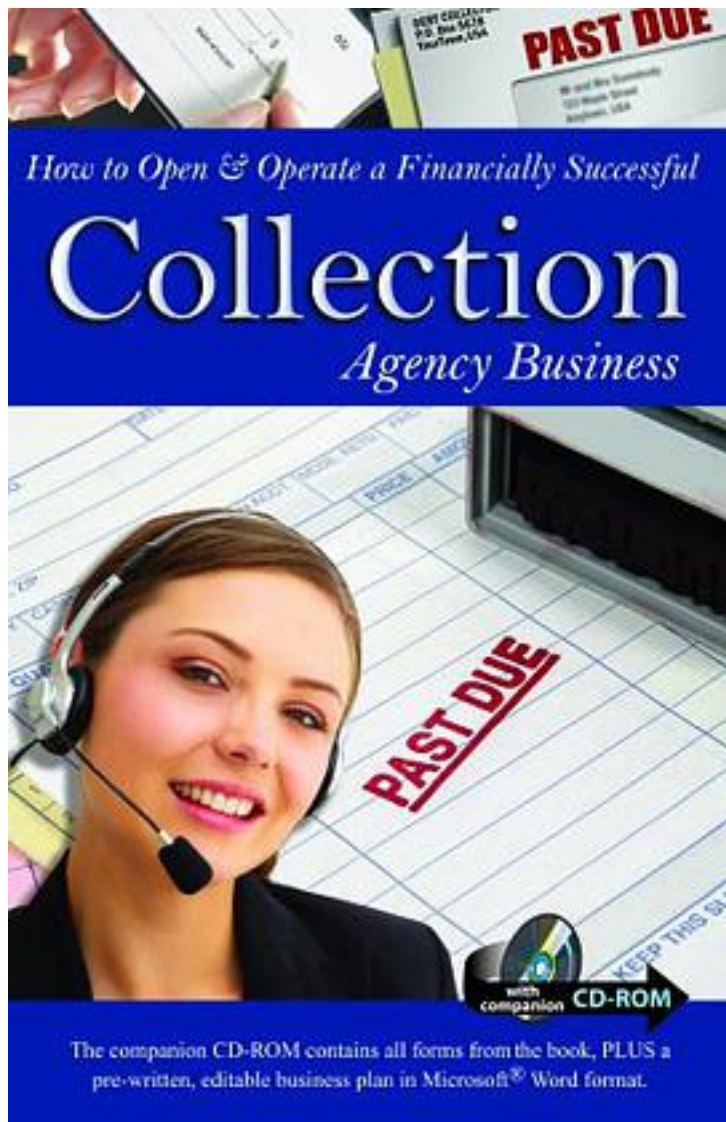


How to Open & Operate a Financially Successful Collection Agency Business



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According to the U.S. Department of Labor, the median annual income for someone in the collection industry is \$29,000 and, as a business owner, you could make even more. The Department also suggests that the industry is expected to grow 18 to 26 percent by 2014. Working in the collection agency business requires patience, empathy, a commitment to excellent customer service, and superb negotiation skills. If you are thinking of opening a collection agency business, then we have a book that can guide you through the process, providing all of the insider tips needed to get started in a minimal amount of time, with a minimal amount of money. Whether you will be operating out of your home or you are looking to buy or rent office space, this book can help you with a wealth of start-up information, from how to form and name your business to deciding if this will be a joint venture or if you would rather work solo. Valuable information on forming a Partnership, LLC, Corporation, or becoming a Sole Proprietor, the four types of business formation, is included, as well as the legal implications of each. With all of the federal and state laws governing the industry, opening your own collection agency can quickly become a nightmare, and for that reason, you will be provided with the most up-to-date information on the Fair Debt Collection Practices Act, as well as a listing of laws state-by-state that may supersede this federal act. Many states, and even cities, require third-party agencies to be licensed and/or bonded, so you will be provided a wealth of information on all requirements so that you can knowledgably, and legally, operate your business with peace of mind. A complete checklist of all of the start-up equipment that you will need is provided, as well as a sample budgeting sheet to allow you to gauge start-up costs. You will learn about potential risks that you take in opening a collection agency and how a collection lawyer can help settle debts when you are unable to. You will learn the difference between first and third-party agencies, the different methods in which you can expect to be paid by creditors, tips and tricks to gaining clients, and the advantages of the debt buying method. This complete manual will arm you with everything you need, including sample business forms; contracts; worksheets and checklists for planning, opening, and running day-to-day operations; lists; plans and layouts; and dozens of other valuable, timesaving tools of the trade that no business owner should be without. A special chapter on customer service is provided, with tips on communicating with debtors in a non-threatening manner. While providing detailed instruction and examples, the author leads you through every detail that will bring success. You will learn how to draw up a winning business plan (the companion CD-ROM has the actual business plan you can use in Microsoft Word

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