

Yvonne Mitchell

CUSTOMER CLOSEUP



Yvonne Mitchell is the Student Loans/Collections Manager for North Carolina Agricultural and Technical State University in Greensboro, North Carolina, and her assertive and caring personality sets the tone for the way her office conducts business. Her office is firm in their efforts to collect debts, but they also use sensitivity to counsel borrowers about their obligations to repay their student loans and the consequences associated with defaulting on a loan. Combining her extensive financial experience with her warmth and charm, Yvonne is a success when it comes to managing her office and collecting student loans. "We give the borrower every possible chance to repay their loans," Yvonne says, "but we will use all the due diligence efforts that are needed."

Yvonne came to A & T in 1984 after teaching for several years and working for a bank. She worked in accounts payable at the campus until 1997 when she agreed to serve as interim manager for the Student Loans/Collections department. She quickly got the hang of things and was named the permanent manager. Although she has long mastered her job, she says aspects of the job, such as

federal regulations, keep her busy because they are constantly changing.

Monitoring these changes is part of her responsibility for collection efforts for Perkins Loans. She also collects on loans offered by the school and other sources, which have different collection requirements. She manages tax offset payments and

the garnishment of wages from borrowers who are currently employed by the State of North Carolina. Twice a year her office is heavily engaged in entrance and exit interviews, and right now, she is carefully eyeing her default rate so she can reduce it as much as possible before June 30. She manages an "excellent and diverse" staff of four employees, and oversees four collection agencies. With sincerity, she calls her staff "the best department" on campus, and also cites her immediate supervisor, Kim Sowell, as a source of great support.

Just as she depends on her staff, she also relies on AMS Servicing Group. She has high praise for Customer Service Representative Sharal Duncan. "Sharal recognizes my voice when I call," Yvonne says. "Even if I am stressed when I call her, Sharal never has said a cross word to me. I love her!" Yvonne also mentioned how helpful Joel Cofer and Yvonne Marlowe are whenever she calls. "Even if questions have to be researched, their turn around time is remarkable."

She loves her job and enjoys working with A & T students, but Yvonne says having "broad shoulders and thick skin" are necessary components to her job.

Although she does not mention it, Yvonne also has a big heart. As evidence of this, Yvonne says the most rewarding part of her job is helping students obtain mortgages for homes because she has helped them clear up their debt and then has stayed late to write a letter to their mortgage company. "When you get borrowers out of default and receive a thank you letter from them, it is worth a million dollars," states Yvonne.

To avoid having too much debt, she counsels students not to borrow more money than they need. Her genuine concern for the students reflects the culture of caring for students at A & T. Yvonne sees the campus as being unique in offering students a supportive and home-like atmosphere where they can maximize the opportunities available to them. "Students come first here," Yvonne relates with pride.

Yvonne should know. She has a master's degree from the university, and two of her children have or will graduate from there. (A third son graduated from Belmont Abbey.) She has been married to her husband, Stewart, for 31 years. Originally from Chester, SC, where her parents and some of her seven siblings still live, she visits there monthly.

Yvonne likes to cook and do yard work in her spare time. She loves older people and would like to volunteer with the elderly or hospice in the future. Although no grandchildren are currently on the horizon, she looks forward to that day with enthusiasm. Retirement is still a long way off for Yvonne, but she jokes that she would like to work as a greeter at Wal-Mart when she retires because she loves people. If that day ever comes, it will be to Wal-Mart's great benefit, and A & T's great loss.