

## JENNIFER MCMICHAEL

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### Objective

To obtain a job within my chosen field that will challenge me and allow me to use my education, skills and past experiences in a way that is mutually beneficial to both myself and my employer and allow for future growth and advancement.

### Ability Summary

- Execute adequate and timely collection and instigate recovery activities in order to minimize risk costs and optimize returns
- Investigate payment arrears in the portfolio and code debtor appropriately in order to determine following collection process steps
- Communicate with debtors by telephone to manage debtors and arrears process
- Identify quality adjustment requests complete documentation packages and utilize company underwriting guidelines to approve or reject the request
- Record debtor and arrears history in order to ensure a complete file as a sound basis for decision making during collection / recovery
- Negotiating payments while continuing to build a positive relationship with customers
- Performed telephone contact with customers according to guidelines and standards to ensure payment
- Managed collection efforts with a high level of persuasiveness and professionalism
- Maintained positive customer relationship and minimize bad debt exposure

### Employment History

- 07/2018 - Current **Data entry Lead**  
Lifetouch National Photography, Muncie, IN  
Oversee data entry department, including training of new employees, auditing and correcting of any errors, communication between satellite offices for needed information. Creating training materials, maintaining schedules to ensure work coverage. Meet with upper management to discuss improvements, needs, issues, and possible lean ideas.
- 02/2018 - 06/2018 **Advisor**  
Apple, Daleville, IN  
Took inbound calls to assist customers whom are having difficulties with Apple products. Listening to every detail, and ask probing questions to help assist the customer to repair their product. I needed to speak in confidence and instill that confidence into the customer, so they in return will feel self reliant. Proper and speedy documentation of every account that I assisted with.
- 01/2010 - 12/2017 **Debt Collector II**  
Sallie Mae Inc, Muncie, IN  
Bill and account collectors try to recover payment on overdue bills. They negotiate repayment plans with debtors and help them find solutions to make paying their overdue bills easier. Duties Bill and account collectors typically do the following: Find consumers and businesses who have overdue bills, Track down consumers who have an out-of-date address by using the Internet, post office, credit bureaus, or neighbors, Inform debtors that they have an overdue bill and try to negotiate a payment. Using a computer systems to update contact information and record past collection attempts with a particular debtor. Listening to the debtor and paying

attention to his or her concerns can help the collector negotiate a solution.

## **Education History**

### **Medical Assisting**

Associate's Degree

Ivy Tech Community College, Muncie, IN

## **Occupational Licenses, Certificates and Training**

05/2009

**Associates of Medical Assisting**

Ivy Tech Community College

## **Honors & Activities**

Promoted to Collector II, was in the top 5% of collectors numerous times and was awarded and recognized in monthly ceremonies, I received several awards for collecting over a million dollars in accounts in one day, several positive customer feedback certificates.

## **Additional Information**

### **Detailed References**

**Rebecca Fischer**

765-744-6943

**Susie Richardson**

260-519-0262