

# Collections Law

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

**Enroll Today!**



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Fred Pryor Seminars  
P.O. Box 219468  
Kansas City, MO  
64121-9468



**ONLINE**

[www.pryor.com](http://www.pryor.com)



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1.800.556.3009

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

- The Fair Debt Collection Practices Act (FDCPA)
- Collection practices according to both federal and state law
- The clear, distinct and crucial difference between the varying types of creditors
- An understanding of the difference between consumer debt and commercial debt
- Which applicable laws apply in collection related matters
- 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
- See pages 4-5 for complete course content



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 **FRED PRYOR SEMINARS**

This course qualifies for  
**CPE credits.**  
See details on page 6.



# Collect what's owed to you — legally, fairly and promptly

Collecting monies owed to you can be frustrating particularly because the rules and regulations of collections are very confusing. Knowing what you can and cannot do when it comes to collections is an ever-changing business. We focus our Collections training courses and continuing education products on keeping you and your business compliant and more importantly out of the regulatory hot seat. 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 collections professional who is up to speed on complicated government guidelines, confusing violations issues and the very latest developments surrounding 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?

*Collections Law* provides the information you need to navigate the complex legal issues surrounding credit agreements, contracts and other collections initiating business arrangements. 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 both state and federal laws 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 law.

***This is a must-attend event for anyone owed money on either business or consumer debt or is responsible for collecting monies owed. Don't miss your chance to gain valuable information for collecting debts quickly, legally and responsibly.***

## 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!*

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Join us for one day of focused training and gain solid, up-to-the-minute information on all aspects of collections law!

# Course Content

## Strategies for collecting debts owed, quickly and legally

- Discover how to best use credit applications and contracts 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
- Learn 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
- Avoid common mistakes business 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 creditor 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

- Identify the most common violations of the FDCPA — are you guilty of any of these?
- Participate in everyday scenarios to test your knowledge of collections law compliance
- Learn how to set up compliance procedures that are consistent organization-wide
- Monitor letters and phone calls: how to make sure every word and phrase are within legal guidelines

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

- 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
- Understand what you need to know regarding taking legal action against a debtor
- 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



## FREE DIGITAL RESOURCES FOR EVERY PARTICIPANT

Your registration includes a variety of seminar resources that highlight pertinent information. These materials are offered digitally — making learning interactive and easily accessible. Reference these materials time and time again to recall key points and problem solve.

# 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.

## CANCELLATIONS AND SUBSTITUTIONS

You may cancel your registration up to 10 business days before the program, and we will refund your tuition less a 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 [pryor.com/faq](http://pryor.com/faq).
- Please, no audio or video recording.
- 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 6 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.

## CONTINUING EDUCATION UNITS (CEUs)

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, divisions of Pryor Learning 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 the final authority on the acceptance of individual course for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [www.nasbaregistry.org](http://www.nasbaregistry.org). Fred Pryor Seminars and CareerTrack's Sponsor ID number is 109474. This course qualifies for 6 CPE credits.

## COMPLETION & CONTINUING EDUCATION CERTIFICATES

To obtain a certificate documenting your completion and/or CEU or CPE credits, please visit [www.pryor.com/certificate](http://www.pryor.com/certificate). Certificates will be available 10 days after your event has ended.

## Onsite Training Solutions

### Get the Results You're Looking For!

Bring our powerful, high-impact training programs to your organization and show your employees you're serious about their professional growth and achieving critical organizational goals and objectives.

### Choose From Over 150 Courses!

From management development to customer service, our comprehensive library of courses provides a learning experience that is engaging, interesting and intriguing!

### Tailor the Training to Meet Your Specific Needs!

We'll help you choose the appropriate courses for your organization and tailor each one to address your specific goals, issues and scheduling concerns.

### Maximize Your Training Budget!

Onsite Training allows you to train work groups, teams and entire departments for less than the cost of traditional public seminars or other training options.

Give your staff the skills, knowledge and confidence they need to meet tough workplace challenges head-on, realize their full potential and perform at their peak.

For a free consultation, visit us online at

**[pryor.com/onsite](http://pryor.com/onsite)**

or call us at

**1-800-944-8503**



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- Call 1-800-556-2998

- Fax to 913-967-8849
- Mail your registration

**1**  **Yes!** I want to learn more about **Collections Law** - Enroll me today! Group discounts available; see page 6 for details

**2** **IMPORTANT!** Please fill in VIP number as it appears on the address label.  
**VIP** \_\_\_\_\_ (\_\_\_\_\_) if available

**3** **ORGANIZATION INFORMATION**  
 Organization: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ St: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Tele: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Mr.  
 Approving Mgr's Name:  Ms. \_\_\_\_\_  
 Job Title: \_\_\_\_\_  
 Email Address: \_\_\_\_\_  Business  Home

**4** **QUICK CONFIRMATION**  
 Please email or fax my confirmation to me within 48 hours.  
 My email address or fax number is: \_\_\_\_\_  
 Note: If you've already registered by phone, by fax or online, please do not return this form.

**5** **NAMES OF ATTENDEES** (Please list additional names on a separate sheet.)

#1 Attendee's Name  
 Mr. \_\_\_\_\_ Ms. \_\_\_\_\_  
 Job Title \_\_\_\_\_ City Event # \_\_\_\_\_  
 Email (required): \_\_\_\_\_  Business  Home

#2 Attendee's Name  
 Mr. \_\_\_\_\_ Ms. \_\_\_\_\_  
 Job Title \_\_\_\_\_ City Event # \_\_\_\_\_  
 Email (required): \_\_\_\_\_  Business  Home

**6** **METHOD OF PAYMENT** (Payment is due before the program.) Please make checks payable to Fred Pryor Seminars and return form to: P.O. Box 219468, Kansas City, MO 64121-9468. Our federal ID# is 43-1830400 (FEIN).  
 Please add applicable state and local tax to your payment for programs held in Hawaii (4.166%; plus applicable county surcharge), South Dakota (6.5%) and West Virginia (6%; plus applicable local tax).  
 Total amount due: \$ \_\_\_\_\_  
 Check # \_\_\_\_\_ (payable to **Fred Pryor Seminars**) is enclosed.  
 Bill my organization. Attn: \_\_\_\_\_  
 Purchase order # \_\_\_\_\_ is enclosed.  
 (Attach purchase order to completed registration form.)  
 Charge to:  AMEX  DISCOVER  MC  VISA  
 MO. \_\_\_\_\_ YR. \_\_\_\_\_  
 EXPIRATION DATE  
 \_\_\_\_\_  
 CARD NUMBER  
 Card Holder's Name \_\_\_\_\_  
 Tax-Exempt # \_\_\_\_\_  
 Please attach a copy of your Tax-Exempt Certificate for payment processing.

# 4 Ways to Order



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To update your contact information, see page 6.

Your VIP# is WINQ



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