
Choose Your Attitude

The Power of a Positive Mental Attitude

You can't control every situation. But you can control what you carry into the next one.

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Quick show of hands



Who has started the day in a perfectly good mood — and then opened their or taken the first call?



Who has let one call, one email, one interaction affect the next hour — or the rest the day?



Who has been told, by someone who does not do this job, to “just stay positive”?

Third one is the problem we are solving today.

The “Just Stay Positive” Hall of Fame

“Have you tried not letting it bother you?”

Yes. That is called suppression and we have data on it.

“Just don’t take it personally!”

Said by someone never called a mean or ugly before 9 a.m.

“At least you’re not in admissions.”

Solidarity, but not a strategy.

“Smile — they can hear it in your voice!”

Correct, and also the entire problem. More in ten minutes.

Every one of these is advice. None of them is a technique. Today we are doing techniques.



SOULPANCAKE

The last call of the day

It is 4:47 p.m.

- Twenty-second call of the day.
- Past-due balance. Registration hold. Spring term starts in three weeks.
- They tell you they will have to drop out — because of YOU.
- You have thirteen minutes and three voicemails left.

**What happens
to call twenty-
three?**

That gap — between the call you just had and the call you are about to have — is where your attitude actually lives.

Where we're going

1

What PMA actually is

And what it is not — because “pretend it’s fine” is not the version we mean

2

What it costs

The two ways to handle a hard call, and why only one of them is survivable

3

RESET

One tool, five moves, usable on your next call

4

The limits

Where attitude stops being the right answer

You will leave with one tool and five moves. Pick one move. One used beats five admired.

PART ONE

Attitude is the work, not a bonus



Positive does not mean pretending

PMA is not the “this is fine” meme, where the room is burning and we agree not to mention it. PMA notices the room is on fire and asks what to do next.

PMA

“This is hard. What can I do?”

“What can I control?”

Names the problem, then acts

NMA

“Here we go again.”

“Nothing ever changes.”

Names the problem, then stops

Listen for these at work:

“That’s not my job.”

“They never listen or read the emails.”



“But we’ve always done it this way.”

“Why bother?”

Job description vs. reality

What the posting said

- Place outbound contact attempts
- Document every account interaction
- Negotiate payment arrangements
- Maintain regulatory compliance
- Meet recovery and resolution targets

What the job actually is

- Absorb anger you did not cause
- Deliver news that changes someone's year
- Be as warm on call 23 as on call 1
- Hold a line you did not draw
- Do all of that again tomorrow

The right-hand column has a name in the research literature: emotional labor.

We work in the space between two things

COMPASSION

- We care about students
- Financial stress is real
- The person on the phone may be carrying something we know nothing about

ACCOUNTABILITY

- Balances need to be resolved
- Policies and deadlines matter
- Institutional receivables matter
- Sometimes we cannot give someone the answer they want

“I can care about the situation without being able to change the answer.”

Compassion doesn't require removing every boundary. Accountability doesn't require you to stop being kind.

PART TWO

How your mindset actually gets built



Two ways to handle a hard call

Surface acting

Change the display.

- Sound calm
- Keep the voice pleasant
- Feel exactly the same inside
- Push it down and take the next call

Deep acting

Change the feeling.

- Reinterpret what the call means
- Find the version that is true and easier to carry
- The calm becomes real
- Then take the next call

To the student on the phone, these are identical. To you, they cost very different amounts.

How it sounds vs. what it costs

SURFACE ACTING

“Absolutely! I’d be happy to look at that for you!”

Said through a clenched jaw at 4:47 p.m. while mentally drafting your resignation. Internally: nothing has changed.

DEEP ACTING

“Absolutely. Let me look at that for you.”

Said after deciding they are frightened rather than hostile. Internally: also true, so there is nothing to hold down.

**The student cannot tell the difference.
Your body can. And the research is not subtle about it.**

So “just smile through it” is exactly backwards.

