Difficult Conversations:

Managing Conflict While Providing Customer Service

Sun Ow – Great Lakes Education Loan Services
What are some of the customer service “situations” in your office?
Agenda

• Customer service challenges in the financial aid office
• Managing conflict: shifting reaction to response
• Customer service using the C.A.R.E.S. model
• Case studies and practice
Customer Service Challenges in the Financial Aid Office
Three Major Customer Service Challenges in the Aid Office

- The nature of the work
- Feelings about money
- Multiple levels of conflict at once
The Nature of the Work

• Advocate for student
  – Help student enroll
  – Help them understand the aid process
  – Ensure they receive maximum funding

• Adhere to rules
  – Follow Title IV guidelines
  – Apply institutional rules
  – Ensure equity for all applicants
Feelings about Money and Conflict

• Money is directly related to our sense of:
  – Security
  – Control
  – Success
Multiple Levels of Conflict at Once

- Conflict in the financial aid office is driven by three factors:
  - Emotions
  - Expectations
  - Misunderstanding information
The Customer Service Challenge in the Financial Aid Office

• Find ways to:
  – Advocate while still adhering to rules
  – Manage emotions
  – Address conflict on all levels:
    – Emotions
    – Expectations
    – Information
Managing Conflict: Shifting Reaction to Response
Reactions vs. Responses

**Reactions**
- Automatic behavior
- Based on emotion
- Only concerned about self
- Use limited information
- Tends to escalate conflict

**Responses**
- Deliberate behavior
- Based on thought & emotion
- Considers impact on others
- Involve more information
- Tends to produce positive outcome
How Do You Deal with Conflict?

• I shut down
• I feel my face flush
• My palms get sweaty
• I feel like I have to DO something
• I want to be left alone
• I get shaky
• My heart starts pounding
How Do I Change My Reaction?

1. Recognize
2. Choose
3. Respond
Recognize

Choose your triggers...

Respond
Choose

Recognize

Choose your triggers...

the CARES Model

Respond
Respond

Recognize

your triggers...

Choose

the CARES Model

Respond

with empathy
Customer Service Using the C.A.R.E.S. Model
The C.A.R.E.S. Model

- **Connect** with the student or parent
- **Ask** questions to clarify
- **Reflect** your understanding
- **Engage** in problem solving
- **Summarize** the solution
C.A.R.E.S. – Connect with Your Customer

Connection is:

• A very human moment when people relate to each other
• Happens on an *emotional* level
• Helps people feel heard and understood
• Greatly increases the likelihood of resolving the conflict
Listening to Connect

• Let the person speak; do not interrupt
• Do not give advice...yet
• Stay focused on the speaker and their story
• Start with naming the *emotion* underneath their words
Starters for Reflective Listening

- It sounds like...
- It seems like...
- You must be...
“My son has just received a notice that he will NOT be able to register for classes because the bill was not paid on time. His financial aid award was supposed to pay for the full semester’s expenses. How can this happen?”

What would you say to connect to this parent?
Connect to What You Hear

Three elements to listen for:

Emotions  Information  Expectations
“My son has just received a notice that he will NOT be able to register for classes because the bill was not paid on time. His financial aid award was supposed to pay for the full semester’s expenses. How can this happen?”

What information do you hear?
What expectations do you hear?
“You sound surprised and frustrated about the registration notice and concerned about what’s happening with your son’s registration. I know there is a lot to keep track of.”

(Acknowledges Emotions)
“Ok, it seems that you have completed your financial aid application and received your award but your son is having trouble getting registered.”

(Acknowledges Information)
“It sounds like we need to find out what’s going on with your award and the bill and then get your son enrolled in classes. Right?”

(Acknowledges Expectations)
C.A.R.E.S. – Ask Questions to Clarify

• Asking questions helps you:
  – Check your understanding the problem
  – Identify the different issues involved
  – Gain the customer’s trust
Ask Questions

**Probe**

Let me make sure I understand – would you tell me more about...?

**Confirm**

So it sounds like you are confused by the deadlines, is that right?

**Prioritize**

Would you say X or Y is more important at the moment?
Avoid “Why” Questions

“Why” questions tend to put people on the defensive
“My son has just received a notice that he will NOT be able to register for classes because the bill as not paid on time. His financial aid award was supposed to pay for the full semester’s expenses. How can this happen?”

What questions would you ask to learn more?
C.A.R.E.S. – Reflect Your Understanding

• Ensures you understand the problem *from the customers point of view*
• Helps to manage emotions because customer feels heard and understood
Reflecting Examples

It sounds like the key thing to resolve is...

You would like the following to happen...is that correct?

