

DOCUMENT RESUME

ED 107 958

95

CE 004 171

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 TITLE An Analysis of the Credit Investigation Occupation.
 INSTITUTION Ohio State Dept. of Education, Columbus. Div. of Vocational Education.; Ohio State Univ., Columbus. Trade and Industrial Education Instructional Materials Lab.
 SPONS AGENCY Office of Education (DHEW), Washington, D.C.
 PUB DATE [75]
 NOTE 34p.; For related documents, see CE 004 160-170, CE 004 172-206, CE 004 263-268, and CE 004 425-427

EDRS PRICE MF-\$0.76 HC-\$1.95 PLUS POSTAGE
 DESCRIPTORS Communication Skills; Credit (Finance); *Finance Occupations; *Job Analysis; Knowledge Level; *Occupational Information; Safety; Skill Analysis; Skill Development; *Task Analysis; Task Performance; Work Attitudes
 IDENTIFIERS *Credit Investigation Agents

ABSTRACT

The general purpose of the occupational analysis is to provide workable, basic information dealing with the many and varied duties performed in the credit investigation occupation. The document opens with a brief introduction followed by a job description. The bulk of the document is presented in table form. Four duties are broken down into a number of tasks and for each task a two-page table is presented, showing on the first page: tools, equipment, materials, objects acted upon; performance knowledge (related also to decisions, cues and errors); safety--hazard; and on the second page: science; math--number systems; and communications (performance modes, examples, and skills and concepts). The duties include: gathering and dispersing credit information; maintaining credit records; and promoting services. (BP)

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ED107958

Occupational Analysis

CEC04171

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CREDIT
INVESTIGATION AGENT

Instructional Materials Laboratory
Grade and Industrial Education
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5184

AN ANALYSIS OF THE CREDIT INVESTIGATION OCCUPATION

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Occupational Analysis
Occupational Analysis
E.P.D.A. Sub Project 73402
June 1, 1973 to December 30, 1974
Director: Tom L. Hindes
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The Instructional Materials Laboratory
Trade and Industrial Education
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“The activity which is the subject of this report was supported in whole or in part by the U.S. Office of Education, Department of Health, Education, and Welfare. However, the opinions expressed herein do not reflect the position or policy ~~of the U.S. Office of Education,~~ and no official endorsement by the U.S. Office of Education should be inferred.”

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FOREWORD

The occupational analysis project was conducted by The Instructional Materials Laboratory, Trade and Industrial Education, The Ohio State University in conjunction with the State Department of Education, Division of Vocational Education pursuant to a grant from the U.S. Office of Education.

The Occupational Analysis project was proposed and conducted to train vocational educators in the techniques of making a comprehensive occupational analysis. Instructors were selected from Agriculture, Business, Distributive, Home Economics and Trade and Industrial Education to gain experience in developing analysis documents for sixty-one different occupations. Representatives from Business, Industry, Medicine, and Education were involved with the vocational instructors in conducting the analysis process.

The project was conducted in three phases. Phase one involved the planning and development of the project strategies. The analysis process was based on sound principles of learning and behavior. Phase two was the identification, selection and orientation of all participants. The training and workshop sessions constituted the third phase. Two-week workshops were held during which teams of vocational instructors conducted an analysis of the occupations in which they had employment experience. The instructors were assisted by both occupational consultants and subject matter specialists.

The project resulted in producing one hundred two trained vocational instructors capable of conducting and assisting in a comprehensive analysis of various occupations. Occupational analysis data were generated for sixty-one occupations. The analysis included a statement of the various tasks performed in each occupation. For each task the following items were identified: tools and equipment; procedural knowledge; safety knowledge; concepts and skills of mathematics, science and communication needed for successful performance in the occupation. The analysis data provided a basis for generating instructional materials, course outlines, student performance objectives, criterion measures as well as identifying specific supporting skills and knowledge in the academic subject areas.

PREFACE

This task analysis for the occupation of a credit investigation agent was approached from the aspect of the credit bureau operation. The following are entry level skills in credit investigation. The data processing concepts were not developed because of variations within the industry. The information presented will offer an effective orientation to the credit investigation occupations.

