

“All Debtors are Compulsive Liars”: The Training of a Debt Collector

By John Skiba, Arizona Bankruptcy Attorney

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Recently in Readers Digest online they posted an article on [13 Things a Debt Collector Won't Tell You](#). The article discusses various techniques and approaches that debt collectors use to try and get money from you. Number one on the list was that debt collectors are taught that all debtors are compulsive liars. A few of the others were:

- Debt collectors are supposed to keep pushing you to find money no matter what you say.
- Debt collectors could care less about your "hard-luck story." If you aren't paying you are wasting their time.
- The more money the debt collector gets out of you the bigger their bonus will be.
- Often when a debt collector gets a manager involved it is merely a fellow employee.
- Debt collectors are trained to get as much personal information (i.e. phone numbers, addresses, etc.) as possible to help in the collection efforts.
- When they leave a voicemail, instructing you to call a specific person back, it is a made up name that the entire company uses.

The thing I took away from this article is that the debt collector is not your friend. They have one job and that is to get you to pay money. They could care less about why you are in the position you are in, they only want you to open your wallet and will do or say almost anything to make that happen. Once an account is with a collection agency it is rarely productive to even speak with the debt collector. It is especially counterproductive to give them any additional personal information than they already have.

Dealing with Debt Collectors through Bankruptcy

The never ending [collection calls](#) is a big motivator for many to file bankruptcy and make them stop. When I am hired to file a [bankruptcy](#) I have my clients refer their debt collectors to my office to help slow down the phone calls. Then, once your bankruptcy case is filed the [bankruptcy court will issue an order that stops all collection efforts against you](#). This means that they cannot call you on the phone, send you letters, [garnish](#) your wages, or even sue you. Everything must stop.

Most debts that are referred to collection agencies are [unsecured debts](#) - typically [credit cards](#), [medical bills](#), balances on cars that have been [repossessed](#). These types of debts can almost always be eliminated through a [Chapter 7 bankruptcy](#) filing.

If you are dealing with constant collection calls and want to make them stop for good, give me a call. My bankruptcy consultations are always free. We can discuss your situation in detail and put together a game plan to eliminate your debt. I can be reached at (480) 420-4028 or via email at john@skibalaw.com.