Faking positive is the version that costs you.
Becoming positive is the version that doesn't.

That distinction is the entire session. Everything else is how.

The day doesn't average out

Twenty-four calls

- Twenty-one were unremarkable
- Two were genuinely good — a payment plan set up, a hold released
- One was brutal

**Which one do you
describe at dinner?**

Nobody comes home and leads with call fourteen.

Bad events carry more weight than comparably good ones. That is not a character flaw, it is standard-issue wiring. So your attitude at 5 p.m. is not the average of your day — it is weighted toward the worst thing in it.

Collections Bingo

"I never got the email."

"I can't login to pay."

"I thought financial aid covered it."
Or 3rd party or VA

"Can you just waive it?"

FREE SPACE
"I thought this was paid"

"My mom handles that."

"I'm going to call the president
of the university."

"Can't I set up the payment plan
still?"

"I can't afford this"

It is on the back of your handout. Please don't yell BINGO across the office.

Don't give one moment the whole day

STUDENT ONE

- Calls. Angry.
- Yells. Maybe makes it personal.
- The call ends.
- Two minutes later, Student Two calls.

Which version of you does Student Two get?

They didn't cause the first call. Neither did your coworker. Neither did your family when you get home.

A bad five minutes does not deserve the other 475 minutes of your workday.

This is not about stopping the feeling. It is about noticing the carryover and interrupting it on purpose.



RESET — one tool, five moves



Put the glass down!

The weight never changed.

Only the holding did.

Set it down. Pick it up when it is useful.

Ctrl + Alt + Delete



Reboot the moment. Not the day. Not the job. Just the moment.

Which is what the next five letters are for.



RESET

The tool I want you to learn. Five steps, and you can run it in the time it takes the dialer to queue the next call.

- | | | |
|----------|--|---|
| R | Recognize the reaction | <i>What am I feeling right now?</i> |
| E | Examine the story | <i>What am I telling myself about what just happened?</i> |
| S | Separate facts from assumptions | <i>What actually happened?</i> |
| E | Evaluate what I control | <i>What can I do about it?</i> |
| T | Take the next positive action | <i>What will I do next?</i> |

It isn't "I'm happy now." It is emotional discipline — and the next five slides are one letter each.

R — Recognize the reaction

Lower the intensity first — otherwise the reframe will not take.

 R

● Stand up. Physically leave the posture the call happened in.

● Two slow breaths with the exhale longer than the inhale.

● Walk to the printer, the window, the water — anywhere with different light.

● Name it in one line in your notes: “that one was rough.”

● Hands under warm water for twenty seconds.

● Do not touch the dialer until your shoulders have dropped.

One rule: never take the next call from inside the last one.

E — Examine the story

In those four seconds you explain the call to yourself. That explanation — not the call — sets your attitude.

	The version that costs you	The version that is true
Span	"Every call is like this."	"That call was like this."
Scope	"I am bad at this job."	"That conversation went badly."
Self	"That student hates me."	"They're frightened about money, and I'm the voice attached to it."

Your brain's incident report

WHAT YOUR BRAIN FILES

WHAT THE RECORD ACTUALLY SHOWS

Incident type	Total career failure	One difficult phone call
Duration	Permanent	Six minutes
Scope	My entire competence	This one account
Root cause	Me, fundamentally	A balance they cannot pay
Action taken	Spiral	Note it, fix what is fixable, next call

Your brain is a terrible incident reporter. It files every call as a fatality.

E — Examine: three sentences, out loud

Three sentences after a hard call. Out loud if you can, in your head if you cannot.

1 “That was one call.”

Span — stops the forecast

2 “That was this account, not my competence.”

Scope — keeps it six minutes wide

3 “That anger is about a balance, not about me.”

Self — puts it back where it belongs

Then one honest check: “Is there anything in that call I actually should do differently?” If yes, fix it. Accurate beats positive.