ACKNOWLEDGMENT

We wish to acknowledge the valuable assistance rendered by the following subject matter specialists. They provided input to the vocational instructors in identifying related skills and concepts of each respective subject matter area and served as training assistants in the analysis process during the two-week workshops.

Rollin M. Barber, Psychology
The Ohio State University
Columbus, Ohio

Jodi Beittel, Communications
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Diana L. Buckeye, Mathematics
University of Michigan
Avon Lake, Ohio

Rick Fien, Chemistry
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N.S. Gidwani, Chemistry
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Bruce A. Hull, Biology
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Donald L. Hyatt, Physics
Worthington High School
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Glenn Mann, Communications
Columbus, Ohio

Jerry McDonald, Physical Sciences
Columbus Technical Institute
Reynoldsburg, Ohio

Colleen Osinski, Psychology
Columbus Technical Institute
Columbus, Ohio

David Porteous, Communications
University of Connecticut
Colchester, Connecticut

James A. Sherlock, Communications
Columbus Technical Institute
Columbus, Ohio

Jim VanArsdall, Mathematics
Worthington High School
Worthington, Ohio

Lillian Yontz, Biology
The Ohio State University
Caldwell, Ohio

The following individuals are acknowledged for their organizational assistance in identifying and coordinating the vocational instructors and consultants in Distributive Education.

Cathy Ashmore, Director
Distributive Education Instructional
Materials Laboratory
Columbus, Ohio

James R. Gleason
Indian Hills High School
Cincinnati, Ohio

Acknowledgment is extended to the following I.M.L. staff members for their role in conducting the workshops; editing, revising, proofing and typing the analyses.

Faith Justice
Sheila Nelson
Marsha Opritza
Rita Buccilla
Peg Bushelman
Carol Fausnaugh
Mindy Fausnaugh
Rita Hastings
Carol Hicks
Sue Holsinger
Barbara Hughes
Carol Marvin
Patti Nye
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JOB DESCRIPTION

The credit investigation agent gathers, maintain, and disperses information vital to business organizations for granting personal credit.

Duty A Gathering Credit Information

- 1 Complete credit information request form
- 2 Complete credit record form
- 3 Investigate public records

TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON

PERFORMANCE KNOWLEDGE

SAFETY -- HAZARD

Request form
Member code list
Telephone

Secure member identification code
List vital personal information for investigation: Name
Address
Prior Address
Phone
Occupation
Employer
References
Banks
Previous Credit Information

DECISIONS

Determine if requester is a
business member

CUES

Correct code identification.

ERRORS

Giving information to nonmember

(TASK STATEMENT) COMPLETE INFORMATION REQUEST FORM

<p style="text-align: center;">SCIENCE</p> <p>Professionalism Maintain confidentiality Foster trust Generate integrity Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of the necessary interrelationships responsibilities of the consumer, business, and the credit investigation agent Honesty and accuracy in reporting data Willingness to discuss policies of the industry to promote understanding Alert to the possibility of decision-making situations which should be referred to a supervisor</p>	<p style="text-align: center;">MATH - NUMBER SYSTEMS</p> <p>Use of Numbers (without calculation) Counting Ordering Coding [Identification Code]</p>
<p>COMMUNICATIONS</p>	
<p style="text-align: center;"><u>PERFORMANCE MODES</u></p> <p>Speaking Writing Viewing Listening Reading</p>	<p style="text-align: center;"><u>EXAMPLES</u></p> <p>Talking on the telephone Listing information Compare identification code with list Receiving personal information Reading form</p>
<p style="text-align: center;"><u>SKILLS/CONCEPTS</u></p> <p>Terminology, Appropriate diction, Clarity of expression, Poise, Usage Penmanship, Spelling, Memo format, Informational Report, Terminology Detail and inference, Recognition of symbols and codes Discriminate facts from nonfacts, Recognize opinions, Note taking Comprehension, Detail/Inference, Informational Report, Terminology</p>	<p>3</p>

