REBOUND ACADEMY

The Late Fee

Call results · with Charlie Bennett · October 1, 2026

65
OUT OF 100
PROVISIONALLY READY

CALL SUMMARY

You stayed composed and delivered a clear payment plan, but the call would have been stronger if you had created emotional safety by reflecting Charlie's frustration before jumping into explanations.

You walked into the call with a customer bracing for a lecture. You handled your own composure well — staying steady and not matching his defensive tone. However, you moved quickly into explaining the late fee without first making Charlie feel heard. That set a slightly adversarial tone that lasted until you offered the payment plan. The plan itself was clear, compliant, and exactly what Charlie needed, and he left relieved. But the opportunity to build trust by acknowledging his frustration and gently exploring his situation was missed. Overall, you have the mechanics of a strong service call, but adding empathy at the front end would elevate the entire experience.

TOP PRIORITIES NEXT TIME

1. Reflect the customer's frustration before explaining anything — this prevents initial defensiveness and builds trust.
2. Check understanding after each explanation to ensure the customer feels informed.
3. When a customer indicates financial difficulty, gently explore the reason to show genuine care and gather context.

EVALUATION SCORES

Self Awareness and Regulation

100

Steady and composed throughout the call, never matching Charlie's defensiveness.

You opened the call with a steady, professional tone and did not react to Charlie's sharp 'I don't need a lecture.' When he pushed back on the late fee, you stayed composed and clearly explained your limitations without getting defensive or matching his frustration. Even a small stumble in your wording was quickly recovered, and your calm presence kept the conversation from escalating. This is a solid demonstration of self-regulation.

WHAT WORKED

- Kept a steady, calm tone from the first moment despite Charlie's defensive opening.
- Paused after Charlie's initial complaint to gather information before responding.
- Recovered quickly from verbal stumbles without losing composure.

EVIDENCE

> *“Good morning, Charlie, and thank you for calling the the Platinum support line. Let me look into this. I could have your account open right now. One second.” — you*
>
> Opened with a professional greeting and did not match Charlie's sharp tone.

> *“Charlie, I I don't... I'm not authorized to do that, but and I can't promise you a a pos... A positive result, but I could ex... Escalate this to the courtesy review desk And based on your track record, you have a really good shot.” — you*
>
> Even when Charlie pushed to have the fee waived, the learner stayed composed and clearly explained limitations without defensiveness.

TRY THIS WEEK

Practice a two-second pause before responding to any customer frustration during role-play; count silently to two before speaking to build the habit of not reacting impulsively.

Empathy and Active Listening

25

Missed opportunities to reflect Charlie's frustration and explore the root cause, which reduced the feeling of being heard.

You let Charlie express his concern without interrupting — that's a good start. However, you moved straight into explaining the fee without first reflecting his frustration back to him, which caused your explanation to feel like a lecture. You also never checked his understanding during the walk-through and didn't ask what caused the late payment. Charlie's feelings about the fee were never validated, so he didn't fully feel heard until a solution was offered.

WHAT WORKED

- Did not interrupt Charlie when he was speaking.
- Acknowledged Charlie's financial stress after he mentioned 'things are tight'.

WHAT TO IMPROVE

- Before explaining a charge, reflect the customer's stated frustration in your own words to show you've heard them.
- Check understanding after each part of the explanation by asking a simple 'Does that make sense?'
- When a customer pushes back on a fee, use a validating statement like 'I can see why that feels unfair' before stating the policy.

EVIDENCE

> *“Okay, Charlie. I see that you're your outstanding payment was two forty seven. But the payment actually arrived two weeks late and automatically was a thirty five dollar late fee that was applied. Bringing the total to two eighty two.” — you*
>
> This explanation came immediately after Charlie's complaint without reflecting his frustration, showing the missed empathy step.

TRY THIS WEEK

For your next three billing calls, before you explain a single charge, stop and say 'Let me make sure I understand—you're seeing a total of X and it doesn't match what you expected, correct?' Then and only then walk through the charges.

Rapport and Deescalation

75

The call moved from defensiveness to relief, but the de-escalation came from the payment plan rather than active rapport-building.

You avoided most common escalation triggers — no lecturing about due dates, no jargon, no dismissive policy statements. Your tone remained calm and professional. However, you didn't use active de escalation techniques such as slowing down or lowering your voice when Charlie was sharp, and you didn't acknowledge his frustration before solving. Despite that, Charlie's sentiment clearly shifted from defensive to cooperative, thanks to the clear payment plan you offered.

WHAT WORKED

- Avoided lecturing about due dates or using jargon.
- Kept your tone steady and did not match Charlie's sharpness.
- Ended the call with Charlie visibly calmer and thanking you.

