



Collectors Challenge Month *April 2011*

Dear ACA Member,

I am pleased to introduce a fun member program supporting consumer education.

This April, I urge you to join credit and collection professionals across the country as we celebrate *Collectors Challenge Month*: a fun and easy way to benefit your company, your industry and consumers with one simple event. Please take a moment to review the materials in this handy tool kit.

Collectors Challenge Month gives you an opportunity to get involved firsthand in the important work of the ACA Education Foundation. Many ACA members will hold fundraisers and collect small, personal donations for the right to enjoy casual dress. Others have planned a special company outing open to those making a donation. Creativity is encouraged and the campaign is intended as a fun, engaging activity that also generates awareness of the Foundation's programs.

Money raised will allow the Foundation to expand its important work in financial education, such as providing free electronic Community Education Kits regarding consumer rights and money management basics; the Foundation scholarship program advancing the higher education of people connected to the credit and collection industry; the Foundation's annual consumer outreach campaign, National Credit Education Week; and the Foundation's latest initiative, *Ask Doctor Debt*—a free Web site that answers the most common questions consumers have regarding credit and collections, along with numerous online tools aimed at improving their financial literacy.

Collectors Challenge Month is the ideal way to get involved in your community because it brings together the entire industry for a need we all can appreciate. So many people we contact could improve their lives if only they had the skills and knowledge to successfully manage their personal finances. With your help, ACA can make a difference.

But consumers aren't the only ones who will benefit from the campaign. By supporting the ACA International Education Foundation, you'll help create a more positive public image of the industry and encourage your colleagues to take pride in the work they do.

Let's work together this spring to do something incredible for collectors and consumers.

Sincerely,

Mark Schiffman
Executive Director
ACA International Education Foundation

Table of Contents

I.	About the ACA International Education Foundation	3
II.	Collectors Challenge Month	
	• Overview	4
	• Planning your Company Event	5
	• Spread the Word	6-8
	• Final Report	9
III.	Loomer-Mortenson Scholarship	10-12



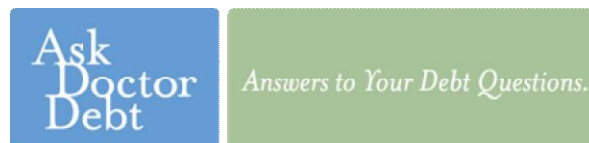
Introducing the ACA International Education Foundation

The ACA International Education Foundation is the philanthropic arm of ACA International, the Association of Credit and Collection Professionals. The mission of the Foundation is to increase financial literacy through research, education, job training and public relations.

Since its inception in 1995, the Foundation has fulfilled its mission through several major initiatives:

- **Ask Doctor Debt (www.askdoctordebt.com)**
A fast, free and friendly consumer education Web site that offers consumers a vast array of information and tools to seek solutions to their credit and debt issues. It is available in English and Spanish.
- **ACA International Loomer Mortenson Education Scholarship Program**
A scholarship advancing the higher education of people connected to the credit and collection industry. The program honors the memory of ACA member Robert E. Loomer and former ACA staff member Irvin "Dempsey" Mortenson.
- **Foundation Fellow Award**
Presented each year recognizing the individual or company that made the most significant contribution in support of the foundation and its goals.
- **Personal Financial Management Web Course**
A free educational program available to consumers online.
- **Electronic Community Education Kits**
Free materials provided online in three versions to better educate young adults, senior citizens and the economically disadvantaged regarding financial issues affecting their everyday lives.
- **Collectors Challenge Month**
During the month of April, members of ACA International and their employees participate in activities designed to promote financial literacy education in their communities.
- **National Credit Education Week**
An annual public service campaign held the third week of April to inform consumers that, when used wisely, credit can be a positive tool for achieving their financial goals.

Money to fund these important projects comes from donations by ACA International members and friends. For more information on the ACA International Education Foundation, contact Mark Schiffman at +1(952) 259-2124 or foundation@acainternational.org.



