



Ruth Rahman

Collections Specialist

CONTACT INFORMATION



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Riverton, WY 12345

EDUCATION

- AS in Business Administration
Central Wyoming College,
Riverton, WY | 2018 - 2020

KEY SKILLS

- FDCPA Compliance
- Settlement Negotiation
- Skip Tracing
- LexisNexis
- QuickBooks
- Excel
- Payment Plan Structuring
- Debtor Communication
- Account Documentation
- Dispute Resolution

ABOUT ME

Collections professional with 6 years of experience in debt recovery, accounts receivable, and debtor communication, holding a Professional Collection Specialist credential from ACA International. Negotiated settlements valued at \$178,300 by structuring lump-sum and installment offers that balanced debtor capacity with recovery targets. Reduced late payments on assigned accounts by 33.04% over 9 months by implementing a tiered reminder schedule using collections management software.

PROFESSIONAL EXPERIENCE

COLLECTIONS SPECIALIST | SWEETWATER BASIN FINANCIAL SERVICES, RIVERTON, WY
2023 - PRESENT

- Negotiated settlements valued at \$178,300 during fiscal year 2025 by structuring lump-sum and installment offers that balanced debtor capacity with recovery targets.
- Trained 7 new hires on skip-tracing workflows in LexisNexis and FDCPA call scripts, bringing average ramp-up time from 38 days down to 23 days.
- Reduced late payments on assigned accounts by 33.04% over 9 months by implementing a tiered reminder schedule using collections management software.
- Recorded financial status updates and collection effort notes for every debtor contact, averaging 41 detailed entries per day in Excel workbooks.

COLLECTIONS REPRESENTATIVE | POPO AGIE VALLEY CREDIT CORP., LANDER, WY
2021 - 2023

- Trained 4 incoming representatives on account prioritization methods and call documentation standards within their first 14 days.
- Lowered late payment frequency on a 310-account portfolio from 47 accounts per month to 29 accounts per month over two quarters.
- Answered debtor questions on payment terms, fee disputes, and account balances, resolving an average of 36 inquiries per day.
- Notified credit departments and initiated repossession paperwork for 8 non-responsive accounts per month, maintaining FDCPA compliance at each step.

ACCOUNTS RECEIVABLE CLERK | SHOSHONE CREEK MEDICAL BILLING LLC, THERMOPOLIS, WY
2020 - 2021

- Posted and reconciled payments in QuickBooks for 270 patient accounts each month, keeping ledger discrepancies under \$46 per cycle.
- Drafted first-notice letters for past-due balances, contributing to a late payment reduction of 26.03% within the first 5 months.
- Turned over 3 unresolved accounts per quarter to the assigned attorney with complete documentation packages ready within 48 hours.

CERTIFICATIONS

- **PROFESSIONAL COLLECTION SPECIALIST | ACA INTERNATIONAL | 2022**