CICM Intermediate Level 3

Learner Assignment Guidance Booklet

Level 3 Intermediate assignment guidance

Introduction

Your Intermediate Diploma in Credit and Collections is made up of different units. Some of these units will be assessed by examination and some will be assessed by written assignment. This guidance focuses on the written assignments and has been written to help you:

- understand what is required to reach Level 3 standard

- submit your work in the correct format.

CICM also offer advice to help you prepare for examinations. Please see the website https://qualifications.cicm.com/learner-support/ for more information.

Qualification structure

Your CICM syllabus outlines all the units available in this qualification. In order to gain a Diploma qualification, you need to complete four of these units. At least one unit must be selected from the Credit Management options, which are assessed by examination. Of the remaining units, some are assessed by examination and some are assessed by written assignment. Below is a list of the intermediate units assessed by written assignment:

- Advanced Business Communications and Personal Skills

- Advanced Collections

- Advanced Enforcement

- Credit Risk Management

- Debt Recovery Management

You can apply for exemptions if you have passed equivalent business related qualifications at the right level. Contact exemptions@cicm.com for more details.

If you have any queries, please do not hesitate to get in touch with the CICM Awarding Body team. Email awardingbody@cicm.com or telephone 01780 727272.

Before you start

1. If you are not yet a member of CICM, register with the CICM Awarding Body. You can do this online at https://www.cicm.com/membership-types/. Registration lasts for a year during which time you automatically receive the benefits of membership of the Chartered Institute of Credit Management. This includes regular information about learning opportunities and study advice.

2. Make sure you have all your learning materials before commencing an assignment. You will need:
   - This learner guidance booklet
   - Any study materials you have used for the unit subject
   - Assignment questions and grade criteria, available from CICM Awarding Body
   - Moderator feedback reports on your subject, available free of charge from the CICM website.

These materials will help you become familiar with the unit and assignment before commencing your studies.

3. Be prepared. This involves:

   - Setting aside time to study
   - Reading study materials and assignments carefully
   - Researching your topic
   - Drawing up a timetable with an agreed end date
   - Securing support[1] in your studies.

Level 3 Standard

Level 3 writing requires skill sets which include the following:

- Application of knowledge to demonstrate understanding of the subject
- Demonstration of how to handle well defined tasks and problems
- Investigation of information and ideas to inform actions
- Assessment of the effectiveness of methods
- Awareness of the wider environment
- Acknowledgement of background sources of information relating to the subject.

---

[1] Your support coach will provide advice and check your work periodically. They will also need to verify that the assignment is your own work. This support coach could be your line manager, a tutor or another person with experience in training or credit management. Contact professionalqualifications@cicm.com if you require more information about tutor or coaching and mentor support.

Grade Criteria

Examiners use mark schemes and grade criteria for each assignment to identify achievement. You can see an example of these in Appendix A. CICM examiners award the following grades:

Level 3 Refer

A refer grade means you have not met the pass requirements but you can improve and resubmit your work in the next submission series.

A refer grade is given if you have:
- not adequately covered the assessment criteria[2]
- showed basic understanding of facts, procedures and ideas
- demonstrated limitations to subject knowledge
- showed limited reasoning or skills.

Level 3 Pass

A pass grade means you have successfully met the pass requirements.

A pass grade is given if you have:
- met the assessment criteria[1]
- used reasoning, skills and methods to complete well-defined tasks
- applied knowledge and understanding to inform actions
- showed ability to interpret relevant information and ideas
- reviewed the effectiveness of methods and actions
- demonstrated awareness of limits to knowledge and scope of subject.

Level 3 Good pass

- You have met all assessment criteria and exceeded some of them
- You have grasped concepts competently and applied them well
- You have correctly interpreted relevant information and ideas
- You can complete tasks and address problems that may be complex and non-routine
- You can investigate and review the effectiveness of methods and actions.

Level 3 Excellent pass

- You have met all assessment criteria and exceeded most of them
- You have demonstrated factual, procedural and theoretical knowledge
- You have selected appropriate ways to resolve complex tasks and problems
- You have reviewed the effectiveness of methods and actions
- You have shown awareness of different perspectives and approaches.

---

[2] Learning outcomes and assessment criteria show the requirements of the unit in more detail; you will find them in the CICM syllabus and at the end of each assignment.

