

I want to be a Repoman....

What do I do to get set up?

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Seems like every time you turn around someone is asking that question again....

If the question is coming from a youngster, the best answer is to tell them to stay in school and learn to do something else.

But who is the right type of person to do this job? What steps should they take to get started?

No matter who asks me, my answer is always the same. Go out and get a job working for an agency with a good reputation. I would even go farther and suggest an entry level job as a lot tender or something.

A person needs to be exposed to a few agents that have years of experience in this industry for an extended period of time before going out and jumping all over paperwork and keys.

The best way to learn is to watch someone in action. It also helps to discuss the finer details and shortcuts, hear about mistakes and fallacies, but nothing beats being there.

Now I'm not just talking about mapping out a route, learning how to maneuver a tow truck, or any of the physical and mental skill tasks that have to be learned through experience and practice. I'm talking foremost about interview techniques and handling people that become irate. I'm talking about knowing what you can and can not say.... where you should and should not go.... what you can and can not do.

There are so many holes that a recovery agent can fall into if they don't know right from wrong. Taking a training program is a great way to get started with this. But it will be a matter of time before it all comes together with practical application.

If you sat down and book learned this job from front to back and inside out, by the time you got finished you would swear that there is no way to do the job without breaking the rules. Truth is...., that is not far from the truth.

Then there is the misnomer that this job is packed with danger and excitement. I'm not going to try to tell anyone that they won't come close to wetting their skivvies the first few times they are involved with a repo. Matter of fact, if you are foolish enough to get out there and start snagging cars without proper guidance and oversight you may very well be one charged up dude. But at that point in your career you are a very dangerous person to be around.

You are much better off sitting in a truck watching a pro in action. If you pay close attention, the first thing you'll be amazed about is that he is not even fazed by any type of adrenal rush. That isn't a hard and fast rule. Even an experienced agent will step out on the edge and try something they might be better off not to do and get nervous. In certain situations the job can get too interesting.

But the dirty little secret is that the job can be really boring. For the most part, after you have a good grip on this job, you see that it is so obviously benign most of the time.

There is a certain level of comfort and awareness that a quality agent manages to get into. That will seem sad if all you are looking for is a chance to have fun stealing cars and get paid for it too. But it is very important for personal and public safety that an agent find an amenity to dangerous situations.

Why? You can't think straight and make good choices when your head is about to blow off from some hopped up excitement or fear.

At the same time, you can't get so comfortable in your routine that you never feel that nagging sensation in your gut that tells you to think again and maybe not do something risky.

Sometime that gut instinct is all you have. There are not always obvious warning signs of danger. You'll find that sometime there is a certain stink you can't smell. Maybe there's a silent problem that you can't quite touch. But somehow you know it's there.

You can't buy that kind of professionalism in Wal-Mart. That is something that sneaks up on you after you've been around long enough to have a pocketful of walking around sense.

One of the most important skills a recovery agent learns is to read the potential pop. You have to know in your heart what the worst case scenario could be. You have to be able to visualize what it is gonna take for you to get your unit and get clear. You have to be prepared for potential confrontation by someone bigger than you or uglier than you or just plain out someone that is having a worse day than you.

And then.... You have to be glad to see this beast. You never want contact with debtors. But when it happens, you have got to be expecting it. You want to make sure that the debtor understands that you are not surprised or troubled that you have been 'caught'.

The debtor needs to get the feeling that you are in control. You need to have the ability to keep things moving swiftly in your direction. You need to be firm and persuasive.

Think you can do all that and more. Think all you need is a truck or some keys, a piece of paper and an address?

You gotta know what times it's best to go into certain areas. You have to understand that some places you do not go at all. You have to be able to read a person and instinctively know how to act.

With some people you need to be nice. With others you need to be firm. From time to time you have to act like a real jerk to get someone's attention. Being able to pull all these different characters out of your hat is one tool. But this is nowhere near as important as having the gut instinct and perceptive nature to either know or luckily guess which way to act.

Why? Because if you are too nice too often you just wander around all day getting lied to. You have to be able to tell when someone is blowing smoke in your ear, and when someone is genuine. You have to be able to roll from being easy going and non-combative to being firm and persuasive.