Collectors Challenge Month

How to Get Involved in Collectors Challenge Month

- Hold a Company Fundraiser.
- Promote the higher education of your employees through the ACA International Education Foundation Scholarship Program.
- Help promote *Ask Doctor Debt* by linking to the Web site (not your consumer pay portal) and/or partnering with ACA's Public Affairs department to promote *Ask Doctor Debt* in your area through media interviews and Public Service Announcements (PSAs)..
- Improve financial literacy at your company by having coworkers complete the Foundation's free Personal Financial Management Web Course.

Hold a Company Fundraiser

Raising money to benefit the ACA International Education Foundation is a great way to energize employees and bring together the credit and collection industry nationwide.

ACA suggests a simple event offering employees the chance to make a small, personal donation in exchange for a reward of your choice, such as casual dress days. The possibilities are endless and you're welcome to choose whatever motivates your coworkers. Below are additional fundraising ideas:

- March for Financial Literacy
- Lunch for Literacy
- Golfing for Grades
- Buy a Break
- Pledge Drives
- Snack Attack
- Picnic for Pledges
- Doughnuts for Dollars
- Run for the Money
- Scooping for Scholarships
- Silent Auctions
- Lottery for Literacy
- Afternoons for Academics

Additional ideas:

- Challenge your employees by pledging a company match of the amount they raise!
- Bored with casual dress day? Make yours a little more interesting by opting for a theme day. Dress as your favorite baseball player day, beach day, etc. As long as it doesn't distract from your work or cross the line of impropriety, have fun!
- Competition drives results! Have teams compete against one another to raise money. Offer prizes or recognition for the top fundraisers.

Planning your Successful Fundraising Event for Collectors Challenge Month

1. Choose the dates for your fundraiser. A day? A week or two? The entire month of April is open for campaign participation, but you are welcome to hold your event for whatever duration you choose.
2. Name your price. \$5 for one day? Perhaps make it a whole week of casual dress and charge \$10 for Monday–Friday.
3. Announce the opportunity at your next staff meeting. Share information about the need for financial literacy and the work of the ACA Education Foundation.
4. Assign a staff member to collect donations from individual employees between your announcement and your event.
5. As you accept donations, give employees a simple receipt for their records, such as a slip of paper with the text below:

Casual Day Fund Raiser Receipt for Collector's Challenge Month

____(Name) ____ has purchased casual dress privileges for
____(dates) ____with payment of (\$ amount).

Signed by _____ (staff member coordinating your event)

6. Prominently display the Collectors Challenge Month posters at your office throughout March/April to remind employees to make their donations and dress casually on the designated day(s).
7. After the campaign, please send a check payable to:

**ACA International Education Foundation
PO Box 390106
Minneapolis, MN 55439-0106**

(please write "Collectors Challenge Month" in the memo field on your check.)

8. Thank your co-workers for supporting financial literacy!

Spread the Word About Ask Doctor Debt with your Staff and Community

Since its launch on April 15, 2009, Ask Doctor Debt has reached more than 25 million consumers with its important message. Ask Doctor Debt has been featured on networks such as ABC News Now, Fox News Channel, Fox Business Channel, ABC News Radio and others.

ACA encourages its members, their clients and vendors to use Ask Doctor Debt as a reference to provide consumers when attempting to collect a debt. Third-party debt collectors and attorneys often cannot provide consumers with legal information about an existing financial obligation. Ask Doctor Debt, however, can fill this void to explain to consumers how the credit and collection industry operates so they have a better understanding as to their obligations and rights. As a result, ACA members are encouraged to link to Ask Doctor Debt on their Web sites. We also encourage all members to strongly promote the use of Ask Doctor Debt to their clients and other service providers.

Collectors Challenge Month provides ACA members the opportunity to broaden awareness of debt collection and consumer rights in your community through the promotion of AskDoctorDebt.com to your local media. We suggest a few very simple activities:

- A. On the next page is letter to the editor you can personalize to your agency and submit by e-mail to your local weekly or daily newspaper. Letters can be submitted through the newspaper's website or a hard copy mailed to the editor.
- B. Use the news release on page 7 of this tool kit, which can be tailored to your company and submitted to local radio stations, television, newspapers and magazines serving consumers in your community.
- C. Consider a meeting with a local newspaper or television reporter (either at your place or theirs) to introduce your agency and debt collection in your state, as well as share AskDoctorDebt.com. Helping media know you are a local debt collection resource in your community is important. The primary purpose of the meeting is to build a relationship, not generate a story

If you are interested in participating in the national campaign, willing to meet with media and do interviews in your area if the opportunity arises, please contact Mark Schiffman at (952) 259-2124 or schiffman@acainternational.org.