<p>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</p> <p>Credit record forms Information request form Telephone Typewriter</p>	<p>PERFORMANCE KNOWLEDGE</p> <p>Steps Secure and verify information re-quired on form Type form Complete within time guideline set by organization</p>	<p>SAFETY -- HAZARD</p>
<p>DECISIONS</p> <p>Determine which sources of information to contact Businesses Financial institutions Personal references Employers Other credit services</p>	<p>CUES</p> <p>Contact most available sources by location and time Contact most cooperative sources</p>	<p>ERRORS</p> <p>Invalid information Incomplete information</p>

COMPLETE CREDIT RECORD FORM

TASK STATEMENT

<p>SCIENCE</p> <p>Professionalism Maintain confidentiality Foster trust Generate integrity Exhibit qualities of self-confidence, self-control, self-reliance, self-respect, and adaptability Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent Honesty and accuracy in reporting data Willingness to discuss policies of the industry to promote understanding Alert to the possibility of decision-making situations which should be referred to a supervisor</p>	<p>MATH - NUMBER SYSTEMS</p> <p>Use of numbers (without calculations) Recording Hindu-Arabic Numeral System Number/numeral</p>
<p>COMMUNICATIONS</p>	
<p><u>PERFORMANCE MODES</u></p> <p>Speaking Reading Writing Listening Viewing</p>	<p><u>EXAMPLES</u></p> <p>Calling for information Read form, Read inquiry information Fill in form Information ty phone Recognizing method of payments coding</p>
<p><u>SKILLS/CONCEPTS</u></p> <p>Terminology, Diction, Clarity of Expression, Poise, Usage Comprehension, Detail/Inference, Informational reports, Terminology Penmanship, Spelling, Information reports, Terminology, Clarity of Expression, Usage Recognize facts , Note taking Detail/Inference, Recognition of symbols and codes</p>	<p>5</p>

(TASK STATEMENT) INVESTIGATE PUBLIC RECORDS

<p>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</p> <p>Telephone Courthouse records Legal publications Newspapers</p>	<p>PERFORMANCE KNOWLEDGE</p> <p>Review public courthouse records, publications, legal actions which could effect an individual's ability to meet credit obligations: Bankruptcy Trusteeships Suits Divorces Liens Foreclosures Arrests</p> <p>Record findings to individual credit record</p>	<p>SAFETY -- HAZARD</p>
<p><u>DECISIONS</u></p> <p>Determine what information should be recorded on individual records</p>	<p><u>CUES</u></p> <p>Validity of information Possible effect of legal actions</p>	<p><u>ERRORS</u></p> <p>Misinterpretation of records Mistaken identity</p>

TASK STATEMENT) INVESTIGATE PUBLIC RECORDS

<p>MATH - NUMBER SYSTEMS</p>	<p>Use of numbers (without calculation) Recording Coding [courthouse record codes]</p>	<p>SCIENCE</p>	<p>Professionalism Maintain confidentiality Foster trust Generate integrity Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of the necessary interrelationships of responsibilities of the consumer, business, and the credit investigation agent Honesty and accuracy in reporting data Willingness to discuss policies of the industry to promote understanding Alert to the possibility of decision-making situations which should be referred to a supervisor</p>
<p>COMMUNICATIONS</p>			
<p>SKILLS/CONCEPTS</p>	<p>EXAMPLES</p>	<p>PERFORMANCE MODES</p>	<p>Terminology, Clarity of Expression, Poise, Usage Penmanship, Spelling, Memo format, Information report, Terminology Detail/Inference, Informational report, Terminology Detail/Inference, Recognition of symbols and codes</p>
<p>Asking for records</p>	<p>Recording information</p>	<p>Speaking</p>	<p>Reading records, Reading publications Courthouse records</p>
<p>7</p>	<p>Viewing</p>	<p>7</p>	<p>Viewing</p>

Duty B Maintaining Credit Records

- 1 Identify type of report requested
- 2 Identify and pull correct record upon request
- 3 Up-date credit report

