

Sandie Rosko



Sandie Rosko, Manager of Receivables and Compliance Advisor for Student Fiscal Services at the University of Washington (UW), wears many hats at work. She is responsible for overseeing contracts for billing services, collection agencies, merchant credit cards for the entire campus, and collections for monetary restitution and fraud. She is also responsible for making sure UW is compliant with federal regulations regarding collection activities, receivables, and credit cards. Overseeing these activities for a campus with a total enrollment of over 39,000 students makes for very busy days for Sandie. Fortunately, her staff and contractors such as Campus Partners help carry the load.

Sandie visited our office in Winston-Salem in late September when she attended the Williams and Fudge Collections Conference in Charlotte. Sharon Cameron, her former school relations coordinator, literally rolled out the red carpet for Sandie when she arrived here. After strolling down the red carpet, Sandie met many of the staff members whom she regularly talks to on the telephone. Among staff members greeting her were LaShonda Hairston, her new account representative, Sharal Duncan, her customer service representative, Lisa Koniuto, Director

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of Sales and Marketing, and Mike Carey, President of Campus Partners.

Sandie began working at UW on a part-time basis in 1987 as a collector for miscellaneous receivables. Sandie had previously worked for 12 years at Sears in their credit division, where she had received invaluable experience working with credit cards and collections efforts. Because she had stayed home for 10 years when her children were young, she was a little nervous about applying for work again. However, UW knew a good thing when they saw it, and hired her. Her responsibilities grew over the years, and she was promoted to her present position 10 years ago.

Ironically, the UW was still in the process of converting the billing of their student loans to our company when she was hired. Sandie has seen our company progress over the years and is especially impressed with our recent product development efforts. "Campus Partners has gone out and created products that schools needed. They have been very willing to listen to find out what we need to do our jobs," Sandie said.

Sandie is also impressed with the ongoing service that she receives from our company. "Your staff has done a good job taking care of us," Sandie stated. "Sharal Duncan and the other customer service representatives are always cooperative and never leave us stranded." She added that if our staff does not have an immediate answer, they immediately research the issue and communicate their findings as soon as they can. This prompt response is important because she never has to "worry about what is going on." With so many responsibilities, peace of mind is important for Sandie.

Sandie's biggest challenge on the job is balancing and prioritizing her multiple responsibilities. She must keep her department in compliance to protect the University and the rights of its students. Fortunately, her department embraces team-

work and communication, which foster a productive and positive working environment. She says that "being part of a team" takes the pressure off and helps them all perform at a higher level.

The most rewarding parts of her job are assisting students with financial needs so that they can continue their education and training her staff to succeed in their jobs. She believes that 95% of the borrowers or students who are behind on their payments would pay if they had the money. Many of them have experienced a crisis or change in their financial circumstances that caused them to be late. By careful listening, she can determine the cause of their default. If they can make the payment, she talks to them about their responsibility to pay. If they cannot make the payment, she explains options to them and helps them decide what will work best. Unfortunately, in some cases, the borrower might have to drop out of school to earn money, but in most cases, payment arrangements can be made. She stresses to her collectors that they do not have to be hard-core to get results when contacting borrowers about their past due payments. Mentoring her staff is very important to Sandie.

When Sandie is away from work, she enjoys fishing with her husband and camping in their RV. The couple has a blended family of three grown daughters and one son, and together has five grandchildren ranging in age from 4 to 22 years old. Her younger grandchildren live over 1,000 miles away in Canada so she does not get a chance to visit them as often as she would like.

Sandie also enjoys country music and travels to local fairs and concerts to hear country entertainers. Her favorite singer is Loretta Lynn. The couple has visited Nashville where they attended the Grand Ole Opry. On this recent trip to the southeast, they visited Dollywood.