Ensure your organization is legally compliant — and collect money quickly and easily!

Get up-to-date information on all aspects of collecting debts, including:

• The Fair Debt Collection Practices Act (FDCPA)
• Collection practices that put you in violation of the FDCPA
• Strategies and techniques to gain faster results
• Legal action: know when to consider it and understand your limitations
• Collections agencies: how they work, when an agency fits your needs and how to protect your interests
• Requirements to remain compliant with all government laws and regulations
• How and when to document your actions
• See pages 4-5 for complete course content!

This course qualifies for CPE credits. See details on page 7.

Express Enrollment!
events.pryor.com
Collect what’s owed to you — legally, fairly and promptly

As a collections specialist or A/R professional, you know collecting monies owed to you can be frustrating. You are responsible for everything from repeatedly contacting (and tracking down) individuals and businesses that owe you money, to knowing when to take legal action, dealing with outside collection agencies, documenting procedures properly and — most importantly — staying in compliance with strict government guidelines.

Essential information addresses your toughest challenges.

In this comprehensive one-day seminar, you’ll discover information, strategies and techniques to help you collect debts more efficiently, protect your assets more effectively and minimize the risk of costly lawsuits, fines and judgments being levied against you. Whether you collect primarily from consumers, businesses or large corporations, what you learn here will make your job easier.

Take a seat, relax and prepare to learn!

Your trainer for Collections Law is a seasoned collections professional who is up to speed on complicated government guidelines, confusing violations issues and the very latest developments surrounding all aspects of collections law. This seminar walks you through the often-perplexing world of FDCPA compliance. You’ll learn laws and regulations you should be aware of, common legal mistakes and business practices that could expose your company to debilitating lawsuits or hefty fines.

You’ll also discover the best ways to:

- Contact debtors by phone or letter
- Implement long-term strategies to ensure swifter payment
- Handle situations such as out-of-state judgments or bankruptcies
- Use skip-tracing procedures to locate individuals and businesses more easily

With the powerful skills, strategies and tools you’ll master here, you’ll find collecting money owed to you is faster, easier and less stressful than you ever thought possible. Most importantly, you’ll gain a clearer understanding of the legal particulars involved in the collection process, and never again make uninformed decisions that could place your organization under legal duress.
Are you in compliance or heading toward legal hot water?

The Fair Debt Collection Practices Act was established to protect consumers from unfair treatment at the hands of debt collectors. Failure to comply with any part of the Act’s strict guidelines and requirements can result in sizeable fines, penalties and judgments levied against collectors. In order to protect your organization from legal actions, it is critical you become familiar with the FDCPA’s guidelines.

Collections Law provides the information you need to navigate the complex legal issues surrounding collections law. This timely course outlines common collection practices that expose companies to potentially negative judgments and fines. You’ll also receive practical business guidelines for conducting collection practices fairly, legally and safely.

Don’t just assume you’re in compliance — be absolutely positive.

Did you know even one harmless mistake could put you in violation of the FDCPA and set you up for a costly, time-consuming legal battle? What you learn here will enable you to take a careful look at your organization’s collection policies and procedures, adjust them if necessary and ensure your collection practices are within the law at all times. You will become familiar with specific collection activities and practices that can put you in violation of the FDCPA. Then, you’ll learn alternative methods of handling your debtors that won’t land you in a legal bind.

This is a must-attend event for anyone responsible for collecting monies owed. Don’t miss your chance to gain valuable information for collecting debts quickly, legally and responsibly.

Collections Law

Enroll Today! • www.pryor.com
Join us for one day of focused training and gain solid, up-to-the-minute information on all aspects of collections law!

Course Content
Program Hours: 9:00 a.m. to 4:00 p.m.

Strategies for collecting debts owed, quickly and legally

• Discover how to best use credit applications to ensure prompt payment
• Implement skip tracing: learn to use today’s technology to your advantage
• Understand and comply with federal laws regulating skip tracing activity
• Be aware of how to handle out-of-state judgments
• Discover important information about collecting from commercial firms, including corporations, partnerships and sole proprietorships
• Learn ways to adjust your policies to ensure faster collection and better cash flow
• Improve your telephone persona! Master telephone collection techniques that get results fast
• Avoid common mistakes A/R professionals make in letters, emails and phone calls that can land their organizations in legal trouble
• Uncover records and information concerning hidden assets that can be used to collect debts owed to you
• Identify bad checks and know the legal procedures to follow as soon as you’ve received one
• Discover the truth about post-dated checks — is there ever a right time to accept one?

When a bankruptcy is involved, can you still collect?

• Learn the recent changes to bankruptcy law that can affect your collection procedures
• Collect on past-due accounts when your debtor has filed for bankruptcy
• Know your rights as a debt collector during a debtor’s bankruptcy
• Understand creditor options under Chapter 7, Chapter 11 and Chapter 13 bankruptcy proceedings, and learn how debt collectors are affected
• Protect your interests before a bankruptcy becomes imminent

Complying with FDCPA rules, regulations and statutes

• Familiarize yourself with recent decisions concerning the FDCPA that can affect your compliance
• Identify the most common violations of the FDCPA — are you guilty of any of these?
• Participate in everyday scenarios to test your knowledge of FDCPA compliance
• Learn how to set up compliance procedures that are consistent organization-wide

Collections Law

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Monitor letters and phone calls: how to make sure every word and phrase are within legal guidelines

Discover the real consequences you’ll face if charged with FDCPA violations

Understand the differences between consumer debt and commercial debt according to the FDCPA

Recognize your rights as a debt collector vs. the debtors’ rights — what you need to know about FDCPA updates, changes and guidelines

Analyze recent cases involving FDCPA procedures and why the courts ruled as they did

