

CLASS TITLE: DEFAULT PREVENTION/COLLECTION AGENT II

Class Code: 02432400

Pay Grade: 18

EO Code: F

CLASS DEFINITION

GENERAL STATEMENT OF DUTIES: At the Rhode Island Higher Education Assistance Authority (RIHEAA), to contact and counsel delinquent borrowers independently, and to research cases of a difficult nature and respond to the borrower; to communicate with borrowers to determine the best course of action incorporating various repayment schedules, rehabilitation and consolidation programs or lump sum payoff options; and to do related work as required.

SUPERVISION RECEIVED: Works under general supervision of a superior with wide latitude to exercise demonstrated independent judgment and initiative in resolving customer problems; work and performance are occasionally reviewed for conformance with office policy and adherence to federal and state regulations.

SUPERVISION EXERCISED: As required, may supervise the work of staff assigned to assist.

ILLUSTRATIVE EXAMPLES OF WORK PERFORMED:

At the Rhode Island Higher Education Assistance Authority (RIHEAA), to contact and counsel delinquent borrowers independently, and to research cases of a difficult nature and respond to the borrower.

As assigned, to perform a variety of in-depth technical and clerical functions in support of the various financial aid programs.

To engage the borrower either over the phone, by e-mail or in person to review their financial situation using the credit bureaus and personal information and to determine the best course of action incorporating various repayment schedules, rehabilitation and consolidation programs or lump sum payoff options.

To interpret and respond to complex collection and customer service related inquiries.

To analyze financial statements and recommend a course of action.

To review accounts, gather data from a variety of resources and troubleshoot problems.

To respond to customer correspondence that does not require supervisor's immediate attention.

To determine the appropriate deferment and forbearance options or repayment schedules, and follow up with lenders/student loan services to be sure the process has been completed.

To educate and counsel borrowers as to the consequences of default including, adverse credit ratings, garnishment of payroll and surrendering of both state and federal income tax refunds; work with borrower to maintain their account in a current status;

To provide instruction to borrowers on procedures required to maintain a creditworthy status, resources available to the borrower such as consumer credit counseling services and employment services.

To participate in an on-going program of career development via workshops, conferences and training sessions.

To serve as a resource for Default Prevention /Collection Agents I and to share and demonstrate new knowledge with other staff by presenting material and providing training, when necessary.

To be responsible for recommending improvement in the daily procedures associated with the technical and clerical functions of the unit.

To do related work as required.

REQUIRED QUALIFICATIONS FOR APPOINTMENT:

KNOWLEDGES, SKILLS, AND CAPACITIES: A thorough and demonstrated knowledge of the Title IV student loan programs, federal, state laws and regulations regarding the Fair Debt Collection Practices Act; a thorough knowledge of Federal Family Education Loan Programs (FFELP) and Federal Direct Loan Program (FDL), consolidation, rehabilitation, Administrative Wage Garnishment (AWG) and offset programs; a familiarity with collection activities such as judgements; a demonstrated proficiency in delivering quality customer service; the ability to respond to customers from diverse socio-economic and educational backgrounds through a variety of communication channels, written, verbal and digital; the ability to serve as a leader and role model in a team

based work environment; the ability to work in an intense multi-task/multi-client environment while maintaining a high level of customer service and professional decorum; the ability to meet individual and office goals in revenue generation and performance and related capacities and abilities.

EDUCATION AND EXPERIENCE:

Education: Such as may have been gained through: possession of a high school degree or equivalency; and

Experience: Such as may have been gained through: a minimum of 24 months of experience as a Default Prevention/Collections Agent I and meeting established performance

Or, any combination of education and experience that shall be substantially equivalent to the above education and experience.

Class Created: October 31, 2004