(TASK STATEMENT) IDENTIFY TYPE OF REPORT REQUESTED

<p>TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON</p>	<p>PERFORMANCE KNOWLEDGE</p> <p>Ask requestor what information is needed Identify proper report</p>	<p>SAFETY -- HAZARD</p>
<p><u>DECISIONS</u></p> <p>Determine from information needed which of the following reports to complete: Written report Oral report One reference check or update Short update Full update</p>	<p><u>CUES</u></p> <p>Method of reporting Date of present record information</p>	<p><u>ERRORS</u></p> <p>Incomplete or invalid report</p>

(TASK STATEMENT) IDENTIFY TYPE OF REPORT REQUESTED

MATH - NUMBER SYSTEMS

SCIENCE

Professionalism
 Maintain confidentiality
 Foster trust
 Generate integrity
 Exhibit qualities of self-confidence, self-control, self-reliance, self-respect, and adaptability
 Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent
 Honesty and accuracy in reporting data
 Willingness to discuss policies of the industry to promote understanding
 Alert to the possibility of decision-making situations which should be referred to a supervisor

COMMUNICATIONS

PERFORMANCE MODES

Speaking

Reading

Writing

Listening

EXAMPLES

Talking to requestor

Reading request form, Reading record

Recording information needed

Receiving request

SKILLS/CONCEPTS

Terminology, Appropriate diction, Clarity of expression, Poise, Usage

Comprehension, Detail/Inference, Informational Report, Terminology

Penmanship, Spelling, Memo format, Informational report, Terminology

Discriminate facts, Note taking

IDENTIFY AND FULL CORRECT RECORD UPON REQUEST

(TASK STATEMENT)

TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON

Credit record file

PERFORMANCE KNOWLEDGE

List personal information of individual file requested

Match requested information with proper record file

Secure record file information

Place out card in file to reference location of record if manual operation

Complete personal information required to match with individual record

SAFETY -- HAZARD

DECISIONS

Determine if record pulled is same as that requested

CUES

Information regarding name, address, spouses name and employment is the same as that requested

ERRORS

Wrong report information compiled

IDENTIFY AND PULL CORRECT RECORD UPON REQUEST

(TASK STATEMENT)

<p>SCIENCE</p> <p>Professionalism</p> <p>Maintain confidentiality</p> <p>Foster trust</p> <p>Generate integrity</p> <p>Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability</p> <p>Awareness of the necessary interrelationship of responsibilities of the consumer, business, and the credit investigation agent</p> <p>Honesty and accuracy in reporting data</p> <p>Willingness to discuss policies of the industry to promote understanding</p> <p>Alert to the possibility of decision-making situations which should be referred to a supervisor</p>	<p>MATH - NUMBER SYSTEMS</p> <p>Property of comparison equality/equivalence inequality/greater than/less than</p>
<p>COMMUNICATIONS</p>	
<p><u>PERFORMANCE MODES</u></p> <p>Reading</p> <p>Writing</p> <p>Listening</p>	<p><u>EXAMPLES</u></p> <p>Reading record</p> <p>List information requested</p> <p>Receiving requested information</p>
<p><u>SKILLS/CONCEPTS</u></p> <p>Comprehension, Detail/Inference, Informational Report, Terminology</p> <p>Penmanship, Spelling, Memo format, Informational report, Terminology</p> <p>Notetaking</p>	<p>12</p>

(TASK STATEMENT) UPDATE CREDIT REPORT

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
<p>Telephone</p> <p>Typewriter</p> <p>Member report forms</p> <p>Inquiry forms</p>	<p>Review present records</p> <p>Verify personal information</p> <p>Call, write, or visit the following for new or updated information:</p> <ul style="list-style-type: none"> Employers Credit grantor Courthouses Member's business Collection Agency Attorney <p>Record manner of payments information as reported by credit grantor</p> <p>Make other necessary corrections to record</p> <p>Apply governmental regulations that restrict reporting aged information</p>	
<p><u>DECISIONS</u></p> <p>Determine areas to be updated</p> <p>Determine additional information needed</p> <p>Determine necessary deletions according to federal laws, state laws, and other changes in public records</p>	<p><u>CUES</u></p> <p>Previous report dates</p> <p>Unsettled legal actions or collections</p> <p>Recent member inquirer</p> <p>Date of information covered by state and federal laws</p>	<p><u>ERRORS</u></p> <p>Incorrect or incomplete report</p>