Understand the Federal Truth in Lending Act, Fair Credit Reporting Act and Health Insurance Portability and Accountability Act: compliance issues that could affect your collection procedures

When your collection procedures aren’t getting the results you want

Bring tougher collection tactics into play, while still remaining in legal compliance with FDCPA guidelines

Choose the right options for legally locating debtors and applying greater pressure on them

Familiarize yourself with collection agencies: how they work, why their tactics succeed and what they can offer you

Determine if an outside collection agency is right for your needs or if it’s best to continue on your own

Choose a reputable collections agency: what to look for, what to avoid and how to protect your own interests

When to prepare for legal team involvement, how to go about it and concerns to bear in mind

Protecting your company’s assets in court

Determine when it is time to consider legal action for past-due amounts

Take your debtors to court: what you need to know about this last resort

Learn documentation procedures that will stand up in court

Discover how to handle post-judgment legal concerns

Find out the best way to collect judgments: wage garnishments, installment and lump sum payments, foreclosures and more

Know what to do when you are sued: top legal defenses for protecting your company’s assets and interests

Take home a Collections Law workbook packed with tips, tools, examples and more!

You’ll receive an exclusive course workbook that allows you to listen, learn and participate without worrying about taking notes or missing critical information. Within its pages, you’ll find dozens of clear-cut examples, lists, forms, worksheets and much more. As informative as it is comprehensive, this workbook will serve as a valued desktop reference and memory refresher once you’ve returned to the office.
Can you learn all you need to know about Collections Law in just one day of training?

Yes, believe it or not, you really can! This course was designed to meet the needs of busy, time-challenged professionals just like you. As a result, it is fast-paced, streamlined, entertaining and packed with all the essentials of Collections Law. Enjoy a day of intensive, focused learning with your peers, and walk away with the knowledge you need to swiftly and legally collect debts owed to you.

Get your toughest questions answered:

• What are the most common areas of FDCPA violation?
• What are the latest amendments and judicial decisions regarding the FDCPA?
• When is it best not to accept a debtor’s payment?
• What actions are considered harassment under the FDCPA?
• How does the statute of limitations affect the collections process?
• What are situations in which the FDCPA’s protective guidelines do not apply?
• What are the protocols for making phone calls to collect debt?

Who should attend?

Managers, supervisors, vice-presidents and other professionals who work in any of the following areas will gain invaluable information from Collections Law:

Collections • Accounting • Finance • Customer Service • Credit • Sales
Accounts Receivable • Operations • Small Business • Law

All of our seminars are 100% SATISFACTION GUARANTEED!

We’re confident this seminar will provide you with the information, tools and resources you need to collect debts owed to you quickly and legally. If for any reason you are dissatisfied, send us a letter (Attn: Customer Relations) within 30 days of your seminar attendance stating the reason you were not satisfied, and we’ll arrange for you to attend another one of our seminars or receive a full refund — hassle-free!

Collections Law

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Registration Information

Enroll Today! Hurry, our seats fill fast. Guarantee your enrollment by paying your tuition today. You will receive a confirmation once your registration is complete. Payment is due before the program.

Quick Confirmation! To receive your confirmation within 48 hours, please complete the Quick Confirmation section of the registration form. Be sure to provide us with your email address and/or fax number.

PROGRAM SCHEDULE
Check-in: 8:30 a.m. – 9:00 a.m.
Program: 9:00 a.m. – 4:00 p.m.

CANCELLATIONS AND SUBSTITUTIONS
You may cancel your registration up to 10 business days before the program, and we will refund your tuition less a nominal cancellation fee. Substitutions and transfers may be made at any time to another program of your choice scheduled within 12 months of your original event. Please note, if you do not cancel and do not attend, you are still responsible for payment.

PLEASE NOTE
• You will be notified by email, fax and/or mail if any changes are made to your scheduled program (i.e., date, venue, city or cancellation).
• Walk-in registrations will be accepted as space allows.
• For seminar age requirements, please visit http://www.pryor.com/faq.asp#agerequirements.
• Please, no audio or video recording.
• Lunch and parking expenses are not included.
• Dressing in layers is recommended due to room temperature variations.
• You will receive a Certificate of Attendance at the end of the program.

TAX-EXEMPT ORGANIZATIONS
If you are tax-exempt, enter your tax-exempt number in Section 4 on the Registration Form. Please mail or fax a copy of your Tax-Exempt Certificate with your registration for payment processing.

TAX DEDUCTION
If the purpose of attending a Fred Pryor seminar is to help you maintain or improve skills related to employment or business, expenses related to the program may be tax-deductible according to I.R.C Reg. 1.162-5. Please consult your tax adviser.

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Fred Pryor Seminars offers CEU credits based on program length and completion. Credits are issued according to the National Task Force for Continuing Education guidelines and approval is at the discretion of your licensing board. Questions or concerns should be directed to your professional licensing board or agency.

CONTINUING PROFESSIONAL EDUCATION (CPE)
Fred Pryor Seminars and CareerTrack are registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org. Fred Pryor Seminars and CareerTrack’s Sponsor ID number is 109474. This course qualifies for 6 CPE credits.

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- How and when to document your actions
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Enroll Today!

Call 1-800-556-2998
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Your VIP# is WINQ

Call 1-800-556-2998 • Fax to 913-967-8842 • Mail your registration form!

| □ YES! | I want to learn how to legally collect debts. Enroll me today! Group discounts available; see page 7 for details. |

| SEMINAR | Seminar City: __________________________ |
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Please add applicable state and local tax to your payment for programs held in Hawaii (4.16%), South Dakota (6.5%) and West Virginia (6%).

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REGISTRATION FORM – Collections Law