You can also share an informational video that introduces and explains *Ask Doctor Debt* with your staff. The video is available online at <http://www.acainternational.org/pr>.

Ask Doctor Debt Letter to the Editor Template
(submit to your local newspaper and online news sources)



Dear Editor,

Many people in [city or state] have been hit hard by the recession and all indications are that we still have a ways to go to recover. Consumer debt now tops \$2.45 trillion (an average credit card debt per household of more than \$16,007). Every day, people in debt face the likelihood of debt collection activity.

[City or state] consumers deserve to be treated respectfully and are entitled to reliable information about debt collection and their legal rights. That's why we proudly introduce AskDoctorDebt.com, a valuable, free and confidential consumer website to help provide answers to debt related questions. AskDoctorDebt.com, available in both English and Spanish, features straightforward answers, links to resources and helpful tools for consumers. Visitors are not asked to register, provide any personal data or required to pay for information.

AskDoctorDebt.com was created by ACA International Education Foundation, philanthropic component of ACA International, the Association of Credit and Collection Professionals.

Sincerely,

Name

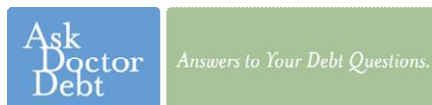
Title

Company name

City, State Zip

Contact telephone number

Sample Ask Doctor Debt News Release



FOR IMMEDIATE RELEASE

Contact: Mark Schiffman, PR Director
Tel. (952) 928-8000 Ext. 124 or Schiffman@acainternational.org
[Can replace with company contact information]

[Company Name] in [city] Announces Important Debt Collection Resource for Area Consumers

[City, STATE (month XX, 2011)] – With the economy is sputtering and many [state] residents facing the threat of debt collection, consumers need reliable information on their rights. Today **[company name]** announces an invaluable, free and confidential resource called AskDoctorDebt.com to answer consumer questions, provide information and resources when contacted by a debt collector.

Consumer debt now tops \$2.45 trillion (an average credit card debt per household of more than \$16,007). Every day more people in debt face the likelihood of debt collection activity.

“**[City or state]** consumers shouldn’t avoid debt collectors or dismiss being contacted as a scam without verifying it first. Avoiding the debt collector won’t make the debt go away. The vast majority of debt collection activity is legitimate and it’s imperative to address a debt collection inquiry head-on,” said **[name / title for company executive]**. “AskDoctorDebt.com was created to help ensure consumers can easily find helpful, straightforward and reliable information about their debt concerns.”

A project of the ACA International Education Foundation, a 501 (C)(3) non-profit organization founded in 1995 focused on increasing consumer financial literacy, AskDoctorDebt.com is available in both English and Spanish. Visitors are not asked to register, provide any personal information or required to pay to use.

“With the multitude of scams and misleading or false information easily available at the click of a mouse, the aim of AskDoctorDebt.com is to provide consumers with a tool they can trust,” said **[executive last name]**.

[Insert an introduction of your company. For example; Atlanta-based ACME Company is the leading provider of accounts receivables services. Founded in 1989, ACME employs 45 professionals and is a member of the Georgia Collectors Association and ACA International. For more information on ACME Company, please visit www.acme.com.]

ACA International, the Association of Credit and Collection Professionals, is the comprehensive, knowledge-based resource for success in the credit and collection industry. Founded in 1939, ACA brings together more than 5,300 members in the United States and abroad, including third-party collection agencies, asset buyers, attorneys, creditors and vendor affiliates. ACA International establishes ethical standards, produces a wide variety of products, services and publications, and articulates the value of the credit and collection industry to businesses, policymakers and consumers. For more information about ACA International, visit www.acainternational.org.