Somehow you need to make people like you that don't want to, make people hate you so you never come back. You need to be able to get their pants down before they even suspect you are interested in toying with their belt buckle.

When push comes to shove everything begins with knowledge and experience, it's fueled by skill and determination, tempered by good judgment and conservative nature, it's driven by coffee and fast food, but only controlled by hard and fast rules of protocol.

Think you have what it takes to just jump right out and do it all without a minute's worth of training and guidance? Well, maybe you do. But you won't get the blessing of anyone that's been doing it more than five minutes.

Sure there are natural born pretenders in the world. People that can do anything they set their mind to. People that can fool you into thinking they know what they are doing even if they don't. Fact is, these are the 'A' typical recovery agent.

But the difference between a good agent and a bad agent is not always natural ability. If you take the time and learn the ropes, you can really prosper in this industry. If you jump right in and learn from every mistake you make, you are a fool and an enemy to us all.

No one is really afraid of competition, because the cream still tends to rise to the top. The issue of how new recovery companies destroy the proper pricing structure by under estimating overhead, run their tail off for nothing, and causing stupid insurance claims is what we all really fear.

That and we wouldn't wish this life on our worst enemy's wife and kids. Keep fresh pictures in your wallet because that may be the only time you see your family. Do you like to go fishing? Enjoy a quiet walk in the park? Care to have a seven course meal somewhere that actually serves fresh tea in a real glass glass?

Somehow it just isn't the same when you have your new best buddy in your pocket. He's the midget that follows you around and wakes you up every time you get a short nap. The little buggler that destroys the quiet moment your bowels make you think they are finally gonna move without fussing about the chili dog you had for breakfast..... That's right. I'm talking about your cell phone.

Think you can turn it off? Sorry. You spend so much time chasing metal that has wandered off and just died. And worn your knuckles out on doors that don't know the right answer to the question.... On the mere hint of a chance that one of these contact attempts will suddenly turn into a gimme on the phone, you have to answer it when it rings.

Still want to be a professional recovery agent?

Begin by introducing yourself. You'll have to do that in the field everyday to as many people as you can find that will listen to get results. How you portray yourself at that first moment of contact with anyone will leave a lasting impression.

Since you are out there working for the client as well as your boss, what kind of person are you?

Me? I am a family man. Work is important to me, but my family always comes first. You may think you want to be an agent that has no life, has no ties, and only has pure focus on finding the collateral and picking it up. But I am more interested in balance. I am less likely to make a foolish move in the field that gets me or someone else hurt because I am not burnt out. I may work long hours and have my share of stress, but my attitude is always going to reflect positive values.

Now you may think I'm contradicting myself. Guess again.

I may or may not be the smoothest, fastest talker you ever met. You may swear every time you hear me on the phone that I sound just like your best friend. In fact, I do need to clone myself to fit into any profile for any purpose in an instant. I need to be able to get a message across with out giving away the farm. I need to use semantics to my advantage. There are so many ways I can cause harm with what I say, so I have to use what I don't say as a powerful tool. I have to figure out if being someone's friend will accomplish my task, or if I have to come across as their worst enemy to get through to them.

But what I really need to be is a good listener. I have to know what the debtor's mother is trying to tell me, even if she isn't willing to come out and say it. I need to hear that a debtor is sincere or know when I am being played. I always start out as compassionate, remain ready to switch to stern, never get caught being deceptive, always try to be true to my word.

Sound easy so far? You are only just beginning to scratch the surface of what has to be ready in the toolbox.

Sound like I'm too uppity? I have to keep that in check too. Mouth off to the wrong person and you never know what could happen out there.

Still interested in being a Repoman? Still want to know how to get that first job?

It is all about selling yourself. You may have to do a little leg work. You may have to talk to some people that you don't know. You may have to pester the dickens out of someone that is too busy to listen.

If you don't have the natural ability and craftiness to break through and find a way to forge that little task of getting your first job in the repossession industry.... Forget trying to make a living here.... You will starve.