Assignment format

You should view your assignment as a tool to demonstrate your knowledge and skills within the context of the subject.

The most important rules are:

- **Answer all parts of the question** – Read your assignment questions carefully and use the grade criteria to make sure that you cover every section. The grade criteria give you more detail as to what is expected in order to gain a pass (see appendix A).

- **Let the word count guide you** – The word count has been provided as a guide to how much you should write in any given question. It is good practice to work within the word count.

  A useful technique is to 'free write' and then edit work down to the required word count, removing any superfluous words or content. It should be noted that higher grades cannot be gained if the word count is excessively higher or lower than the amount recommended. Appendices do not count towards the overall word count, however they should be carefully chosen and not be overly excessive or irrelevant.

- **Reference your work** – You must avoid plagiarism by making a clear distinction between your words and those of an external source. You can learn more about plagiarism in Appendix D.

  Make sure that you note details of any literature or websites you have used in your research and reference this correctly.

  Referencing means identifying clearly what is the work of another author. Referencing should be made in two places:
  - in-text (i.e. at the point you mention it in your answer)
  - in a bibliography (i.e. a list of all the external material you have used)
  This enables the reader to refer to the original text.

- **Check your work thoroughly** – Critically appraise your work and proof-read it carefully before submission. The checklist in appendix F can help to guide you.

- **Include your cover sheet** – you must submit your work with a completed cover sheet because this provides evidence that the assignment is your authentic work, and includes the assignment version you used, word count and signed authority statement.

Use of candidate data

Please note that the personal information you have supplied to CICM will be used by the Chief Executive of Skills Funding to issue you with a Unique Learner Number (ULN) and to create your Personal Learning Record. Further details of how your information is processed and shared can be found by searching "personal learning record" at the www.gov.uk website.

_____

Company confidentiality

Please note that all information contained within any assignment is treated with the upmost confidentiality. All CICM examining teams and assessment board members have confidentiality clauses in their contracts for any work completed for CICM. However it is your responsibility to redact (remove) any sensitive personal and company data before submission. Examples of sensitive data include names, email addresses and bank details.

Please ensure your assignment is anonymous by using your candidate number as an identifier and by selecting a generic name for your company and any stakeholder information, to protect your customers' details.

_____

Appendix

The following appendices are here to offer further help.

Appendix A: example of mark scheme and grade criteria

Appendix B: example of a Level 3 answer

Appendix C: assignment record template

Appendix D: how to avoid plagiarism

Appendix E: action plan checkpoints

Appendix F: your assignment checklist

Appendix A - Example Level 3 mark scheme and grade criteria

Mark scheme extract Advanced Collections

Question	Fail/refer	Level 3 pass	Level 3 good pass	Level 3 excellent pass
1	Little or no explanation of how to manage collections work. Failure to address the areas of strategy, grouping & prioritising or monitoring performance.	Explanation of how to manage collections work in the areas of strategic handling, grouping & prioritising and performance monitoring. Some consideration of legal, regulatory or organisational requirements.	Explanation of how to manage collections work within a portfolio of accounts for each of the areas, with clear reference to legal, regulatory and organisational requirements.	Explanation of collections work management which demonstrates ability to effectively handle strategy; group & prioritise work and monitor performance. Awareness of effect of law and regulation on portfolio management.
	0 - 13	14 - 16	17 - 18	19 - 24
2	Too few collection tools selected or tools not explained sufficiently to show their effectiveness in the collection of debt. No reference made to law and regulation.	Explanation of the collection tools used to maximise cash collection without damaging customer goodwill. Some reference made to law and regulation.	A range of collection tools used to demonstrate their relative effectiveness in the collection of debt. Consideration of legal, regulatory and organisational requirements.	Explanation and justification of the use of a wide range of collection tools. Examples used to show their effectiveness in a debt collection context. Clear link to external requirements.
	0 - 13	14 - 16	17 - 18	19 - 24
3a	Little or no explanation of the challenges of managing relationships during collections activity. Too few stakeholders used.	Explanation of the challenges of managing stakeholder relationships during collections activity.	A range of stakeholders used to explain the different relationship challenges encountered during collections activity.	Consideration of challenges within and beyond the role, which affect stakeholder relationships during collections activity.
3b	Little or no explanation of how positive outcomes are achieved during collections activity. Too few stakeholders used.	Explanation of how positive outcomes are achieved for a range of stakeholders during collections activity.	A range of stakeholders used to demonstrate how positive outcomes are managed during collection activity.	Consideration of a range of stakeholders and how their outcomes can be managed during collection activity. Some consideration of complex issues.
	0 - 5	6 - 8	9 - 10	11 - 14

