

13 COLLECTIONS CALL OBJECTIONS

AND SCRIPTS FOR EACH

I wish the entire call was as easy as the first 30 seconds. Confirming the person on the other end and stating why you're calling are easy. What comes next, you have no idea.

In a matter of seconds, you need to blunt their knee jerk reaction, mentally process the objection, and say something moderately intelligent to get them talking for 30 more seconds.

<u>Dismissive Objections</u>	<u>1. Don't Have Time To Talk</u> <u>2. Need To Ask My Spouse</u> <u>3. Don't Know What You're Talking About</u> <u>4. Don't Trust Collection Agencies</u> <u>5. Thought You Were Someone Else</u> <u>6. Hang Up</u>
<u>Situational Objections</u>	<u>7. Can't Pay Right Now</u> <u>8. I'll Pay Later or Tomorrow</u> <u>9. Having Financial Issues</u> <u>10. Lost My Job</u>
<u>Resistant Objections</u>	<u>11. Not Paying That</u> <u>12. Don't Owe This</u> <u>13. Already Paid</u>

3 STEPS TO HANDLING OBJECTIONS:

Step 1: Agree With The Objection.

Objections are often a reaction to the interruption, not your ask. When you agree with the objection, it feels dumb to keep fighting someone who isn't fighting you. That gets them listening instead of reacting.

Step 2: Incentivize Conversation.

You still don't have enough information to handle the objection and they're still not comfortable enough to hear you out. So get them talking and incentivize them to share more.

Step 3: Sell The Test Drive.

So here's the trick, you still don't want to ask for a full payment immediately. If you do that, red alert defense mode goes right back up. You want to sell the test drive (getting a plan in place).

DISMISSIVE OBJECTIONS

The hardest part about **dismissive objections** is that **they're not real objections**. You have nothing to work with because you have no idea *why* they can't pay.

Tread lightly, though. These can also escalate into some of the most abrasive objections. Reasoning with someone who says *I'll pay tomorrow* is one thing. It's another thing to reason with an irate old man yelling, "Why are you calling me?"

Your natural reaction will be to stammer, apologize, and scurry away. But we suggest doing the opposite.

Dispel the tension with "Disarmingly Blunt" transparency and humor. The more ridiculous their reaction, the more ridiculous your *opposite* counter-reaction should be.

It's hard to get mad at someone who's leaning *into* the misery of the confrontation or being far *more* transparent than they could've expected by sharing a screenshot of your contact database. Again, it's like you're pulling the chair out from underneath them.

Do it right, and the consumer should wake up and realize there's a human on the other line. At that point, you can ask a question that draws out an *actual* objection.

Dismissive Objection: Don't Have Time To Talk

This one annoys us. No one answers their phone when they don't have time to talk. But if they do, whatever they are doing isn't very important.

We prefer to match the ridiculousness of the objection with a little confrontation.

Many collectors make the mistake of offering to call back at another time, at which point they enter the witness protection program and never answer your call again. Instead, give them two options, see below.

Consumer: I'm busy and I don't have time to talk right now.

You (Agree): Oh shoot! It must be pretty difficult keeping up with everything in life. No one purposely gets behind on payments.

Consumer: Yes it is. What is this about again?

You (Incentivize): I'd *hate* to take away any more of your time.

You: Would you rather have me send a *placeholder invite* to call you back at the top of the hour or briefly tell you more information so you can come up with a plan?

Disarmingly blunt & empathize

Meet later or get it over with?

Dismissive Objection: Need To Ask My Spouse

Let's be honest, this is an easy way to get off the phone. We've all done it.

Pretend you're not the decision maker, even though this debt is in your name. Many collectors make the mistake of offering to wait for the spouse's approval, which only gives the consumer an easy escape route.

Instead, we acknowledge their concern while steering them toward a decision they can make right now.

If they genuinely need to consult their spouse, then don't push the matter.

Consumer: I need to ask my spouse. You (Agree): That makes sense. Money decisions impact both of you, and I'm sure you want to make the best choice together. Consumer: Yeah exactly. You (Incentivize): Totally understandable. What I've found is that most people in your <i>situation</i> already have a good idea of what their spouse would say. You (Test Drive): Would it make sense to go over the details now so you have everything you need for that conversation? Or, if you prefer, we can set a quick follow-up after you've talked.	<i>Pushaway.</i> <i>Empathize</i> <i>No easy way out.</i>
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Dismissive Objection: Don't Know What You're Talking About

This one is tricky because sometimes the consumer is genuinely confused, but more often, they're using it as a reflex to buy time or shut down the conversation.