WHAT TO IMPROVE

- Before moving to solutions, use a brief empathy statement to lower the emotional temperature ('I understand that seems high given your history').
- When a customer raises their voice, consciously lower your own volume and pace to model calmness.

EVIDENCE

> *"Charlie: Thirty-five bucks? Look, I've been with you guys for six years and never missed a single payment. Can't you just waive that fee as a courtesy? LEARNER: Charlie, I I don't... I'm not authorized to do that..." — the customer*
>
> The learner did not use an empathy statement before stating policy; this was an opportunity to build rapport and de-escalate.

> *"Charlie: That actually sounds like a huge relief. So, a hundred today, and then ninety-one on each of the next two monthly statements? Will I get a confirmation of this in writing?" — the customer*
>
> Shows sentiment shift from defensive to relief.

TRY THIS WEEK

In three role-play calls, practice lowering your voice and speaking slightly slower as soon as the customer's tone sharpens; time the shift and note if the customer mirrors you.

Professional Empathy and Boundaries

50

Maintained professionalism and didn't over-sympathize, but could have shown more acknowledgment of Charlie's feelings without crossing bounds.

You kept the conversation professional and didn't over sympathize or treat Charlie as a victim — that boundary was respected. You acknowledged that 'things are tight' and moved quickly to a practical solution. However, you missed the chance to validate Charlie's feeling of unfairness about the fee itself, which would have shown empathy without crossing lines. Since Charlie did not reveal the medical situation, we only consider these unconditional skills; your performance was adequate but lacked the emotional acknowledgment that builds trust.

WHAT WORKED

- Did not become overly sympathetic or drift into financial advice.
- Stayed focused on the resolution throughout.

WHAT TO IMPROVE

- Acknowledge the specific feeling behind the customer's complaint ('I can hear that feels unfair, especially with a six year history') before offering next steps.

EVIDENCE

> *"Charlie: Thirty-five bucks? Look, I've been with you guys for six years and never missed a single payment. Can't you just waive that fee as a courtesy? LEARNER: Charlie, I I don't... I'm not authorized to do that..." — the customer*
>
> This was the moment to validate Charlie's feelings about the fee. Instead, the learner went directly to policy. Adding an empathy statement first would have kept Charlie feeling respected.

> *"Charlie, I recognize that things are tight. Let me see if I could help you with that situation." — you*
>
> Shows acknowledgment of feelings while staying professional, but the acknowledgment is about the financial situation, not the fee dispute.

TRY THIS WEEK

Write three empathy statements for fee disputes (e.g., 'I can see why that feels unfair given your history'), and use one in every call this week when a customer objects to a fee.

Call Ownership and Professionalism

100

Owned the call from start to finish with clear walk-through, specific next steps, and written confirmation.

You took ownership from the start by saying 'Let me look into this' and then walking Charlie through the charges step by step. You didn't blame the system or anyone else, and you gave concrete next steps — the courtesy review request and a specific payment plan broken down by dollar amounts. You confirmed the plan would be documented and sent in writing, and closed the call professionally. This is exactly what call ownership looks like.

WHAT WORKED

- Took charge of the walk-through immediately without guessing or deflecting.
- Provided a clear, itemised payment plan (amounts and timeline).
- Confirmed the plan in writing (email and mail) so Charlie left certain of the next steps.

EVIDENCE

> *“We will charge your account one hundred dollars today. And then on a monthly basis, you'll get two more payments of ninety one. And that will complete it. And if the courtesy review, uh, brings you that thirty five dollar charge, that will be deducted from any outstanding payment, uh, on this bill or a future bill. How does that sound?” — you*
>
> Owns the solution with specific amounts, clear timing, and transparency about the courtesy review's impact.

TRY THIS WEEK

For the next five calls, practice summarizing the resolution with exact amounts and dates, then asking the customer 'Is there anything else you'd like me to clarify?' before closing.

Billing Literacy and Compliance

70

Accurate charges walk-through and a solid payment plan, but the lack of understanding checks and softness in the waiver conversation held it back.

You correctly stated the numbers ($247, $35 fee, $282 total) and explained the late fee as an automatic charge without lecturing about payment history. You held the waiver line appropriately by offering a courtesy review without guaranteeing the outcome. The payment plan you proposed ($100 today, $91 on each of the next two statements) matched exactly what Charlie could afford and you committed to sending written confirmation. However, you did not check his understanding as you went, and the late fee explanation lacked a softening empathy statement — these are small but noticeable improvements for next time.

WHAT WORKED

- Accurately walked through the charges with the correct numbers.
- Did not promise a waiver — clearly stated you could request a courtesy review without guarantee.
- Offered a payment plan that matched Charlie's stated ability ($100 today, $91 over two statements).