<p>MATH - NUMBER SYSTEMS</p>	<p>Use of numbers (without calculations) Coding [manner of payment code] Recording [recording updated information]</p>
<p>SCIENCE</p>	<p>Professionalism Maintain confidentiality Foster trust Generate integrity Exhibit qualities of self-confidence, self-control, self-reliance, self-respect, and adaptability Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent Honesty and accuracy in reporting data Willingness to discuss policies of the industry to promote understanding Alert to the possibility of decision-making situations which should be referred to a supervisor</p>
<p>COMMUNICATIONS</p>	
<p>PERFORMANCE MODES</p>	<p>Speaking Writing Reading Listening Viewing</p>
<p>EXAMPLES</p>	<p>Verbally verifying information Writing requests, Recording & information received Reading records, Reading inquiry reports, Reading public records Receiving information Viewing records</p>
<p>SKILLS/CONCEPTS</p>	<p>Terminology, Appropriate diction, Clarity of expression, Poise, Usage Penmanship, Spelling, Memo format, Information Report, Terminology Comprehension, Detail/Inference, Informational report, Terminology Recognize opinion, Note taking Detail/Inference, Recognition of codes</p>

Duty C Dispersing Credit Information

- 1 Report credit record to requestor
- 2 Record request for billing purposes
- 3 Conduct consumer interviews (disclose of credit report information to consumer)

25

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY - HAZARD
	Communicate verbally, in writing, or through telecommunications information requested	
<u>DECISIONS</u> Determine method of dispersement	<u>CUES</u> Requestors instructions and available equipment	<u>ERRORS</u> Delay in transfer of report

REPORT CREDIT RECORD TO REQUESTOR

ASK STATEMENT)

<p>SCIENCE</p> <p>Professionalism</p> <p>Maintain confidentiality</p> <p>Foster trust</p> <p>Generate integrity</p> <p>Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability</p> <p>Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent</p> <p>Honesty and accuracy in reporting data</p> <p>Alert to the possibility of decision-making situations which should be referred to a supervisor</p> <p>Willingness to discuss policies of the industry to promote understanding</p>	<p>MATH - NUMBER SYSTEMS</p>
<p>COMMUNICATIONS</p>	
<p><u>PERFORMANCE MODES</u></p> <p>Speaking</p> <p>Reading</p> <p>Writing</p>	<p><u>EXAMPLES</u></p> <p>Verbally reporting</p> <p>Read report</p> <p>Write report</p> <p>19</p>
<p><u>SKILLS/CONCEPTS</u></p> <p>Terminology, Appropriate diction, Clarity of expression, Poise, Usage</p> <p>Information Report, Terminology</p> <p>Penmanship, Spelling, Memo format, Informational report, Terminology</p>	

(TASK STATEMENT) RECORD REQUEST FOR BILLING PURPOSES

TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON

Request form

Price schedule

PERFORMANCE KNOWLEDGE

List type of request

Apply price schedule

Send to billing department

SAFETY -- HAZARD

DECISIONS

Determine type of report according
to information requested

Determine appropriate charges as
listed on pricing schedule

CUES

Information requested

ERRORS

Incorrect billings

TASK STATEMENT) RECORD REQUEST FOR BILLING PURPOSES

<p>MATH - NUMBER SYSTEMS</p>	<p>SCIENCE</p>
<p>Fundamental Operations (Calculation)</p> <p>Addition algorithm</p> <p>Decimals</p> <p>Measurement: non-geometric</p> <p>Money</p> <p>Read and interpret tables, charts and graphs (price schedule)</p>	<p>Professionalism</p> <p>Maintain confidentiality</p> <p>Foster trust</p> <p>Generate integrity</p> <p>Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability</p> <p>Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent</p> <p>Honesty and accuracy in reporting data</p> <p>Willingness to discuss policies of the industry to promote understanding</p> <p>Alert to the possibility of decision-making situations which should be referred to a supervisor</p>
<p>COMMUNICATIONS</p>	
<p><u>SKILLS/CONCEPTS</u></p>	<p><u>PERFORMANCE MODES</u></p>
<p>Terminology</p> <p>Memo format</p> <p>Recognition of symbols and codes</p>	<p><u>EXAMPLES</u></p> <p>Listing pricing</p> <p>Identify pricing</p> <p>21</p>