Many collectors make the mistake of getting defensive or overly detailed, which overwhelms the consumer and gives them an easy way out.

Instead, we validate their reaction while guiding them toward engagement.

Consumer: Umm... I don't know what you're talking about.. You (Agree): Totally fair - I'd probably say the same thing if I wasn't expecting this call. You (Incentivize): I can give you a quick rundown so you're not left in the dark. You (Test Drive): Would you like me to give you the key details now so we can clear this up?	<i>Using "fair" is a game changer.</i> <i>If you give them the option for a call back, it's an easy way out.</i>
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Dismissive Objection: Don't Trust Collection Agencies

Let's face it, Collection Agencies don't have the best reputation.

Consumers have probably heard stories or had bad experiences in the past.

Many collectors make the mistake of trying to defend the industry or themselves, which just reinforces the consumer's skepticism. Instead, we acknowledge their concern while focusing on how we can help.

Consumer: Yeah, I don't trust you guys. You (Agree): Ah, I get that. There are definitely some bad actors out there. Consumer: Yeah, my friend dealt with shady collectors before. You (Incentivize): I don't blame you for being cautious. My goal isn't to pressure you, it's just to give you the right information so you can make the best decision. You (Test Drive): How would it make you feel if I walked you through everything so you could see exactly what's going on and what your options are?	<i>Build trust</i> <i>How question gets them to open up!</i>
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Dismissive Objection: Thought You Were Someone Else

Imagine this: You're waiting for your good friend Sherri to come over.

The snacks are ready. The music is vibing. You have exciting news to share.

Ding-dong! You rush to the door.

"Ayyyyyy! Come on i-i-..." Oh... it's the solar panel guy.

"Wanna save on your Tesla charging bill?"

When it gets awkward, lean into it.

But crack a good joke, and you'll usually get them to agree to hear more.

Consumer: I thought you were someone else.

You (Agree): Well I can change my tone of voice and pretend to be someone different if you'd like!

But actually, I hate it when I'm waiting for a call, then I pick up, and it's someone else.

You (Incentivize): I'd hate to do this to you twice.

Would it be fair if I took 20 seconds to tell you why I'm calling and then you can let me know if it makes sense to keep chatting right now?

Disarmingly blunt

Give them the out



Dismissive Objection: Hang Up

Many people say you should immediately call back a consumer who just hung up and say something like, "I think we got disconnected."

The success rate with this approach is pretty much zero. You both know they hung up, and you're only going to frustrate them more by calling back immediately.

Instead, make a note of these three things when someone hangs up: call date, call time, and any words they said before hanging up. Then move on to your next dial.

Call back a week later and use those three things as context in your tailored opener.

Consumer: I can't talk now. I'm crazy busy preparing for a big day. *click*

****One Week Later****

You (Context): Hey Emma – You and I spoke on March 4th at 1:30 and I caught you in the middle of something. Honestly, I'm guessing I'm doing the same thing right now.

You (Ask): Would it be fair if I took 15 seconds to tell you why I was calling and you can let me know if it's fair to keep chatting?

If you give them the option for a call back, it's an easy way out.

SITUATIONAL OBJECTIONS

Situational objections can be tough because, unlike dismissive ones, these feel real and emotional.

Consumers genuinely believe they can't pay right now, whether it's because they lost their job, have medical expenses, or are just barely making ends meet.

Your first instinct might be to sympathize too much and back off, but that's the worst thing you can do.

If you agree with their roadblock, you reinforce their belief that they have no options when, in reality, they almost always do.

The key is to acknowledge the hardship without reinforcing helplessness. Instead of saying, "I understand, let's try again later," we shift the focus to what they can do today, even if it's something small.

Think of it this way: Situational objections aren't "no's." They're cries for guidance. The consumer isn't dismissing you; they just don't see a way forward.

The biggest piece of advice when it comes to these objections is to put yourself on mute. Let the consumer talk through their problem and it shows you're listening, not interrupting.

Let's break it down.

Situational Objection: Can't Pay Right Now

The consumer believes they have no choice but to delay payment. Whether it's bills piling up, job loss, or unexpected expenses, they see their situation as completely immovable.

Many collectors make the mistake of immediately asking when they can pay, which only pushes the problem down the road.

Instead, we acknowledge their situation while helping them see what they can do today, even if it's something small.

Consumer: I can't pay right now. Going through some stuff.

You (Agree): Totally fair. Times are tough, and I imagine you've got a lot on your plate already.

