REBOUND ACADEMY

The Late Fee

Call results · with Charlie Bennett · October 1, 2026

85
OUT OF 100
PROOF OF MASTERY

CALL SUMMARY

Strong performance on de-escalation, policy compliance, and call ownership, but missed opportunities to reflect Charlie's frustration back and explore his vulnerability before jumping to solutions.

You walked into a defensive call with Charlie coming in hot, and you handled the emotional opener beautifully—you stayed calm, didn't match his tone, and positioned yourself as an ally. You walked through the charges clearly, held the waiver boundary professionally, and landed a payment plan that left Charlie relieved and thanking you. The compliance work was sound, and you owned the call from start to finish. The area that separates good from great is the depth of your listening and curiosity. When Charlie said 'things are tight,' you validated it and moved on. You skipped the simple question that could have unlocked the full backstory and created a deeper connection. If you can learn to pause at those moments of vulnerability and ask 'What happened?', you will elevate your service from effective to unforgettable.

TOP PRIORITIES NEXT TIME

1. Reflect before you explain. When a customer describes a problem, paraphrase their exact words back to them before solving. 'So $35 appeared out of nowhere and no one told you why. Let's look at that.'

2. Explore financial hardship gently. When a customer says 'things are tight,' do not immediately jump to a payment plan. Ask a soft, open question: 'Sounds like this month has been rough—what's been going on?'

3. Avoid 'I'm sure' promises on review outcomes. Guaranteeing a review result violates the spirit of the policy. Practice: 'I can make the request and your record is a big plus, but I want to be straight with you—I can't promise the outcome.'

EVALUATION SCORES

Self Awareness and Regulation

100

Remained entirely unflappable when Charlie opened with a sharp 'I don't need a lecture,' setting a calm and cooperative tone for the entire call.

You completely sidestepped Charlie's opening provocation. When he said 'I don't need a lecture,' you didn't match his tone or defend yourself—you acknowledged his frustration and positioned yourself as an ally. Even when he pushed for a fee waiver, you maintained a steady, calm tone and didn't take it personally. This emotional regulation was the foundation that made every other positive outcome possible.

WHAT WORKED

- Kept your tone slow and warm in response to Charlie's sharp opening.
- Did not get defensive when Charlie demanded the fee be taken off immediately.

EVIDENCE

> *"Yeah. Hi, Charlie, and thank you for calling. Me look into this. I could tell this could be very frustrating to have a charge that you don't know what it's about." — you*
>
> This response completely sidestepped the 'lecture' landmine and reframed the interaction as collaborative problem-solving.

TRY THIS WEEK

Practice the 'pacing and leading' technique: in a mirror, take a deep breath before responding to any criticism, then lead with 'I hear you on that, let's take a look.' Time-boxed: 5 minutes.

Empathy and Active Listening

55

Showed empathy in tone but missed two key active listening techniques: reflecting his specific frustration back to him and exploring the root cause of his financial strain.

You let Charlie vent and acknowledged his emotion, which is baseline good. However, you didn't paraphrase his specific situation ('So $35 appeared out of nowhere and no one told you why') before jumping into the explanation, which would have made him feel perfectly heard. The bigger miss was when Charlie revealed vulnerability ('things are too tight')—you accepted it at face value and immediately proposed a payment plan instead of gently exploring what happened. A simple 'Sounds like this month hit you hard; what's been going on?' would have deepened the trust and potentially unlocked the full backstory.

WHAT WORKED

- Validated Charlie's emotion immediately without arguing.
- Did not interrupt Charlie when he was speaking.

WHAT TO IMPROVE

- Paraphrase the customer's specific situation before solving. E.g., 'So the statement jumped from $247 to $282 and no one flagged it for you—let's walk through exactly what happened.'
- When a customer signals financial hardship, explore gently before jumping to solutions. E.g., 'Sounds like this month had some unexpected challenges—what happened?'

EVIDENCE

> *"Well, Charlie, I understand that things are tight, and let me see if I could help you with that." — you*
>
> Charlie offered a genuine window into his vulnerability here. You validated it but moved straight to solutions, missing the chance to explore.

> *"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?" — the customer*
>
> Charlie's opening was a perfect moment to paraphrase his specific frustration back to him, but you generalized it without reflecting the specifics.

