Training Course on Debt Management

Professional Development Training Course Outline

Category	Business	**Duration**	10 Days
Base Fee	$3,000 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

In today's fast-paced financial landscape, managing debt effectively is not just a skill—it's a necessity. Our **Debt Management Training Course** equips participants with the **essential strategies**, **tools**, and **knowledge** to navigate the complexities of credit, collections, and financial recovery. Designed for professionals in finance, banking, customer service, and credit control, this course focuses on **financial literacy**, **credit risk assessment**, and **proactive debt resolution**.

This comprehensive training integrates **real-world case studies**, practical simulations, and compliance-focused learning to build competence in handling both personal and corporate debt. Participants will master the art of **negotiation**, **debt restructuring**, **skip tracing**, and **collection call handling**, using both **manual and automated debt collection systems**. With a focus on both ethical practices and performance KPIs, the course is ideal for teams seeking **debt recovery optimization** and **customer retention**.

Whether you are a debt collector, a credit controller, a finance officer, or a business owner, this course delivers **actionable insights**, **compliance excellence**, and **revenue recovery techniques**. Join us and transform your debt portfolio management skills into measurable business impact.

Programme Curriculum

Training Course on Debt Management

Introduction

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Course Duration

10 days

Course Objectives

1. Understand core principles of **effective debt management**.
2. Improve **customer communication and negotiation** skills.
3. Implement **proactive collection strategies** to reduce delinquencies.
4. Master the use of **debt recovery software and tools**.
5. Analyze **credit reports and risk factors**.
6. Learn **skip tracing techniques** to locate absconding debtors.
7. Apply **ethical debt collection practices** in line with compliance laws.
8. Design **repayment plans and restructuring options**.
9. Reduce **bad debt ratios** and increase recovery rates.
10. Improve **cash flow forecasting** through timely collections.
11. Track performance using **debt collection KPIs and dashboards**.
12. Understand the impact of **credit scoring and financial literacy**.
13. Explore **AI and automation in modern debt management**.

Organizational Benefits

- Reduced non-performing loans (NPLs) and improved cash flow
- Increased team productivity and performance
- Stronger customer relationships through ethical handling
- Enhanced compliance with credit and consumer protection laws
- Improved financial forecasting and credit risk management

Target Participants

1. Debt Collection Agents
2. Credit Officers
3. Finance Managers
4. Customer Service Representatives
5. Loan Recovery Officers
6. Entrepreneurs/SMEs
7. Banking Professionals
8. Call Center Agents

Course Outline

Module 1: Introduction to Debt Management

- Definition and scope
- Causes of bad debt
- Debt lifecycle overview
- Key stakeholders
- Importance of proper management

Module 2: Credit Risk Assessment

- Understanding credit ratings
- Tools for credit checks
- Risk mitigation strategies
- Loan approval best practices
- Identifying red flags

Module 3: Legal Framework in Debt Collection

- Debt recovery laws and policies
- Consumer protection rights
- Role of credit reference bureaus
- Court processes and litigation
- Regulatory compliance

Module 4: Debt Collection Strategies

- Soft vs hard collection
- Collection letters and calls
- Setting payment reminders
- Recovery timelines
- Handling default cases

Module 5: Communication & Negotiation Skills

- Active listening techniques
- Conflict resolution
- Maintaining professionalism
- Persuasion and influence
- Call scripting tips

Module 6: Skip Tracing Techniques

- Understanding skip tracing
- Tools for locating debtors
- Using social media and databases
- Field investigation basics
- Legal implications

Module 7: Repayment Plans & Debt Restructuring

- Types of repayment schedules
- Evaluating customer capacity

- Negotiating new terms
- Handling hardship cases
- Documentation essentials

Module 8: Financial Literacy & Debt Psychology

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Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	04 Dec 2026	Online	$2,000
23 Nov 2026	04 Dec 2026	Physical	$3,000
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$6,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$9,000
23 Nov 2026	04 Dec 2026	Physical	$12,000
23 Nov 2026	04 Dec 2026	Physical	$12,000

Ready to enroll or request a customized program? Book online or contact us:

Register Online Now

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com