

Use this condensed version when you don't have time for the full checklist:

□ 60-Second Rapid Prep

- :00-:10** — Pull up account, verify name + balance + days past due
- :10-:20** — Scan previous contact notes (any broken promises?)
- :20-:30** — Check compliance red flags (bankruptcy? cease & desist? deceased?)
- :30-:40** — Set primary goal (payment? plan? just make contact?)
- :40-:50** — Have payment options ready (full, plan, settlement)
- :50-:60** — 3 deep breaths, neutral mindset, dial

Post-Call Documentation Checklist

Immediately After Call, Document:	Done
<input type="checkbox"/> Call outcome (payment made? promise to pay? refused? no answer?)	<input type="checkbox"/>
<input type="checkbox"/> Debtor's exact words (especially if they disputed, threatened, or made commitments)	<input type="checkbox"/>
<input type="checkbox"/> Payment amount, date, and method (if payment arranged)	<input type="checkbox"/>
<input type="checkbox"/> Next action item (call back date, escalation, send email, etc.)	<input type="checkbox"/>
<input type="checkbox"/> Any new contact info or details learned	<input type="checkbox"/>
<input type="checkbox"/> Red flags (bankruptcy mentioned, attorney, hostility, etc.)	<input type="checkbox"/>

WHY THIS MATTERS: If the debtor sues you for FDCPA violations, your notes are your defense. "No documentation = no defense." Document everything, immediately.

STOP! Do NOT make the call if:

Active bankruptcy on file (automatic stay violation = lawsuit)

Cease & desist letter received (FDCPA violation = \$1,000+ fine)

Attorney representation confirmed (must contact attorney, not debtor)

Debtor is deceased (can only contact estate/executor)

Calling outside 8 AM - 9 PM debtor's local time (FDCPA violation)

You've already called 7+ times this week (harassment territory)

Account flagged for fraud/identity theft (requires investigation first)

⚠ If You See a Red Flag:

1. **STOP** — Do not proceed with the call
2. **ESCALATE** — Notify your supervisor immediately
3. **DOCUMENT** — Note the red flag in the account
4. **WAIT** — Get clearance before any further contact

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