

### 39. Finance Cluster - Bill and Account Collections Careers (4 hours)

<b>Purpose/Abstract:</b> To introduce students to bill and account collections careers.			
<b>NCCCS Adult Education Standards:</b> R.2.1.1, W.1.1.4, M.4.2.2			
<b>Learning Objective:</b> <i>By the end of the session, students will be able to:</i> <ul style="list-style-type: none"> <li>• Demonstrate professionalism when simulating a collections call</li> <li>• Interpret and apply personal data to the collections career field</li> <li>• Interpret and apply basic graphically-presented data</li> </ul>			
<b>Soft Skills</b>	professionalism	<b>Resources</b>	<a href="#">Skills to Pay the Bills</a> (STPTB) (for instructor reference to define each soft skill category)  <a href="#">43-3011.00 - Bill and Account Collectors</a>  <a href="#">NC Career Clusters</a> Guide (for instructor reference)  Handouts: Personal Information Sample Form - one per student
<b>Additional Materials</b> <ul style="list-style-type: none"> <li>• Personal Information Sample Form, one per student</li> <li>• Art supplies (glue, glitter, markers, paint, etc.)</li> <li>• Pencils, paper, and scissors</li> <li>• Graph paper</li> <li>• Computers for student use</li> </ul>			
<b>Icons</b>	 <b>Activity</b>	 <b>Check-In</b>	 <b>Review</b>

#### PREPARATION

- Review the [Instructional Support Guide](#) and print/prepare referenced scaffolds.
- Print handouts.
- Familiarize yourself with [O\\*NET](#)
- Familiarize yourself with [Skills to Pay the Bills](#), though it won't be used directly in this lesson.

#### INTRODUCTION (45 min)

Welcome students to the class!

As this is the last lesson in the finance cluster, ask students to share what they've learnt so far about careers in the finance cluster and their impressions.

After 15 minutes of this sharing, introduce students to the topic of this lesson. Use the provided link [43-3011.00 - Bill and Account Collectors](#) to introduce the Bill and Account Collections career.

Discuss the key responsibilities, skills, and qualifications required in this field.

Make it very brief as students will explore the career further later on in the lesson.

Share the objectives of the lesson.

### VOCABULARY, READING & WRITING (45 min)

Write the following words on the board and encourage students to use a dictionary or the internet to find definitions. Once they've found the definitions, ask them to make sentences with these terms. Have students exchange their sentences with a partner to check.

Review the definition of terms with the whole class.

Project the following call script and have two sets of volunteers take turns reading the script aloud. In each pair, one student will be the agent and the other will be the customer. Emphasize the inclusion of personal information in the script. Discuss the importance of verifying personal information in such chats.

**Agent:** Thank you for calling Collections Care. My name is [Your Name], and I'm here to assist you. May I have your name, please?

**Customer:** Yes, my name is Mary Johnson.

**Agent:** Thank you, Mary Johnson. Can you please confirm your address and zip code?

**Customer:** Of course, it's 123 Maple Street, Boston, Massachusetts, 01234.

**Agent:** Great, thank you. And your phone number, please?

**Customer:** My phone number is (555) 123-4567.

**Agent:** Perfect. Lastly, may I know your age, Mary Johnson?

**Customer:** I'm 40 years old.

Once the reading activity is complete, ask students to independently fill out the customer's details from the call script on a blank form. Distribute the blank personal information form handout.

Allow 10 minutes for this activity and walk around to check if student's require support.

### REFLECTION (10 minutes)

✓ Ask students to reflect on and share areas in their life where they'd fill personal information and emphasize on why accuracy is important while filling information.

#### Lower Level

Help students individually to fill out the personal details.

#### Higher Level

Encourage students to think about how they can build a rapport with the customer on calls related to collections.

**MATHEMATICS (30 min)**

Recall that graphs are powerful visual tools that help us represent and understand data. They allow us to see patterns, trends, and comparisons more easily.

Tell students that in today's activity, they will learn how to create two types of graphs: scaled picture graphs and scaled bar graphs. These graphs will help them represent data with several categories in a clear and organized manner. Let them know that by the end of this activity, they'll have the skills to create their own graphs and make sense of the information represented.

Distribute graph paper, markers, colored pencils, or crayons, data sets with categories (Please find examples below)

<b>Favorite Ice Cream Flavors</b>	<b>Modes of Transportation to School</b>	<b>Types of Books Read Last Month</b>	<b>Number of Pets in Different Homes</b>
<u>Categories:</u> Vanilla, Chocolate, Strawberry, Mint Chip, Cookie Dough	<u>Categories:</u> Walking, Bicycle, Car, Bus, Subway	<u>Categories:</u> Mystery, Science Fiction, Fantasy, Romance, Non-Fiction	<u>Categories:</u> One Pet, Two Pets, Three Pets, Four Pets, Five or More Pets
<u>Data</u> (Number of People): 10, 15, 8, 12, 7	<u>Data</u> (Number of Students): 5, 3, 20, 10, 7	<u>Data</u> (Number of Books): 12, 8, 15, 5, 9	<u>Data</u> (Number of Homes): 20, 15, 8, 5, 3

Provide the following instructions and pause as required to clarify doubts.

