

John G. Baum

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Professional Summary

Highly qualified team leader with over 10 years of experience in call center environments. Delivered improved agent performance helping Navient achieve 1st place scorecard rating from the U.S. Dept. of Education. Progressed from Servicing Agent to Team Leader in first year with Sallie Mae/Navient. Trusted advisor who empowers team members to get the results they seek. Identified key merchants for Discover Card and closed 95% of target businesses.

Key Skills

Team Management
MS Office 365
Problem Solving
Corporate Sales
Time Management

Staff Training
Kronos
Active Listening
Negotiation
Writing

Dispute Resolutions
Workday
Critical Thinking
Relationship Building
Communications

Professional Experience

Sallie Mae – Christiana, DE 5/2019 – 2/03/2020

Private Credit Underwriting Specialist

- Interview potential borrowers and co-signers to obtain complete credit picture. Review loan applications, credit reports and income statements to determine stability, ability and willingness to pay requested loans
- Build great relationships with new and existing customers while providing exemplary customer service

Navient - Previously Sallie Mae – Newark, DE 5/2012 – 3/2019

Team Leader II

- Coached up to 150 Servicing Agents and developed their customer service skill set to better resolve accounts
- Responded to 2-10 escalated customer inquiries daily, researched complex accounts and evaluated accounts independently to resolve 100% customer concerns with over 90% customer satisfaction
- Mentored about 20 servicing specialists per class, offering guidance and insight to achieve and exceed department standards
- Identified performance gap within department, created a communication bootcamp for agents to better assist with directing inter-departmental requests improving department communication by 90%

Flex – Previously Flextronics - Philadelphia, PA 1/2009 – 8/2011

Technician and Device Specialist - Verizon Wireless:

- Led daily group and individual classes across multiple platforms on the use of new devices, increasing clients comfort with devices, reducing frustration and providing 100% customer satisfaction
- Provided troubleshooting and determined solutions for devices not performing to standard, providing the best solution for the client, resolving 100% of customer needs
- Proactively reviewed 30-50 accounts daily, identify customer budget & specific need, provided education on available options to ensure 100% customer satisfaction by resolving the initial concern applying best practices

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Sam Ash Music - Philadelphia, PA 5/2006 - 12/2008

Sales Associate - Pro Audio and Technology:

- Determined client needs and helped them choose the most appropriate gear based on present and future goals
- Followed up with all customers to verify their needs were being met
- Provided ongoing product education and technical support

Advance America - Newark, DE 1/2005 – 11/2005

Branch Manager:

- Led staff of 2-3 to increase total loan volume, ensure timely payments and satisfactory collection of past due accounts
- Lowered the charge-off rate of consumer loans from 36% to 21% in five months
- Drove New Growth from 143 loans to 270 in five months in key location with continual growth thereafter
- Hired, trained and evaluated the performance of staff

Discover Financial Services - New Castle, DE 8/1997 –10/1998, 2/2000 - 11/2004

Sr. Support Specialist:

- Resolved card member complaint and servicing issues including merchant disputes via phone and internet chat while continually meeting or exceeding product sales goals
- Mentored newly hired customer service staff
- Selected as a leader to support multiple departments on special projects involving federal compliance, payment research, Escheat and SCRA accounts

Discover Business Services - New York, NY 10/1998 – 2/2000

Account Executive:

- Responsible for the entire merchant base on the West Side of Manhattan servicing 10's of thousands of merchants
- Obtained Visa, MasterCard and Amex acceptance for merchants, signing merchants for processing services as well as Discover Card acceptance
- Signed approximately 400 MM in potential transaction processing during tenure
- Assisted in resolving merchant issues, as well as educating merchants on usage and fraud prevention

Stroock Stroock and Lavan - New York, NY 9/1993 – 8/1997

Court Clerk and Process Server:

- Assisted attorneys in researching case files as well as filing appropriate motions and orders to show cause
- Provided lawful service of documents on opposing counsel as a licensed process server
- Qualified notary appointed in New York County

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Education

Institute of Audio Research | New York, NY

Recording Engineering and Business Management – Diploma Earned | 1994

Delaware Technical and Community College | Wilmington, DE

Business and Social Services | Part Time Studies