CICM Level 3 Generic Grade Criteria Descriptions			
Refer **≤49%**	**Level 3 pass** **50% - 64%**	**Level 3 good pass** **65% - 74%**	**Level 3 excellent pass** **≥75%**
Limitations to subject knowledge and/or relevant understanding of facts, procedures and ideas and/or use of relevant reasoning or skills, impacting upon ability to complete well-defined generally routine tasks and address straight-forward problems. Limited or no interpretation of information and ideas and/or support for actions using gathered information and/or identification of how effective actions were. Limited relevance to or awareness of the study area and/or relevance to addressing the set tasks in terms of range and types of information, reasoning, skills, facts, procedures, or ideas. Background resources missing, lacking or unacknowledged.	Able to apply factual, procedural and theoretical knowledge and understanding, and use appropriate reasoning, skills and methods to complete tasks and address problems that are well-defined, but may be complex and non-routine. Able to interpret relevant information and ideas, can inform actions by appropriate investigation, and can review the effectiveness of methods and actions. Awareness of the nature of the study area and different perspectives or approaches within. Background resources acknowledged with some beneficial influence upon assessment responses.	Clearly able to apply factual, procedural and theoretical knowledge and understanding, and with some justification use appropriate reasoning, skills and methods, to complete tasks and address problems that are well-defined, but may be complex and non-routine. Effectively able to interpret relevant information and ideas, can inform actions by well-supported and appropriate investigation, and can capably review the effectiveness of methods and actions. Clear awareness of the nature of the study area and different perspectives or approaches within. Background resources acknowledged with clear beneficial influence upon assessment responses.	Demonstrably able to apply factual, procedural and theoretical knowledge and understanding, with justified use of appropriate reasoning, skills and methods to complete tasks and address problems that are well-defined, but may be complex and non-routine. Skillfully and effectively able to interpret relevant information and ideas, can inform actions by appropriately justified investigation, and can proficiently review the effectiveness of methods and actions. Notable awareness of the nature of the study area and different perspectives or approaches within. Background resources acknowledged with demonstrable and beneficial influence upon assessment responses.

Appendix B - Example Level 3 answer

The first excerpt below demonstrates some of the requirements necessary to achieve a Level 3 pass. Please note that no full answers are given, and learners should take care to cover all the requirements of their questions.

Q: Evaluate your strengths and weaknesses in relation to query resolution

Strengths:

1. Assertive

> Links strength to subject of query resolution

I feel I am assertive on my query resolution calls and to the point, focusing on the real source of the problem and not being distracted. I will always remain polite but I take control of the call and ownership of the problem. In this way I gain the customer's respect and trust. This in turn helps me to get to the bottom of their query and allow me to resolve it. I will try to remain calm with the customer and not go from being assertive to aggressive. This keeps the customer calm and is easy to reach a resolution to their query.

> Assessment of purpose and outcome

> Balanced evaluation

2. Listening skills

I feel I am a good listener and can identify the needs of the customers and the business and make decisions on this basis. I will use silence as a good listening tool to gain all the information I need before I will respond to the complaint and if I remain silent they will often come up with a solution they would be happy with. Listening intently to the customer helps me hear and understand better and decide the appropriate questions to ask at the right time. I will always reserve judgement until I have heard everything the customer has to say to be fair.

> Reason for use and assessment of effectiveness

3. Questioning skills

> Use of examples show context, application and differing approach

I feel that I do ask many questions to establish the facts behind a complaint. I use open questions so as to gain as much information from the customer as possible so they need to elaborate instead of giving me a yes or no answer to my questions as this takes too much time and energy and doesn't' really get me anywhere. I use assumptive questions such as will you pay at the end of the week with a card this gets a response from the customer advising me of when they can pay and how, when summarising at the end of a call I used closed questions to gain confirmation of the commitment they have made which allows the customer to respond with a yes or no answer.