Consumer: Yeah, I just don't have the money right now.

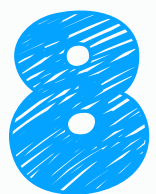
Build trust

Continued...

You (Incentivize): I hear you. The last thing I want to do is add more stress. My job isn't to make this harder for you, it's to figure out what we can do, even if it's just a small step forward.

You (Test Drive): Would it help if we looked at smaller options? Or if you did have the money right now, what type of payment plan would make sense for you?

No easy way out.



Situational Objection: I'll Pay Later or Tomorrow

This one is frustrating because it sounds like a commitment, but in reality, it's often just a way to end the conversation.

Consumers think that by saying they'll pay later, they can get off the phone without making an actual decision.

Many collectors make the mistake of accepting this at face value and calling back later, only to find the consumer never answers again. Instead, we acknowledge their intention while guiding them toward making a real plan now.

Consumer: Thanks, I'll set aside time to pay tomorrow.

You (Agree): That's great to hear! It sounds like you're planning to take care of this soon.

Consumer: I just need to do a few things first.

You (Incentivize): Totally understandable. Since you're already planning to handle it, let's lock in a quick plan. That way it won't slip through the cracks.

Consumer: No no, I'll handle it.

You (Permission): Okay, waving my white flag! Before I go, mind if I ask you a brutally honest question?

Disarmingly blunt

*Use permission for
hard questions*

Continued...

Consumer: Sure.

You (Disarmingly Blunt): When folks tell me they're going to pay tomorrow, they're just too nice to tell me to go away. Is that what's happening?

Consumer: Ah got me. I don't have the time to pay right now.

You (Test Drive): Okay, here's the deal. If tomorrow is better, let's set up a simple reminder or a scheduled payment. That way, you won't have to worry about remembering. Would you rather set it for the morning or the afternoon?

Another objection.



Situational Objection: Having Financial Issues

This one is always hard because it's real, the consumer isn't just making an excuse. They genuinely feel like they can't pay due to their financial struggles.

The mistake many collectors make is backing off completely, which only reinforces the consumer's belief that they have no options.

Instead of letting them shut down the conversation, we acknowledge their hardship while helping them see what's possible.

The goal isn't to push, it's to shift their mindset.

Consumer: Honestly, I can't afford to pay anything right now.

You (Agree): I'm sorry to hear that. Things are tough right now, and I imagine you're juggling a lot just to keep things moving.

Consumer: I just don't have the money right now.

You (Incentivize): I totally get that, and the last thing I want to do is add more stress. A lot of people in your situation are able to start with something manageable just to stay on track.

Empathize

Continued... You (Test Drive): Would it help if we looked at a flexible option, or set up a plan that gives you some breathing room? Consumer: I don't think I can commit to anything right now. You (Disarmingly Blunt): Totally fair. If nothing else, could I go over some options together? That way when things improve you'll already have a plan in place.	<i>Use permission for a big ask.</i>
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10 Situational Objection: Lost My Job

Losing a job creates uncertainty, and right now, they probably see no way forward.

We suggest acknowledging the situation while guiding them toward what they can do instead of focusing on what they “can’t” do.

Just like the examples above, empathy and building trust will help you through these objections.

Consumer: I actually just got laid off. You (Agree): That's really tough. I'm sorry you're dealing with that. I can only imagine how stressful things must be right now. Consumer: Money is going to be tight, and I just can't commit to anything. You (Incentivize): I don't want to add any extra pressure. My job isn't to make this harder, it's to help find a way forward so this doesn't become a bigger problem down the road. A lot of people in your situation start with a temporary solution just to keep things manageable. You (Test Drive): Would it be helpful if we looked at a small, flexible option or a temporary hold while you get back on your feet?	<i>Empathize & build trust</i> <i>Give them control</i>
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RESISTANT OBJECTIONS

Resistant objections are intentional roadblocks. The consumer isn't just trying to get off the phone, they're actively pushing back.

Whether they believe they don't owe the debt, refuse to pay it, or claim they've already handled it, their mindset is on the defensive.

If someone's going to start yelling, it's most likely going to be these people.

The mistake that happens is immediately arguing back. You'll feel the anger build as they grab their boxing gloves.

The more you push, the more they dig in. Instead, we disarm them by acknowledging their stance while shifting the focus to fact-finding and resolution.

The trick is to stay calm, confident, and inquisitive, not defensive.

Handle it correctly and you turn resistance into conversation, helping them go from "I'm not paying" to "What can we do about this?"