S — Separate: judgment or curiosity

 S

The fastest way to separate a fact from an assumption is to swap judgment for curiosity.

JUDGMENT SAYS

“They aren’t listening.”



CURIOSITY ASKS

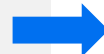
“What are they actually worried about?”

“They didn’t pay their bill.”



“What might I not know yet?”

“That department messed up again.”



“Where is the process breaking down?”

Curiosity is not the same as excusing it. You may arrive at exactly the same policy answer.

Judgment creates a conclusion. Curiosity creates a conversation.

S — Separate: four questions while it rings

Four questions, asked in the two seconds while the line rings.

1

What is this person actually afraid of?

2

What is the most generous true explanation for why this is unpaid?

3

What can I genuinely change in the next six minutes?

4

How would I want someone to say this to my own kid — or niece, or nephew?

The answers change your voice before the student ever hears it. That is the difference between deep acting and a brave face.

The five stages of a collections call

1

DENIAL

"I already paid
that."

2

ANGER

"_____"
(redacted)

3

BARGAINING

"What if I pay
half?"

4

DEPRESSION

"I'll just drop out."

5

ACCEPTANCE

"Okay. What are
my options?"

You are a grief counselor with a dialer. Stage five is the whole job — and you can get there faster.

E — Evaluate what I control

OUTSIDE MY CONTROL

- The student's reaction
- Decisions I didn't make
- Someone else's attitude
- Yesterday
- The economy

WITHIN MY CONTROL

- My response
- My tone
- My preparation
- My boundaries
- My next action

Positive mental attitude is not passive mental attitude. If a process is broken, raise it.

NMA spends its energy in the left column. PMA moves it to the right one.

E — Evaluate: how you describe the job

"I collect debt."



"I remove the thing standing between this student and their degree."

"I enforce policy."



"I am the person on campus who knows every option that exists."

"I am the bad guy."



"I am the last call before this gets worse for them."

Only use a reframe you believe. A reframe you do not believe is surface acting with extra steps — and we know what that costs.

T — Take action: the shutdown ritual

What the research says

Of all the ways to recover from a shift that have been studied, genuinely switching off — not just stopping — has the strongest link to being less tired. Stronger than relaxing. Stronger than controlling your own schedule.

The honest limit

Detaching mostly helps you — your fatigue, your mood, your home life. It is not shown to improve your work performance. Do it for yourself, not for your numbers.

A five-minute close-out, in the same order, every day

1 Last note written

2 Tabs closed

3 Tomorrow's first
three accounts
listed

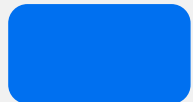
4 Hard stop, out loud:
“done”

The 5 p.m. shutdown, as performed by a professional



Last note written

Not “mostly written.” Written.



Tabs closed

All of them. Yes, that one too.



Tomorrow’s first three accounts listed

So tomorrow-you does not start by deciding.



Hard stop, out loud: “done”

Feels ridiculous. Works anyway.

Nobody gives you a trophy for this. The trophy is not thinking about account 4471 at dinner.

T — Take action: fix the input stream

Your job only calls people who are having a bad month.

1

Three good things

At the end of the shift, write three specific good things and why each happened. Specific beats grateful.

Modest, real effects

2

A wins file

One folder. The thank-you email. The student who re-enrolled. The plan that held. Negativity bias will not file these for you.

Counters the lopsided input

3

Who you sit with

Attitude is contagious in both directions. Choose the lunch table on purpose.

Cheapest change on this slide

Tested properly, “three good things” gives a small, real lift in mood that lasts. It does not move depression or life satisfaction. Anyone selling you a gratitude journal as a cure for burnout is overselling it.

