

2004 Showcase in Excellence Awards Recipient

Take Charge America, Inc.



Company Information:

Highest Ranking Official:
Michael Hall, President & CEO
Take Charge America, Inc.

Contact Person:
Joe McBride, ISO Quality Manager
(623) 266-6376

Type of work: Take Charge America Corporation (TCA) provides debt counseling and education to distressed borrowers by:

- assisting them to evaluate their current status;
- assisting them in making better decisions; and,
- assisting with payment options.

Workforce: 450 employees

Testimonial of Value of Arizona State Quality Awards Program

“Our organization has enjoyed many benefits from various aspects of the award process. The application phase gave us a chance to evaluate each element of our training processes and the gap analysis provided us an opportunity to really see our training processes in a holistic fashion for the first time. The external site visit as performed by the examiners helped us highlight strengths and weaknesses in the process and the recognition we received once selected as a recipient has had a positive impact on our employees, client base and management.

We highly recommend the process for any organization that desires to excel in their business practices and become best-in-class.”

Highlights of Organizational Process:

Quality and Performance Results:

- TCA clients participate in an educational program designed to teach budgeting, financial responsibility and increase personal financial knowledge. This is accomplished through a debt management program paired with ongoing education. Participation in the plan requires regular payments to creditors managed by TCA. Successful clients adhere to the plan with counselor support and motivation. Training, metrics and best practices ensure clients and staff are performing at the highest levels of achievement.
- Client payments have increased to above 100%, which indicates clients (originally “distressed borrowers”) are paying off some of their debt early.
- Total clients using electronic funds transfer (EFT) is approaching 60% of the client base against the current goal of 75%. EFT “sign-up percentages” indicate customer confidence and commitment within the program. Confidence leads to greater program completion and greater satisfaction for clients and creditors.
- Collections by clients who have paid and dollars collected each month from the client base have both increased consistently since the training initiative. Dollars collected as compared to balances due have consistently trended upward with 10 of the last twelve months being above 90%. Customer Service Representative (CSR) training is directly responsible for this increase.

- Because of our focus on training, competency enhancement of our CSRs has provided efficiency resulting in steady business growth. This occurs as more clients make their scheduled payments on time and even pay an extra amount thanks to being encouraged and assisted by our CSRs. These trends indicate that our strong emphasis on training, coaching and mentoring is making a significant difference

Processes:

- TCA's Call Center is composed of two divisions: New Accounts and CAM/Open Accounts. Each division embodies TCA's core principles and processes for service delivery. New Accounts CSRs interact with financially distressed consumers and provide initial financial counseling, identify specific service needs, provide educational opportunities for the consumer and, when appropriate, a Debt Management Plan. The CAM/Open division is composed of two integrated functions: CAM works with new clients during the critical period of establishing creditor agreements and adjusting client budgets; Open Accounts assist existing clients in staying on budget and dealing with individual needs that may affect their financial well-being. These three functions are strategically designed to manage and support the customer's needs at the various stages of the client relationship.
- TCA's training process needs were addressed by developing an extensive and detailed curriculum for each of the customer service divisions. Division Directors extensively reviewed the curriculum materials for adequacy prior to initial implementation. We continually train CSRs according to client needs. TCA relies on the excellence and expertise of CSRs to establish and maintain industry leadership and model practices. Training is critical for consistency of service processes and to ensure compliance with ever-changing state and federal laws and regulations.
- TCA's training, salary, benefits and positive culture for our employees enables TCA to consistently maintain a highly trained and well-educated workforce that saves recruitment costs and reduces learning curve errors. This connects with our mission statement's quality commitment to customers and our quality objectives. Participation in all segments of training is mandatory.
- With New Accounts and CAM/Open divisions' assistance, an annual training schedule is developed and published for each calendar year. This training schedule is based on staffing projections and the time necessary to complete the planned coursework for the specified departments.
- Upon graduation from Transition Training, the CSR enters an employment-long continuous learning process. Soon after moving into assigned positions they are enrolled in financial planning classes where work is graded and college credit is earned.
- For the duration of their employment CSRs are measured, coached and mentored on a variety of specific performance measures. Whenever formal classroom training is indicated, the Training Department is contacted to develop curriculum and provide training. Where on-the-job training is indicated, team supervisors hold team meetings to transfer the information or hold one-on-one coaching sessions, as appropriate.