

# COLLECTION TIPS & COMPLIANCE

*Vendor Partner Structured Q&A*

NYSOBBA Conference, White Plains, NY (June 9, 2025)



Thank you to our participating Discussion Panel partners!

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Chris Gent, ConServe

Ed Hendricks, Key2Recovery

Karen Reddick, National Credit Management

James Jones, Reliant Capital Solutions

Andy Bass, Williams & Fudge



Please provide your insight surrounding recent updates to the NYS Debt Registry Law, and the impact on higher education.

Can you speak to your “best guess” for potential collection-related regulatory changes stemming from recent government communication, and how those changes might negatively (and positively) impact higher education student account-related collections?

What roadblocks do you currently see in terms of either institutional or external (vendor) collection efforts?

What tips & tricks do you have for schools in terms of “pre-collection” efforts for U.S. (domestic) debtors?

What, in your opinion, are some “best practices” when collecting domestic debt at the school level?

What little-known tools can you offer to help schools be successful in those efforts?

## International Student Debt:

As a collection agency, what constraints/regulations are you under in terms of collecting from international debtors?

What are the biggest challenges an agency faces when attempting international debt collection?

What strategies can an agency use to successfully collect international debt?

What tips & tricks do you have for schools in terms of “pre-collection” efforts for international debtors?

What, in your opinion, are some “best practices” when collecting international debt at the school level?

What little-known tools can you offer to help schools be successful in those efforts?

What are some things that schools can do, or provide you with, at the time of placement to facilitate the highest possible degree of recovery(s)?

What do you find are:

The most effective methods for contacting delinquent payers, and why?

The least effective methods for contacting delinquent payers, and why?

What are the best strategies for negotiating settlements or payments plans?

Do you recommend options for reducing the debt in exchange for immediate repayments?



Can you discuss what impact, if any, New York State's elimination of the ability to withhold transcripts for delinquent debt has had on (vendor agency) collection practices?

What strategies can you recommend schools use in their "pre-collection" efforts (prior to debt referral to a vendor partner) knowing that the "we will withhold your transcript until you pay" tool has been eliminated?

Can you offer recommendations and/or insight regarding the ideal frequency a campus should aspire to in generating their delinquent balance analysis process during the term?

Similarly, what is the ideal amount of time between the end of the (delinquent balance) term and when the campus refers the account to the agency?

For vendors who partner with SUNY schools, can you speak to the challenge associated with the short time frame for successful collection dictated by SUNY policy (*“An account referred to a private collection agency greater than \$500 must be returned to the State University for referral to the OAG if either no payment has been received from the debtor or no reasonable repayment agreement has been entered into within six months after being placed with the collection agency”*) and what campuses might be able to do to help mitigate that?

Please speak to what strategies collection agencies can use when the age of a debt exceeds the statute of limitations

If that expired debt is returned by an agency to the school, do you have any strategies the campus can use to attempt collection?

Do you use text messaging? If so:

Explain how robust (or not robust) the usage is, including what you use texting for, whether messages are “canned” or specific to the debtor, etc.

Do you require debtor permission to allow texting? How do you solicit that?

Some schools report seeing a recent uptick in the number of debtor balance disputes. Is encouraging debtors to dispute their balance a standard tactic/accepted practice when working with students to resolve their debt?

How “easy” does the agency make the dispute process for the debtor?

## AUDIENCE PARTICIPATION QUESTIONS:

Can you share whether you have established “payment guidelines” for use prior to writing off an account as bad debt? For example, if a student owes \$10,000, is there an established minimum amount that you will accept as payment in full? If so, do you have a standard “sliding scale”, or is it more professional judgement/take what you can scenario?

Can you share best practices for choosing a collection agency (criteria used, are RFP’s typically used, etc.)?

Questions?

Thank you for participating! Please remember to complete your session survey.