TRY THIS WEEK

Next role-play, your rule is: you must ask the customer 'Can you tell me a bit more about what happened?' before you can offer any solution. Practice this at least 3 times.

Rapport and Deescalation

95

Flawless de-escalation arc: turned a defensive, irritated opener into a cooperative, relieved close using consistent warmth and pacing.

This was the highlight of the call. Charlie opened braced for a lecture and ended offering a 'real relief.' You did this by lowering your tone and pace instead of matching his, using collaborative language ('we', 'let's'), and never triggering common defensiveness loops (no lecturing about due dates, no dismissive policy statements, no interrupting). The measurable sentiment shift is undeniable.

WHAT WORKED

- Lowered temperature immediately with a warm, non-defensive opening.
- Used 'we' and 'let's' language to paint yourself as an ally, not an adversary.
- Let Charlie steer the payment plan, adopting his preferred structure ($100 today, $91 balance).

EVIDENCE

> *“[sighs] Yeah, that sounds reasonable. I can manage the hundred today and the two payments of ninety-one after that. Thanks for working with me on this — it's a real relief. Let's do that.” — the customer*
>
> The final endorsement proves the de-escalation worked. Charlie is not just agreeing—he is expressing relief and thanks.

TRY THIS WEEK

Record yourself handling a 'difficult opening' scenario. Play it back and count how many times you use 'lecture' language or match tone. Target: zero.

Professional Empathy and Boundaries

100

Maintained a perfect balance of empathy and professionalism; acknowledged the hardship without overstepping or pitying.

The conditional part of this criterion (responding to the daughter's medical emergency reveal) never triggered, so only the unconditional portion was scored. You handled this perfectly. When Charlie disclosed financial strain, you acknowledged it warmly without sympathy, prying for details, or sliding into financial advice. You kept the focus on what you could do within your role.

WHAT WORKED

- Acknowledged Charlie's financial stress without invasive follow-ups.
- Kept the resolution focused on billing solutions within your control.

EVIDENCE

> *“Well, Charlie, I understand that things are tight, and let me see if I could help you with that.” — you*
>
> This is a textbook boundary: empathy without entanglement, followed by a pivot to actionable help.

TRY THIS WEEK

Brainstorm a list of 5 empathic but boundary-respecting phrases for financial hardship. Use them in a mock call.

Call Ownership and Professionalism

100

Absolutely owned the call end to end with a clear walk-through, a structured escalation, and a concrete payment plan confirmed in writing.

You took personal ownership of every step. You walked Charlie through the charges yourself, you committed to escalating the courtesy review, and you crafted a specific payment plan with amounts and timelines. You didn't deflect, blame another department, or leave Charlie with vague promises. Confirming the plan in writing ('in an email and a letter') was a high-difficulty professional touch.

WHAT WORKED

- Owned the walkthrough ('Let me pull up your account... I see...').
- Provided a specific next step for the fee (courtesy review) without blame or vagueness.
- Summarized the payment plan and committed to written confirmation without being asked.

EVIDENCE

> *"I'll apply a hundred dollars today, a charge of a hundred, and we'll take the one eighty two and divide that into two payments. Let me put this all in an email and a letter, and we'll send that out to you right away." — you*
>
> Complete call ownership: specific amounts, specific actions, and a concrete written commitment.

TRY THIS WEEK

Practice the 'summary close' by writing down the exact amounts and actions for a fictional account in under 30 seconds.

Billing Literacy and Compliance

85

Strong structural compliance and billing literacy—walked through charges clearly, held the waiver line—but the 'I'm sure something can get worked out' comment risked an over-promise.

You passed all hard-stop compliance checks: you confirmed Charlie by name at the start, you did not promise to waive the fee yourself, and your language was professional throughout. You explained the late fee clearly without lecturing, and you landed a specific, affordable payment plan. The only refinement needed is around the courtesy review: saying 'I'm sure something can get worked out' implies a guarantee a front-line agent cannot responsibly give. The safer and still empathic phrasing is 'I can't promise the result, but your history makes you a strong candidate.'

WHAT WORKED

- Walked through charges clearly: $247 balance, $35 late fee, $282 total.
- Drew attention to Charlie's strong track record as support for the review.
- Matched the payment plan to what Charlie said he could afford.