So, the most important thing to you is...?
You asked this question for clarification:

“It sounds like the most important thing to figure out right now is what needs to happen to get your son registered, is that right?”
You received this response:

“Well, yes, we need to get him registered but I don’t understand why your award letter said we would not have to pay anything and now there is a bill. “
C.A.R.E.S. – Engage in Problem Solving

- Problem solving is where you identify what needs to happen next.
- Problem solving does not necessarily mean that you give the customer what they want.
- It *does* mean that you acknowledge the problem and commit to a two-way process.
Engage in Problem Solving

You engage the customer by:

1. Stating that you are in this together
2. Explaining what happened
3. Allowing parent time to think/respond
4. Clearly stating what you will do
5. Clearly stating what you need them to do
6. Allowing parent time to think/respond

*Address one issue at a time and use these steps each time
“Well, yes, we need to get him registered but I don’t understand why your award letter said we would not have to pay anything and now there is a bill.”
Engage in Problem Solving

State that you are in this together:

“Let me take a look at your son’s file so I can figure this out with you. This might take a few minutes.”

Explain what happened:

“Ok, I think I have this figured out. Let’s step through what happened. Your son’s financial aid included a Direct Loan of $2,000 in addition to his grant aid. The loan has not yet been processed so his account shows a balance due. Students need a $0 balance to register.”
Engage in Problem Solving

Allow parent time to think/respond:

“Let me stop here for a moment. (pause) Any questions? I’m happy to go through it again – this can be confusing stuff.”

Clearly state what you will do:

“I will update his file tonight so that his loan will be credited to his account.”
Engage in Problem Solving

Clearly state what you need them to do:

“Your son needs to completes an online entrance counseling session. Once he completes entrance counseling I can ensure the expected funds show on his account and he can register for class. Can you have him contact me today?”
Engage in Problem Solving

Allow parent (the customer) time to think/respond -

“How does this sound? What else would be helpful?”
Engage in Problem Solving

• If the customer is still upset and you cannot move to the problem solving phase:
  – Refer to your office policy on escalation
  – Continue to try to acknowledge their emotion
  – Continue to try to depersonalize
When You Cannot Move to the Problem Solving Phase

I understand you’re upset and I can’t stay on the phone with you unless you lower your voice.

I really do want to help you get to the bottom of this.

I feel like we’re not going to make any progress right now. How about we schedule another time to talk?
Summarize

• Brings the conversation to a close
• Confirms next steps
• Provides an opportunity to acknowledge the conversation
“So...we’re going to X and you will do Y by Z.”

“Will that get us headed in the right direction?”

“I’m glad we able to figure this out together.”
Bring the conversation to a close:

“Mrs. Jones, just to be sure we get this resolved, let’s review our next steps.

Confirms next steps:

“Sam will log on to his account and complete loan counseling before 5 p.m. tonight. I will check his account first thing in the morning to ensure his loan has been credited to his account so that he can register for class tomorrow.”
Acknowledges/appreciates conversation:

“Thank you for hanging in there with me through this conversation. I know the financial aid process can be confusing and frustrating.

If you are concerned about any other procedures in the future please contact me directly. Most issues can be resolved quickly. And as I said, I will call you in the morning once I have reviewed Sam’s account.”
The C.A.R.E.S. Model

- **Connect** with the student or parent
- **Ask** questions to clarify
- **Reflect** your understanding
- **Engage** in problem solving
- **Summarize** the solution
Case Studies and Practice
“Hi...why didn’t you tell me my money would be taken away if I got bad grades? You people just don’t care – I’m working so hard. That SAP committee just didn’t consider my situation at all. I can’t afford to pay for school by myself and dropping out is NOT an option. You need to find me some money.”
You asked this question for clarification:

“It sounds like it would be helpful if I explained how the SAP committee makes decisions. Would that be useful?”

You received this response:

“Yes, and I really need to figure out how to pay for next semester if I can’t have financial aid.”
Case Study # 2 – Lois

“I can’t believe you people didn’t tell me to do my financial aid application just in case I got in. I’ll never be able to get this figured out in time! You better extend the deadline. There’s no way I can make a decision in two weeks.”
You asked this question for clarification:

“Can you tell me when you finished your admissions application? That might help me figure this out with you.”

You received this response:

“Well, at first I applied early decision and didn’t get admitted so I did not send any additional documents. Now I have heard that I’m accepted under regular decision.”
Conclusion

• Shift from emotional reactions to thoughtful responses
• Make better connections with your students and parents by using the C.A.R.E.S. model
Final Note

*How* you say something is just as important as *what* you say
Thanks for Attending

For more information:

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