Resistant Objection: Not Paying That

This one is a hard stop. The consumer isn't just avoiding payment or making excuses, they're actively refusing.

Whether it's because they're frustrated, feel the amount is unfair, or just don't want to pay, their stance is firm.

If they refuse to pay, don't challenge them. Instead, ask what's making them feel that way.

If they say it's too much, don't just tell them they have to see if there's a way to make it work. Your goal isn't to force a payment but to open the door to a solution.

Consumer: Yeah I'm not paying that.

You (Agree): I hear you. If I were in your shoes, I'd want to understand everything before making a decision.

Consumer: I don't think it's fair.

****pause, pause, pause****

*See if they explain
why it's not fair
before jumping in*

Continued... You (Incentivize): I hear you John, but can I ask you a brutally honest question? Consumer: Sure. You (Permission): My job is just to collect on behalf of XYZ. What specifically about the balance feels off?"	<i>Use permission for hard questions</i>
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12 Resistant Objection: Don't Owe That

This one is tricky because the consumer isn't just refusing to pay, they believe they don't owe the debt.

Whether it's confusion, a misunderstanding, or outright denial, their stance is generally firm: this isn't their responsibility.

We suggest acknowledging their doubt and shifting the conversation toward fact-finding. The goal isn't to "prove them wrong" but to help them understand what's going on so they can see the best path forward.

The key is to stay calm, open, and transparent.

Consumer: I don't owe that. You (Agree): Oh ok, if I got a call about a balance I didn't think I owed, I'd question it too. Consumer: Yeah, I have no idea what this is even for. **pause, pause, pause** You (Incentivize): That makes total sense. The last thing I want is for you to feel blindsided. Let's go through the details together so you can see exactly where this is coming from. If something doesn't look right, we'll figure out the next step from there. You (Permission): Does that sound fair?	<i>See if they explain before jumping in.</i> <i>Use fair to disarm the conversation.</i>
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13 Resistant Objection: Already Paid

This one is tricky because the consumer believes they’ve already handled it. And hey, maybe they have!

Or maybe their definition of "paid" means they thought really hard about paying once and then forgot.

Many collectors make the mistake of immediately asking for proof or insisting the balance is still owed, which only makes them defensive. Instead, we acknowledge their confidence (*because let’s be real, people are always 100% sure about things they don’t actually remember*) and shift the conversation to fact-finding.

If they did in fact pay, we’ll figure out where it went. If they don’t, they’ll realize it before you even have to say anything.

Consumer: I already paid that bill. You (Agree): Oh wow, then you must be thrilled to be getting this call, huh? Bet this is exactly how you wanted to spend your day. Consumer: Yeah, I don’t know why you’re calling me. You (Incentivize): That totally makes sense. If I were in your shoes, I’d be just as annoyed. I mean, who loves getting a collection call for a bill they already handled? You: But just to make sure you don’t get another call about this, do you mind if I double check real quick? Do you remember when and how you made the payment? That way, I can make this go away for good. Consumer: I don’t have that info right now, but I know I paid it. You (Test Drive): Here’s what I’ll do: I’ll send over a breakdown of what we have on file, and if you dig up your payment details later, we can compare and figure out what happened. You: Would you rather go over it now or should I send the details for you to review while you track down that payment?	<i>Lighten the mood.</i> <i>Ask for permission</i> <i>Give them control</i>
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A FEW REMINDERS

By now, you've seen how handling objections is more art than science. It's not about forcing people to pay, it's about guiding them through their own resistance and giving them the space to make a decision.

The best collectors don't argue; they redirect.

They don't panic when met with pushback, they lean in with confidence, sarcasm (when appropriate), and a cool, problem-solving mindset.

A few things to remember:

1. Use The Mute Button: The real objection is often hidden behind the first thing a consumer says. Your job is to uncover it by letting them speak.

2. Agree Before You Incentivize: People don't expect you to agree with their resistance. Doing so lowers their guard and gives you the space to shift the conversation.

4. Use Humor and Transparency: If they're being ridiculous, be just as ridiculous in the opposite direction. If they're skeptical, lean into full transparency. It's hard to argue with someone who isn't playing the usual game.

5. Stay in Control Without Sounding Controlling: You're the guide, not the enforcer. Keep the conversation open, and keep leading them toward action.



If you're looking for an edge on calls, Abstrakt's real-time agent assist is like having a manager on every call. Check out [how our customers](#) are increasing collections while decreasing compliance risks.