

Fern Johnson



Fern Johnson, Collections Manager for Winston-Salem State University, has collected student loans for 15 years, but she is as enthusiastic about her position as a new employee. Everything about her—from her bright smile to her warm personality and sense of humor—clearly shows she loves people and must be very good at the difficult job of keeping borrowers out of default.

Fern personifies the approach WSSU takes with its students. According to Fern, the historically black college is committed to providing a supportive learning environment for its students. Although the school is small enough at around 4,100 graduate and undergraduate students to provide a personalized approach, it is large enough to offer a wide range of degrees in teaching, nursing, computer science, liberal arts, and business. Their nursing degree program is quite renowned and has a long waiting list of applicants. WSSU, established in 1872, is part of the University of North Carolina 16-campus university system.

CUSTOMER CLOSEUP

Fern starts her collection efforts before students graduate. She conducts personal one-on-one exit interviews with each borrower and makes sure all borrowers understand the terms of their loan. She tells them, "Look me in the eyes so you'll know who Fern Johnson is if I have to call you about your loan." If she does call them later, she does not use a harsh approach. Fern says, "I low-key it when I call borrowers with delinquent accounts. I tell them I understand and try to help them determine a way to pay." Fern finds this approach very effective in getting students to pay. She even receives notes from borrowers thanking her for 'making' them pay their bill and helping them maintain good credit.

Fern credits AMS Servicing Group with giving her the time to focus her efforts on keeping borrowers out of default. "In 1999, a very good collector in my office resigned and the position was not filled for several years. During that time, AMS Servicing Group was my backbone. I especially counted on my Customer Service Representatives, Joel Cofer, Sharal Duncan, and Wendy Cox during that time. They were always there for me and knew the answers to my questions." She also called on Betsy Burton-Strunk and Sharon Cameron to help with her accounting reports as well. "They were my life savers. They put me on their raft and pulled me back in."

During that time, she also began using the Collections System, our PC-based collection management software, which she terms "a godsend." She was the first customer to use our Collections System, and she remains

impressed with its functionality and continued enhancements.

She has been able to hire another collector, who does a great job, and she supervises three collection agencies that work on her behalf, but she knows she can still count on our company. She loves AMS Servicing Group's new Web sites, particularly citing myamsloan.com as being very helpful for borrowers who want to manage their loans on-line. This site's availability cuts down on requests for loan information that borrowers typically asked her for in the past. "The Web sites are a real plus for us," Fern says.

When she is not working, Fern stays busy with her large extended family. She has three adult children, and five grandchildren—four girls and one boy—between the ages of two and ten. Fern herself comes from a large family of seven, and has six brothers!

With such a big family, Fern still has time to devote to her hobby, which is baking. She loves to bake with her grandchildren, and they spent many pleasant hours preparing treats during the recent holidays. (In fact, she baked a delicious pound cake for our staff, which she gave to her new School Relations Coordinator, Andrea Thompson, on a recent visit.)

Fern and her extended family live in Salisbury, NC, which means an hour-long commute each way for Fern. But Fern is more than willing to make the drive every day so she can have the best of both worlds—a great job and a happy family life.