**Part 1: Scaled Picture Graph**

- Choose a data set with several categories. Encourage students to choose from one of the examples or create their own such as (types of pets in the neighborhood, t-shirt colors in class etc.. )
- On your graph paper, create a horizontal or vertical axis. Label the axis with the categories from your data set (e.g., types of fruits or types of pets). Demonstrate this step on the board.
- Decide on a scale for your graph. Each unit on the scale could represent a certain number of data points. For example, if you have 1 square unit representing 2 data points, a bar that is 4 units tall would represent 8 data points. - Demonstrate this on the board.
- Use markers, colored pencils, or crayons to draw a picture or symbol above each category to represent the data. For example, if you're graphing your favorite fruits, you could draw an apple above the "apples" category.
- Color in the appropriate number of square units above each category to represent the data. Remember to use the scale you chose.

Allow students 15 minutes to create the picture graphs.

Bring the class back together and explain the second type of graph they will learn to create. Provide the following instructions.

**Part 2: Scaled Bar Graph**

- Choose another data set with several categories. This could be different from the first dataset you used.
- On a new section of your graph paper, create a horizontal axis and label it with the categories from your second data set.
- Decide on the same scale you used for the picture graph, or choose a different scale if you prefer.
- Draw rectangles (bars) above each category. The height of each bar should correspond to the data for that category. Use your scale to determine the height.
- Color in the bars to represent the data. Each bar should have the same width.

 REFLECTION (10 minutes)

✓ Encourage students to compare and contrast the two types of graphs you created. Discuss which type of graph might be more suitable for different types of data.

Have a few volunteers share their graphs with the class and explain the data they represent. Reflect on the importance of scaling and accurate representation when creating graphs.

Lower Level	Higher Level
Consider pairing students up or group students who need similar support into small groups and assist them with the steps.	Have students brainstorm the type of data that might be plotted on scaled graphs in bill and account collection careers. Encourage them to share it with the class during the reflection.

**GROUP WORK (75 min)**

Begin the section by introducing students to the concept of collection calls. Emphasize that these interactions are crucial for ensuring financial commitments are fulfilled.

Highlight that collection calls require a heightened level of professionalism, extending beyond simple payment retrieval. These conversations involve building connections, demonstrating empathy, and collaboratively finding solutions.

Ensure you cover the following before providing instructions for the role play.

- Highlight the importance of paying close attention, capturing details from the customer's point of view
- Encourage students to understand the customer's unique situation by seeing things from their perspective
- Stress using simple, clear language to avoid any confusion
- Model how students can stay composed and polite, no matter what's happening



- Remind students to be considerate of the customer's time when talking

Let students know that they'll be doing collection call role-plays. Divide them into groups of 4, each group will have a customer, a collection agent and two observers. Tell them they'll swap roles during the practice, taking turns as both the agent and the customer. Explain that the observers will provide helpful feedback to both the agent and the customer after each role-play.

Project the following collection scenarios for students to refer to for the role plays. Let them know they can use the details as is or tweak them.

**Scenario 1:**

Customer Name: Emily Johnson  
Customer Address: 123 Oak Street  
Zip Code: 45678  
Phone Number: (555) 123-4567  
Age: 35  
Outstanding Balance: \$500  
Payment Due Date: August 15, 20XX

**Scenario 2:**

Customer Name: Jamal Williams  
Customer Address: 456 Maple Lane  
Zip Code: 23456  
Phone Number: (555) 567-8901  
Age: 42  
Outstanding Balance: \$700  
Payment Due Date: October 5, 20XX

Walk around and observe each group to ensure all students get to participate. Provide support as required. Check that the feedback from the observers is polite and constructive, guide them as needed.

 REFLECTION (20 minutes)

✓ Gather the students and have each group share a brief summary of their role-play experiences. Highlight key insights and strategies for maintaining professionalism. Engage the class in a discussion about effective strategies observed during the role-plays. Discuss how different approaches contributed to maintaining professionalism.

Recap the importance of professionalism in collections careers and how the role-play activity helped students practice these skills.

Emphasize the transferability of these skills to real-life situations, fostering effective communication and empathy in various contexts.

**INDEPENDENT WORK TIME (30 min)**

Share [43-3011.00 - Bill and Account Collectors](#) with students and ask them to read through it. Encourage them to take notes on the tasks, activities and skills required for this career. Have students discuss what they read with a partner.

Walk around and answer any questions that come up.

 REFLECTION (10 minutes)

✓ Invite a few students to summarize what they learned about the role.

### WRAP-UP & REFLECTION (15 min)

Ask students to turn to a partner and share what they liked the most about the lessons in the finance cluster and which of the discussed careers interests them. Encourage students to think about how they can work on skills required for these careers and share with their partner.

Have 1-2 volunteers share their thoughts with the rest of the class.

Distribute exit slips to students.

Ask for a few volunteers to share their reflections.

Collect and review the answers.

# Personal Information Sample Form

**Directions:**

- Fill in this form with information from the call script.

Customer Information Form	
Name:	
Address:	
Zip Code:	
Phone Number:	



## Reflection Exit Slip

In one sentence, describe what you learned in this lesson.

Today, I learned \_\_\_\_\_.

Is one of the careers discussed today of interest to you? Why or why not?

I liked / did not like \_\_\_\_\_ career because \_\_\_\_\_

\_\_\_\_\_

Is there anything you still need help understanding?

What's one question you have?

Circle the emoji that shows how you feel about your mastery of content in this lesson.



Happy



Smart



Confused



Sad



Angry