Your inbox is a liar

47

Students with an urgent problem

UNREAD

12

Escalations, forwarded by someone senior

UNREAD

3

“Per my last email”

UNREAD

0

Students who paid on time and wanted to chat about it

NO MESSAGES

1

“That hold release changed my whole semester — thank you”

DELETED BY YOU, 3 WEEKS AGO

Nobody emails to say the system worked. If you want that folder to exist, you have to build it.

Attitude is contagious — in both directions

“This new process is ridiculous, but leadership says we have to do it.”

“I know this is another change. Let’s understand why, name what’s hard, and work out what we need to make it work.”

Same change. Different attitude. Two very different teams by Friday.

And the cheapest version of this: you know the colleague who can turn a fine day into a bad one in four minutes. You also know the opposite person. That is a choice you make at lunch, every day.

**If you lead people, you are not just passing on information.
You are setting the emotional tone.**

What a positive mental attitude is not

Not pretending

We covered the bill for that in the first ten minutes

Not “good vibes only”

A team that cannot say “this is hard” out loud is not a positive team

Not a fix for a broken system

An unsafe caseload, an abusive queue or a bad manager is not a mindset problem

Not a reason to skip help

If you are past tired and into something heavier, attitude is not the tool. Support is.

**Choosing your attitude is what you do about the part that is yours.
It is not a reason to stop asking for the part that is not.**



Sixty seconds

“The next time _____ happens, I will choose to _____.”

Make the second blank something YOU can do. Not something you hope somebody else will do.

Pause before responding

Ask one curious question

Take the ninety-second reset

Stop retelling the story

Work the next account, not the
whole queue

Run RESET before I dial again

Give yourself one sentence you can actually use on Monday.

Choose your attitude

You do not control the balance, the policy, the volume, or the reaction.

**You control the sentence you say to yourself after you hang up
— and whether the calm in your voice is real.**

That is not a small thing. In this job, it is most of the job.



Thank you

Questions

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The four tools

- The four-second reset
- The four questions, while it rings
- The ninety-second reset
- Correct your input stream

Take the handout. Circle one. Use it before noon on Monday.

RESET — one tool, five moves

R

Recognize the reaction

Ninety seconds. Stand up. Two breaths, longer exhale. One line in your notes. Don't dial until your shoulders drop.

E

Examine the story

Span: "that was one call." Scope: "this account, not my competence." Self: "about a balance, not about me." Then: anything I should actually fix?

S

Separate facts from assumptions

Judgment creates a conclusion. Curiosity creates a conversation. While it rings: what are they afraid of? What might I not know yet?

E

Evaluate what I control

Not mine: their reaction, decisions I didn't make, yesterday. Mine: my response, my tone, my preparation, my boundaries, my next action.

T

Take the next positive action

Last note written. Tabs closed. Tomorrow's first three accounts. Hard stop, out loud: "done." And start the wins folder.

Emotional discipline, not "I'm happy now." Pick one move. Use it before noon on Monday.

Three lines worth keeping

I can care about the situation without being able to change the answer.

A bad five minutes does not deserve the other 475 minutes of your workday.

Never take the next call from inside the last one.

And what it is not: not pretending, and not “good vibes only.” Not a fix for an unsafe caseload, a punishing queue, or a bad manager — those are structural problems that need structural answers. And not a substitute for support. If this has moved past ordinary tiredness, talk to your Employee Assistance Program, your doctor, a therapist, or someone you trust.

Before noon on Monday

“The next time _____ happens, I will choose to _____.”

Make the second blank something YOU can do. Not something you hope somebody else will do.

Pause before responding

Ask one curious question

Take the ninety-second reset

Stop retelling the story

Work the next account, not the queue

Run RESET before I dial again

You control the sentence you say to yourself after you hang up — and whether the calm in your voice is real.

"I never got the email."

"I can't log in to pay."

"I thought financial aid covered it."
Or 3rd party or VA

"Can you just waive it?"

FREE SPACE
"I thought this was paid"

"My mom handles that."

"I'm going to call the president of the
university."