WHAT TO IMPROVE

- Avoid language that could imply a guaranteed outcome for the courtesy review. Rehearse: 'I can't promise the result, but your record definitely works in your favor.'

EVIDENCE

> *"I can't do that myself, but I could... I'm gonna escalate this for a courtesy review. And with your track record, I'm sure something can get worked out." — you*
>
> You held the boundary by not waiving it yourself, but 'I'm sure' is a borderline over-promise on the review outcome.

> *"I'll apply a hundred dollars today, a charge of a hundred, and we'll take the one eighty two and divide that into two payments. Let me put this all in an email and a letter, and we'll send that out to you right away." — you*
>
> Solid walkthrough of the charges and a concrete payment plan confirmed in writing.

TRY THIS WEEK

Write a 30-second script for refusing a fee waiver that uses the words 'I don't have the authority' but ends with 'you're a great candidate for a courtesy review—no guarantees, but let's submit it.' Rehearse it 5 times.

Full Circle EQ Resolution

75

Steered an effective overall arc, but the missed opportunity to explore the 'why' behind Charlie's hardship keeps this from being a full-circle EQ showcase.

You followed the broad arc: defensive open ’ de-escalation ’ fee pushback ’ collaboration ’ relieved close. The sentiment shift is clear. The gap is that true full-circle EQ requires recognizing and leaning into emotional signals throughout the call. Charlie's 'things are too tight' was a clear high-signal moment. Instead of exploring it, you moved immediately to solutions. This kept the interaction slightly transactional at its core, even though the outcome was positive. Recognizing and adapting to a customer's deeper emotional state is the difference between good service and a memorable connection.

WHAT WORKED

- Recognized Charlie was angry and skipped the script to go into explanation mode.
- Shifted the tone from transactional to collaborative when he accepted the plan.

WHAT TO IMPROVE

- When a customer reveals vulnerability ('things are too tight'), treat it as a high-priority emotional signal that deserves exploration before solutions.

EVIDENCE

> *“Well, Charlie, I understand that things are tight, and let me see if I could help you with that.” — you*
>
> The pivotal moment where deeper exploration was bypassed for a quick solution.

TRY THIS WEEK

In your next 5 customer interactions, consciously identify a moment of vulnerability. Before offering a solution, respond with 'Tell me more about that.' Track the outcomes.

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

Yeah. Hi, Charlie, and thank you for calling. Me look into this. I could tell this could be very frustrating to have a charge that you don't know what it's about.

YOU

Let me see if we could resolve this.

YOU

Okay, Charlie. I pulled up your account here. And I see your your your you have two forty seven remaining on the balance. And, actually, it was two weeks late, and that's why a thirty five dollar late fee got automatic applied to your account.

YOU

Bringing the total to two eighty two.

CHARLIE BENNETT

Okay, so it's a late fee. [sighs] Look, I've been with you guys for six years and never missed a single payment. Can't you just take that off for me?

YOU

Charlie, wow. I see you've been with us for six years, and and you've got a stellar track record. I can't do that myself, but I could... I'm gonna escalate this for a courtesy review. And with your track record, I'm sure something can get worked out. But for now, the balance is still two eighty two. And if they, um, apply the credit, that will be taken off your bill.

CHARLIE BENNETT

[grudgingly] Fine. Do what you can with that review, I appreciate it. But look, even with that, I can't pay two eighty-two today. Things are just too tight right now.

YOU

Well, Charlie, I understand that things are tight, and let me see if I could help you with that.

YOU

How about we put you on a convenient payment plan? You could pay just eighty two dollars today and then you'll have a balance of two hundred that we could apply that one hundred a month. Or if you wanna pay weekly, we could do that as well. But does any of that sound like a convenient alternative?

CHARLIE BENNETT

I can actually manage a hundred today. If I do that, can we just split the remaining hundred and eighty-two over the next two statements? And I'd need that in writing, too.

YOU

We could definitely do that. I'll apply a hundred dollars today, a charge of a hundred, and we'll take the one eighty two and divide that into two payments. Let me put this all in an email and a letter, and we'll send that out to you right away. But thank you, Charlie. I think this is a very elegant solution to your situation.

CHARLIE BENNETT

[sighs] Yeah, that sounds reasonable. I can manage the hundred today and the two payments of ninety-one after that. Thanks for working with me on this — it's a real relief. Let's do that.