Loomer-Mortenson Scholarship Program

PURPOSE

ACA International Education Foundation (Foundation) offers a scholarship program to provide individuals employed in the credit and collection industry, and their dependent children, scholarships so they may further their education at post-secondary colleges, universities, community or technical colleges.

THE AWARDS

Three winners of the ACAEF Scholarship will be selected by July 1st. One First-place recipient will be awarded \$3,000. Two Second-place recipients will be awarded \$1,000 each.

THE SCHOLARSHIP AS A MEMORIAL

The scholarship was created in 1985 and honors the memory of ACA member Robert E. Loomer and ACA staff member Irvin "Dempsey" Mortenson.

Robert E. Loomer, an ACA instructor from 1975-1984, taught a total of 44 seminars for ACA's Education Department. He was one of ACA's most often requested instructors and was awarded the Charles F. Lindemann Memorial award as ACA's Certified Instructor of the Year in 1979. "Bob" was a member of the ACA National Legislative Council and a member of the 1979 class of the International Fellowship of Certified Collection Executives.

Irvin "Dempsey" Mortenson was ACA's director of public affairs from 1973-1981. Dempsey was instrumental in negotiations with congressional committees that produced the version of the Fair Debt Collection Practices Act that became law in 1978. He worked extensively to educate ACA members about the FDCPA and to develop a good working relationship with the Federal Trade Commission, which was charged with interpreting and enforcing the FDCPA.

ELIGIBILITY

To be eligible for application to the Foundation Scholarship Program, an applicant must be:

- A current employee of a company affiliated with the collection industry; or
- A person employed in a collection or credit management function; or
- A dependent child of such

And:

- Enroll for a minimum of 12 credit hours at an accredited college, university, vocational-technical college or community college within 12 months following receipt of the award.

Previous recipients of a Foundation Scholarship are eligible to reapply; however, preference will be given to new applicants.

SELECTION

Scholarship recipients are selected by an independent committee appointed by Foundation. Not all applicants will receive an award. However, all applicants will be notified regarding the status of their application. Recipients will be selected based on the following criteria:

- Essay - The essay topic for 2010 will be: **financial literacy**. You may choose to write either a creative story or a persuasive essay, but the successful applicants will demonstrate the importance of financial literacy in today's society. Essays may range from 700 – 1,500 words in length.
- Cumulative Grade Point Average (Academic performance of applicant during high school or during college, whichever is most recent)

Foundation does not discriminate based on race, color, religion, sex, national origin, physical disability or age. Scholarships will be awarded based solely upon the selection committee's evaluation of the materials submitted by the applicant.

Essays will be judged on both style and content, and must be legible. The decisions of the Foundation selection committee are final.

Scholarship recipients will be selected by July 1. Awarded funds will be mailed to the college or university at which recipients are enrolled. If recipient is not enrolled at the time the award is to be made, the school will be instructed to return the award funds to the Foundation Scholarship Program.



Loomer-Mortenson Scholarship Application

*** Applications must be postmarked by June 1st, 2011***

APPLICANT INFORMATION

Date:	Name:
Applicant Address:	
Applicant Phone:	Applicant E-mail:
High School attended/attending:	
Anticipated College/Trade School:	
Address of College/Trade School:	
Anticipated field of study:	
*** Please enclose an official transcript from high school or college, which ever is most recent	

EMPLOYMENT INFORMATION

To be completed by applicant or parent/guardian employed in the credit and collection industry

Name:
Relationship to Applicant:
Current Employer:
Employer Address:
Employer Phone:
Job Title:

By submitting this application, I grant permission for ACAEF to contact the schools and employers I listed above:

(Signature of applicant)

Submissions are the property of ACAEF and may be printed and published in full or in part at the discretion of ACAEF. Return completed **application, essay and official transcript** to the address below. Mailed applications must be postmarked no later than June 1st for consideration in this year's award cycle.

**ACA International Education Foundation
Loomer-Mortenson Scholarship Program
P.O. Box 390106
Minneapolis, MN 55439**

**Fax: (928) 926-1624
E-mail: foundation@acainternational.org**