4. Mirror the customer

I will speak to the customer and they speak to me, this is not to say if they shout at me I will shout back but I will mirror the customer so they will understand me clearer. I do this by matching the customer's pace and energy to keep up with them and be on the same level as them. I will also use words and phrases that they have used as to put my point across clearer to them but in a positive way so as not to offend them. It also helps me build a rapport with the customer and gain their trust, it eases the customer that they are talking to a human not a robot.

Weaknesses:

1. Attitude and mood

I feel that sometimes the way I am feeling and the mood I am in can be reflected in my query resolution calls. I suffer from an illness that I know on a bad day can influence my attitude and decisions I make, I can be easily irritated and quite grumpy and sometimes emotional, and can take things to heart.

2. Take ownership when shouldn't

I tend to deal with issues that are ongoing and that no one has ever tried to resolve, even if it should be worked by other departments. It can be very frustrating for us when resolving other disputes never mind the customer, so if I can resolve the other query for them I will, as it enables me to do my job more effectively.

3. Lack of use of name

I do not feel I use the customer's name enough and sometimes this can hinder building a good rapport and controlling the call. I do not deliberately use it I just forget sometimes. I lack consistency with this; I feel I will offend some customers if I do not feel confident enough to pronounce their name correctly.

Summary

I feel that I can take my weaknesses and work on them until they become my strengths. I am aware of them and I think that is half the battle.

I try to leave anything personal I have going on at home, as this will reflect in my mood. I am going to make little notes for myself around my workstation to remind me to use the customer's name and aim for to do this at least 4 times throughout a call.

I think the biggest thing I need to stop is taking on any issues that are not my issue, as this is taking time up that I could be concentrating on resolving queries in my ledger.

These weaknesses, in time, will become my strengths and make me better at query resolution.

> Self-analysis and reflection

In contrast, this second excerpt reflects a response that does not achieve the Level 3 pass criteria.

Q: Evaluate your strengths and weaknesses in relation to query resolution

> Identifies listening as a strength but doesn't explain why it is important

Strengths
Good listener
I feel I am a very good listener and believe this is one of the most important things in query resolution; I like to make small notes when a customer is talking to ensure accuracy.

Deal with angry customers
Many customers can appear angry or feel necessary to behave angry to get the point across or disguise how they really feel.
They may be scared confused threatened and feel like they are being judged.
This type of customer is a challenge and I can almost nearly always able turn the customer right round to a more positive coherent customer.

> Scenario suggests a strength but specific skills not discussed

Assertive
I am very assertive when it comes to customers that are constantly making complaints. Customers can play the system for many years without being challenged.

Loyalty to the company I work for

I feel that loyalty and pride in your job is a great strength. I want to protect the future of this company and bring in the debt that is being accrued (protecting my job and future)

Weaknesses
Too nice
When on a call to a customer I can be distracted by the story behind the query and tend to go into too much detail. This makes it harder to then become assertive when discussing payment after the conclusion of a query.

Customers who cry

For some reason I am unable to deal with customers that cry and find it very hard to stay focused. I become irritated by it and find my tone of voice alters. I try to combat this by putting the customer on hold and hoping by the time I go back to them they would have stopped.

Accepting the first offer
When a customer calls to complain and asks for something to compensate them, I will very rarely challenge their suggestion if it meets the options available. This is a great weakness as I could have come up with a cheaper solution for the company.

Appendix C: - Assignment record template

Below is an example of an assignment record. You can use this to focus your learning, plan your assignment writing and use any coach you have for effective and timely feedback.

Assignment Record

Name

Unit

Coach name

CICM registration no

Coach telephone

Coach email

Arrangements for contacting coach

My qualifications

My experience

What I hope to gain from the award.

My ambitions

Problems which I might have in completing the assignment[3]

When I hope to complete the assignment

When I hope to send answer to Q1

Feedback
Record email contact below

---

[3] *Contact CICM Awarding Body for advice if you require a reasonable adjustment to the assessment, for example because you are dyslexic. Tel: 01780 727272. Email: awardingbody@cicm.com)*

Appendix D - How to avoid Plagiarism

You need to understand the meaning of plagiarism so that you do not inadvertently plagiarise work. The CICM will investigate any cases of suspected plagiarism which could mean that:

- Those involved have their results withdrawn and they are barred from entering further CICM qualifications
- The coach receives no further work from the CICM
- The learning provider is reported to Ofqual.

What is Plagiarism?
Plagiarism is where a person knowingly, or unknowingly, attempts to pass someone else's work off as their own.

