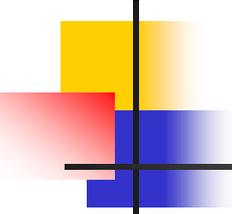


*DCIA*  
*Debt Collection Improvement*  
*Act -1996*



# *DC 101*





# *Debt Collection 101*

---

- ❖ **Focus:**
  - ❖ **Overview of Laws, Regulations, and Agency Responsibilities;**
  - ❖ **Debt Collection Program Tools and Process Review;**
  - ❖ **General Advice on the Active Managing & Timely Referral of Delinquent Debt**

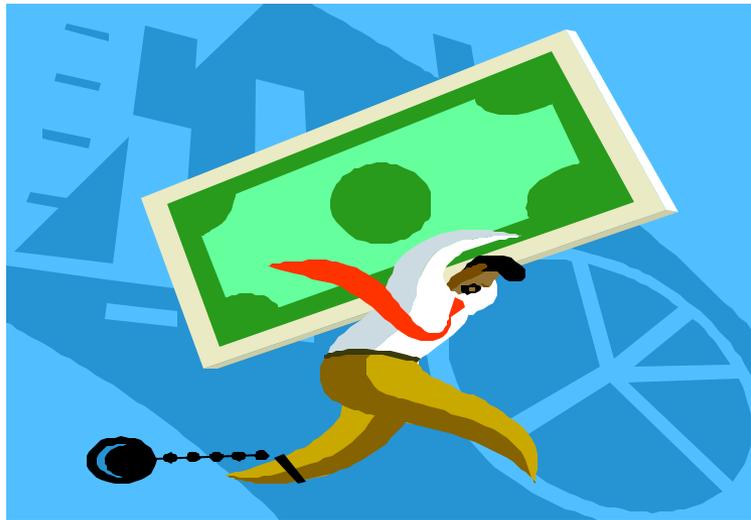


# Debt Collection Tools



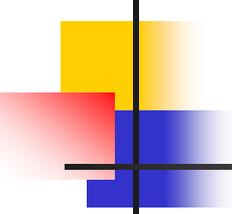
**and  
Techniques**

# *Treasury Offset Program*



# *Salary Offset*





# *Cross - Servicing*

---



# *Demand Letters & Phone Calls*



# *Private Collection Agencies*



# *Payment Agreement Options*



# *Administrative Wage Garnishment*



# *Credit Bureau Reporting*



# *IRS Form 1099-C*





**Welcome to**  
Debt  
Collection  
101