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TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY -- HAZARD
	<p>STEPS</p> <ul style="list-style-type: none"> Secure proper identification of consumer Review with the consumer contents of the credit record Reinvestigate disputed information Substantiate, correct or delete disputed information Advise consumer of action taken 	
<p><u>DECISIONS</u></p> <ul style="list-style-type: none"> Determine identity Determine application of governmental statutes Determine easily identified mistakes Determine method of reinvestigation Determine actions to be taken 	<p><u>CUES</u></p> <ul style="list-style-type: none"> Personal information Dates of information Misfiled information Original sources of information Governmental statutes Specific instructions of credit grantors 	<p><u>ERRORS</u></p> <ul style="list-style-type: none"> Failure to maintain accurate records

TASK STATEMENT) CONDUCT CONSUMER INTERVIEWS (DISCLOSURE OF CREDIT REPORT INFORMATION CONSUMER)

<p>SCIENCE</p> <p>Professionalism Maintain confidentiality Foster trust Generate integrity Exhibit qualities of self-confidence, self-control self-reliance, self-respect and adaptability Awareness of the necessary interrelationships responsibilities of the consumer, business and the credit investigation agent Honesty and accuracy in reporting data Willingness to discuss policies of the industry to promote understanding Alert to the possibility of decision-making situations which should be referred to a supervisor</p>	<p>MATH -- NUMBER SYSTEMS</p> <p>Use of Numbers (without calculation) Recording</p>
<p>COMMUNICATIONS</p>	
<p><u>PERFORMANCE MODES</u></p> <p>Speaking Writing Reading Listening</p>	<p><u>EXAMPLES</u></p> <p>Talking with consumer Recording disputed information, Writing consumer report Reviewing report Listening to consumer</p> <p><u>SKILLS/CONCEPTS</u></p> <p>Terminology, Appropriate diction, Clarity of expression, Poise, Usage Spelling, Memo format, Terminology Informational report, Comprehension Discriminate facts, Recognize Opinions</p> <p>23</p>

Duty D Promoting Services

- 1 Promote use of available services**

(TASK STATEMENT)

TOOLS, EQUIPMENT, MATERIALS,
OBJECTS ACTED UPON

PERFORMANCE KNOWLEDGE

SAFETY -- HAZARD

Suggest use of service to provide more complete credit information

Suggest use of services to information sources (potential members)

Suggest use of associate services such as account promotions and collections

DECISIONS

Determine additional information which might aid member

Determine information sources who are not members but might be potential users of the services

CUES

Dates of present information

Member list

ERRORS

Loss of potential business

TASK STATEMENT) PROMOTE USE OF AVAILABLE SERVICES

<p>SCIENCE</p> <p>Professionalism</p> <p>Maintain confidentiality</p> <p>Foster trust</p> <p>Generate integrity</p> <p>Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability</p> <p>Awareness of the necessary interrelationships of responsibilities of the consumer, business and the credit investigation agent</p> <p>Honesty and accuracy in reporting data</p> <p>Willingness to discuss policies of the industry to promote understanding</p> <p>Alert to the possibility of decision-making situations which should be referred to a supervisor</p>	<p>MATH - NUMBER SYSTEMS</p>
<p>COMMUNICATIONS</p>	
<p><u>PERFORMANCE MODES</u></p> <p>Speaking</p> <p>Writing</p>	<p><u>EXAMPLES</u></p> <p>Suggestion services</p> <p>Prepare plan for customer</p> <p style="text-align: right;">27</p>
<p><u>SKILLS/CONCEPTS</u></p> <p>Terminology, Appropriate diction, Clarity of expression, Persuasion and sales technique, Poise, Usage</p> <p>Spelling, Terminology, Clarity of expression, Business letters, Persuasion and sales techniques</p>	