WHAT TO IMPROVE

- After explaining a charge, always ask 'Does that make sense?' to confirm understanding.
- When delivering a fee explanation, start with a softener ('I see the system applied a late fee because the payment passed the due date — let's review it together').

EVIDENCE

> *“Okay, Charlie. I see that you're your outstanding payment was two forty seven. But the payment actually arrived two weeks late and automatically was a thirty five dollar late fee that was applied. Bringing the total to two eighty two.” — you*
>
> Correct numbers but no understanding check; the explanation felt abrupt.

> *“Charlie, I I don't... I'm not authorized to do that, but and I can't promise you a a pos... A positive result, but I could ex... Escalate this to the courtesy review desk And based on your track record, you have a really good shot.” — you*
>
> Holds the waiver line correctly without over-promising, but lacks an empathy statement before the policy.

TRY THIS WEEK

Practice the 'three-sentence fee explanation' script: (1) Name the feeling, (2) State the policy neutrally, (3) Offer a path forward. Deliver it aloud three times before your next shift.

Full Circle EQ Resolution

50

The call reached a good outcome, but the EQ arc was incomplete — you never created the emotional safety for Charlie to feel heard before solving.

The call ended with Charlie relieved and thanking you — a clear positive sentiment shift. However, the arc from defensiveness to relief was driven almost entirely by the payment plan, not by emotional connection. You didn't recognize and adapt to Charlie's triggers (the initial explanation felt like a lecture), you didn't incorporate empathy before solving, and you never explored the root cause of the difficulty. This means the EQ resolution was functional but not yet masterful.

WHAT WORKED

- Achieved a clear sentiment shift from defensive to relieved by call end.
- Closed the call professionally with clear next steps.

WHAT TO IMPROVE

- Build emotional safety early by reflecting the customer's concern before jumping into data — this prevents the initial defensiveness from hardening.
- If the customer mentions financial difficulty, gently ask 'Can you tell me what happened this month?' to show genuine care and uncover context.

EVIDENCE

> *“Charlie: That actually sounds like a huge relief. So, a hundred today, and then ninety-one on each of the next two monthly statements? Will I get a confirmation of this in writing?” — the customer*
>
> Charlie's shift to relief and his proactive confirmation of the plan shows the solution landed, but the earlier tension was never resolved emotionally — it was skipped over.

TRY THIS WEEK

Take one billing call scenario and role-play it twice: once where you solve immediately, and once where you stay in the empathy zone for at least three exchanges before offering the solution. Compare the emotional outcome.

TRANSCRIPT

CHARLIE BENNETT
Look, I don't need a lecture, I just don't understand these charges. My bill was two forty-seven, and now the statement says two eighty-two. What is this?

YOU
Good morning, Charlie, and thank you for calling the the Platinum support line. Let me look into this. I could have your account open right now. One second.

YOU
Okay, Charlie. I see that you're your outstanding payment was two forty seven. But the payment actually arrived two weeks late and automatically was a thirty five dollar late fee that was applied. Bringing the total to two eighty two.

CHARLIE BENNETT
Thirty-five bucks? [defensively] Look, I've been with you guys for six years and never missed a single payment. Can't you just waive that fee as a courtesy?

YOU
Charlie, I I don't... I'm not authorized to do that, but and I can't promise you a a pos... A positive result, but I could ex... Escalate this to the courtesy review desk And based on your track record, you have a really good shot.

CHARLIE BENNETT
[grudgingly] Fine, put the request in then. But look, even without that fee, I can't pay the whole two eighty-two today. Things are tight.

YOU
Charlie, I recognize that things are tight. Let me see if I could help you with that situation.

YOU
Charlie, what if, um, we create a convenient payment plan for you? If that's something that you would like, would you like a weekly plan or a monthly plan?

CHARLIE BENNETT
Monthly is definitely better. Honestly, I can only do about a hundred dollars today, and I'd need the rest split up over the next two statements. Can we do something like that?

YOU

Charlie, that would be ideal. I could definitely do that. We will charge your account one hundred dollars today. And then on a monthly basis, you'll get two more payments of ninety one. And that will complete it. And if the courtesy review, uh, brings you that thirty five dollar charge, that will be deducted from any outstanding payment, uh, on this bill or a future bill. How does that sound?

CHARLIE BENNETT

[sighs] That actually sounds like a huge relief. So, a hundred today, and then ninety-one on each of the next two monthly statements? Will I get a confirmation of this in writing?

YOU

Yes, Charlie. You'll get an email confirming this right away, and you'll get a a letter in writing in the mail as well.

CHARLIE BENNETT

Alright, that works for me, thanks for your help today.