"Can't I set up the payment plan still?"

"I can't afford this"

Choose Your Attitude

You can’t control every situation. But you can control what you carry into the next one.

PMA is not pretending everything is wonderful. PMA notices the room is on fire and asks what to do next. And the research is clear on one thing: faking calm is linked to burnout. Meaning it is not.

RESET — one tool, five moves

	The move	What it looks like on a Tuesday
R	Recognize the reaction <i>What am I feeling right now?</i>	Ninety seconds. Stand up • two breaths, exhale longer than the inhale • one line in your notes: "that one was rough" • don't dial until your shoulders drop. Reframing fails at high intensity — calm first, reframe second.
E	Examine the story <i>What am I telling myself?</i>	Three dials. Span: "that was one call." Scope: "this account, not my competence." Self: "that anger is about a balance, not about me." Then the check: is there anything I actually should do differently?
S	Separate facts from assumptions <i>What actually happened?</i>	Judgment creates a conclusion; curiosity creates a conversation. While it rings: what are they afraid of? What's the most generous true explanation? What can I change in six minutes? How would I want this said to my own kid, or niece, or nephew?
E	Evaluate what I control <i>What can I do about it?</i>	Not mine: their reaction, decisions I didn't make, someone else's attitude, yesterday. Mine: my response, my tone, my preparation, my boundaries, my next action. PMA is not passive — if a process is broken, raise it.
T	Take the next positive action <i>What will I do next?</i>	End of shift, same order: last note written • tabs closed • tomorrow's first three accounts listed • hard stop, out loud, "done." And build the other list: three good things, specific, plus a wins folder you stop deleting.

Three lines worth keeping

I can care about the situation without being able to change the answer.

A bad five minutes does not deserve the other 475 minutes of your workday.

Never take the next call from inside the last one.

What this is not

Not pretending, and not "good vibes only" — a team that can't say "this is hard" out loud isn't a positive team. Not a fix for an unsafe caseload, a punishing queue or a bad manager: those are structural problems that need structural answers, and "stay positive" is not one. And not a substitute for support — if this has moved past ordinary tired, talk to your EAP, your doctor, or someone you trust. Choosing your attitude is what you do about the part that's yours. It is not a reason to stop asking for the part that isn't.

Sources: Hülshager & Schewe (2011), J. Occupational Health Psychology 16(3); Stover et al. (2024), Clinical Psychology Review 110; Bennett et al. (2018), J. Organizational Behavior 39(3); Sexton & Adair et al. (2023), Annals of Family Medicine 21(3); Baumeister et al. (2001), Review of General Psychology 5(4); Seligman & Schulman (1986), JPSP 50(4).

The next time ... I will choose to ...

Two things to write, and nobody reads either of them.

1. The call you're still carrying

Name it in a few words — then write the sentence about it that is also true.

2. The commitment

Make the second blank something YOU can do — not something you hope somebody else will do.

"The next time _____ happens,

I will choose to _____."

If you're stuck: pause before responding • ask one curious question • take the ninety-second reset • stop retelling the story • work the next account, not the whole queue • run RESET before you dial again.

3. Collections Bingo

Free space is free because you have all heard it. Please don't yell BINGO across the office.

"I never got the email."	"I can't login to pay."	"I thought financial aid covered it." Or 3rd party or VA
"Can you just waive it?"	FREE SPACE "I thought this was paid"	"My mom handles that."
"I'm going to call the president of the university."	"Can't I set up the payment plan still?"	"I can't afford this"

4. Wall of wins

Your call log only records the hard ones. Start the other list — what went right this month, and why.

The whole session in one line: You do not control the balance, the policy, the volume, or how anyone reacts. You control the sentence you say to yourself after you hang up, and whether the calm in your voice is real.

Sources

Nothing in this session was claimed from a source I did not check. None of these numbers are on the slides on purpose — they are here, in the notes on your handout.

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