

Collections Radar - Morning Gameplan

Thu Oct 8 | Generated 2026-10-08T06:00:17

Today	43	TOUGH
New Money	38	same-day pulse
Scheduled	51	floor
Confidence	88	high
\$500 Close	22	one-time
Plan	51	\$700-\$800 path

Morning Brief

1. Next business day is Thu Oct 8 with a tough rating.
2. \$500 close probability is 22; payment-plan probability is 51.
3. Best current state pocket is CT at 41 (tough).
4. Do not over-rely on \$500 closes; protect payment plans and warmer segments.

Recommended Call Mix

Segment	Share	Why
Fixed-income	33%	Social Security, SSI, VA, retirement, disability, known fixed-payment timing.
Payroll-sensitive	25%	Employed accounts, Friday deposits, 1st/15th payroll, last-business-day pay cycles.
Callbacks	20%	Warm contacts, Friday deferrals, recent promises, people who asked for a later call.
Family-heavy	18%	Accounts likely affected by school, holidays, groceries, childcare, and household spending.
Hold / monitor	5%	States or segments under stress from weather, layoffs, rent, or weak headlines.

Top Drivers

Rent pressure: -7 (post-rent cash tightening) | Weekday behavior: -6 (pre-payday deferral risk) | Weather disruption: -3 (large weather footprint; route by affected states/cities) | SNAP timing: -1 (State SNAP issuance timing suggests grocery and household-cash pressure.) | Fuel pressure: -1 (Regional gasoline prices are adding transportation-cost pressure.)

Opportunity Pockets

Day	Segment	Score	Use
Mon Oct 12	Friday deferrals and callbacks	85	Good recovery window for people who said to call back after payday.
Wed Oct 14	fixed-income accounts	85	Known cash event: Social Security deposit wave. Best for fresh asks and smaller same-day closes.
Mon Oct 12	employed payroll-sensitive accounts	81	Payroll cash can create new-money opportunity, especially before weekend spending drains it.
Fri Oct 16	employed payroll-sensitive accounts	74	Payroll cash can create new-money opportunity, especially before weekend spending drains it.

State / Stress Watch

Best state pockets: CT 41, ME 41, MI 41, NC 41, ND 41, OK 41, RI 41, VT 41

Stress board - search 45, SNAP/EBT 65, WARN/layoff 57, CFPB sensitivity 63, gas 64.

Regional gas pressure: West Coast 81, Rocky Mountain 71, Midwest 63

SNAP issuance watch: HI 71, MT 71, NE 71, NH 71, NJ 71, UT 71

Weather alert states: FL 66, AL 31, CA 24, AK 19, LA 12, IA 5

Team note space: _____