Plagiarism can take the form of direct, word-for-word copying or the theft of the substance or idea of the work. Even if you have changed some of the original words or original structure this would still be classed as plagiarism.

To avoid plagiarism you must ensure that you correctly reference any paraphrases or quotations used within your work. You can work with another learner on the assignment, however, if you do, you must mark clearly the sections of work which were prepared together, and those which are your own work.

Examples of what constitutes plagiarism
- Failing to make clear distinctions between your own commentary, views and quotations, and those of another person

- Copying an encyclopedia entry and adjusting the words slightly

- Failing to clearly reference another person's work

- Passing the work of one person off as another, even when the originator of the work has given their permission.

How to avoid plagiarism
- Ensure that you understand what plagiarism is

- While conducting your research and making notes, always distinguish your own comments from those of others.

- Ensure that you make a note of the source of all quotes, comments, citations etc. that you may wish to refer to in your work. Doing this as you go along will make referencing much easier and less time consuming at the end.

- Make sure that you include a bibliography. This is a list of references usually found at the end of a piece of work.

- Make sure your work is correctly referenced both within a bibliography and at the point where the other person's ideas or words are used.

- Ask your coach or tutor if you need further guidance.

Appendix E - Action Plan checkpoints

If you are asked to construct an action plan, does it answer the following questions?

1. **Why am I doing this?**
   Establish the need.

2. **What do I hope to accomplish?**
   Define your objective(s) – be SMART:
   - Specific
   - Measureable
   - Achievable
   - Realistic
   - Time bound

3. **What is the value in what I am aiming to achieve?**
   Establish success criteria and quantify the benefits of the end result.

4. **How am I going to get there?**
   Consider steps, resources, stakeholders, timing, and prioritisation of tasks.

5. **What is it going to cost me?**
   Check budgets but also think about this in terms of time as well as money.

6. **When do I want to get there by?**
   Establish staged targets and a final deadline date.

7. **What can I do to improve it?**
   Obtain relevant feedback at the start and throughout the process.

8. **How can I check if it's working?**
   Establish a clear process for periodically monitoring the plan's progress.

9. **What if I fail?**
   Consider possible obstacles. Have a contingency plan in place.

10. **What next?**
    Consider reviewing and adapting the plan for further use.

Appendix F - Assignment Checklist

Check and proof read your work carefully. Use the following checklist to help you:

Is your assignment presented correctly?	Tick
Have you used the CICM template for your assignment?	
Does your candidate number appear on each page?	
Has the CICM cover sheet been completed and attached to the front?	
Have you left it unbound with no plastics or folders?	
Is it A4 printed single sided and page numbered?	
Is the font size 10 verdana/open sans or larger?	
Is there double-line spacing or one and half-line spacing?	
Do you have an electronic copy of the assignment in a single document?	

Have you removed any sensitive data from your assignment?	Tick
Have you removed all personal information (e.g. names, email addresses)	
Have you removed sensitive organisational data (e.g. customer identification data)	
Have you used only your candidate number (and not your name)	

Is your content sufficient?	Tick
Have you answered **all** questions?	
Have you fully answered the question in each case?	
Have you thought widely about the question and placed the answer in context?	
Have you checked your answer against the mark scheme and grade criteria?	
If you have been asked to produce an action plan, is it SMART? (see appendix E for help)	
Have you considered more than one angle, showing balance in your answer?	
Have you showed practical application of knowledge?	
Have you used non routine / complex scenarios to demonstrate understanding?	
Have you considered different perspectives or approaches?	
Have you explained yourself clearly and exemplified work with brief examples?	
If you have used appendices, are they labelled and referred to in your answers?	
Have you stayed within the recommended word count?	

Have you fully referenced any sources of information?	Tick
Is there a clear distinction between your thoughts and words, and those of others?	
Have you referenced external authors in-text and in a bibliography?	

Is your written expression appropriate?	Tick
Have you used correct punctuation?	
Have you kept your audience in mind? Have you explained yourself sufficiently?	
Have you checked your spelling and grammar, using a computer spell checker to assist?	
Have you manually proof read your answers in full?	
Are your sentences too long or too short?	
Have you used any jargon or overused abbreviations?	
Have you given precise details or have you over-generalised?	
Have you provided enough evidence to support your argument(s)?	