



Chartered
Institute
of Credit
Management

CICM Professional Qualifications

Assignment learner guidance

Welcome

Tracey Turville
Awarding Body Co-ordinator



Tanya Clegg
Awarding Body Administrator

Dear Learner

Having completed some training, you have the chance to work on an assignment which is linked to a CICM Award. This provides you with the opportunity to:

- Put into practice what you have learned and demonstrate this to your employer.
- Extend your own learning and raise performance at work (see feedback from learners – Appendix A).
- Improve the effectiveness of your role.
- Gain a nationally recognised award and credit towards a CICM Diploma. ¹

This booklet aims to explain CICM assignments in more detail, how they are marked and important deadline dates. It also gives you help and advice on how to approach your assignments and how to get the best out of them. All CICM assignments follow the same arrangements and therefore once you have completed one, future awards should be plain sailing!

To get started first you need to register with the CICM and then request, from the Awarding Body, the assignment of your choice. Secondly, you need to find a coach to support you with the assignment – this could be your company coach or line manager. Alternatively, you could approach the CICM Learning Support Service who would find an experienced credit manager for you to work with (more about coaches later).

If you have any queries, please do not hesitate to get in touch. We are here to help.

Good luck with the assignment!

Kind regards

Tracey Turville

Tanya Clegg

¹ The UK Regulatory Authorities have accredited all CICM Awards on the Regulated Qualifications Framework (RQF).

CICM Assignments

Most CICM assignments have two or three sections that cover: principles, policy and/or practice. Working with a coach you complete an assignment which demonstrates that you:

- Understand the principles of effective practice.
- Know your company's expectations of how work should be carried out.
- Demonstrate effective practice and ability to make ongoing improvements.

Appendix F and G contain example of assignments and mark schemes. You will notice that the mark scheme gives guidance of the standard required for Level 2 pass and Level 3 pass, and indicates what constitutes a good pass and an excellent pass. There is some advice about this later in this booklet, along with sample script extracts in Appendix D. Also your coach will be able to provide advice on how to achieve each grade. Please ask them to get in touch if they require guidance.

National Occupational Standards

Relevant National Occupational Standards (NOS) provide useful reference as you prepare assignments. However please note that CICM qualifications do not involve NVQ-style assessment where you need to supply a portfolio of evidence to show how you meet NOS criteria. Instead you demonstrate your knowledge and skills by concise answers to assignment questions. For example in some cases, for example credit management 3-credit units, CICM asks you to compare your practice with specific NOS.

As a result, you will note that there are strict limits to the number of appendices that you can include in your assignment (see advice at the start of assignments and later in this booklet).

However National Occupational Standards are useful. A range of experts try to keep NOS up-to-date and therefore they outline best practice and relevant knowledge and skills. As a result, you will find it helpful to read relevant standards in order to challenge your thinking, knowledge and current practice, and check the consistency of your answers with National Occupational Standards. Follow the links from the CICM website to <http://nos.ukces.org.uk/Pages/index.aspx> to find relevant standards.

Time & credit value

Most learners allow 3 – 6 months to complete an assignment, which equates to approximately 2 to 4 hours a week, including any training but this can vary, depending upon on the size of the assignment and your own abilities and availability for study.

On successful completion, you will gain a CICM Award and a credit certificate. Each unit is worth between 1 and 8 credits, depending upon the unit chosen. One credit is equivalent to 10 learning hours. These credits will be recorded on your CICM learning record and if you supply the Institute with your Unique Learner Number, on your national Learner Achievement Record.

You will need to accumulate at least 19 credits to gain a CICM Certificate. If you accumulate 37 credits or more, you may also gain a CICM Diploma. Please note that if you would like to progress to the CICM Level 5 Diploma in Credit Management you will need to gain Level 3 passes or exemptions for CICM knowledge units: credit management, business law, business environment and accounting principles. Please contact the CICM directly for more details of our qualifications or to request a copy of the syllabus.

Choice of units

CICM awards are available in a range of skills or specialised areas as shown below. The Institute develops new units in response to employer demand. Therefore if you have a new requirement, please get in touch.

Also check the syllabus carefully to ensure that your choice of unit fits your job role requirements and rules of combination for the qualification you are working towards (see www.CICM.com for recommended pathways).

Telephone collections (6 credits)	Rent collections (6 credits)
Negotiation & influencing (6 credits)	Collections team management (6 credits)
Customer relations & cash collections (6 credits)	General Money & Debt advice principles & practice (8 credits)
Applied business communications & personal skills (7 credits)	Debt Prioritisation & Collections Process Advice principles & practice (6 credits)
Business solutions through creative thinking (6 credits)	County Court Procedures & Enforcement Advice principles & practice (7 credits)
Credit Application Processing (3 credits)	Statutory Debt Solutions Advice principles & practice (8 credits)
Credit Risk Assessment (3 credits)	Non-statutory Debt Solutions & Budgeting Advice principles & practice (6 credits)
Cash Collections (3 credits)	Money & Debt advice call handling principles & practice (6 credits)
Debt Recovery (3 credits)	Payment Processing principles & practice (2 credits)
Introduction to High Court Enforcement (1 credit)	Debtor Call Handling principles & practice (5 credits)
Transfer up to High Court (2 credits)	Preparation for Debt Collection principles & practice (5 credits)
Writs of Control principles & practice (14 credits)	Debt Collection Operations Management principles & practice (10 credits)
Writs of Possession and Compulsory Purchase Orders principles & practice (11 credits)	Debt Collection Negotiation principles & practice (7 credits)
Less Common Writs (3 credits)	Debt Repayment Monitoring principles & practice (7 credits)
HCEO Fees and Accounting principles & practice (6 credits)	Debt Collection Case Management principles & practice (8 credits)

Fees

Assessment entry fee for 2016	£84.00
CICM awarding body one year registration as an affiliate 2016	£121.00
(optional)	
Learning Support Service coaching fee – Level 3 assignments	£90.00
Learning Support Service supervision fee – Level 3 re-submission	£90.00

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 gives you more detail as to what is expected in order to gain a pass (see example appendix F).
- **Use the Word document** – we recommend that you use the Word document provided to produce your finished assignment, with your answers appearing in the relevant box on the page. You can type directly into the answer box provided and the box will expand as required.
- **Follow the word count carefully** – You should not exceed this by more than 10%. A good technique is to ‘free write’ and then edit work down to the required word count, removing any superfluous words or content. Evidence can form part of an appendix although this is not expected. Appendices and the bibliography **do not** count towards the overall word count, however they should be carefully chosen and not be overly excessive or irrelevant.
- **Reference your work** – make sure that you note details of all the literature you have used in your research and reference this correctly. You should make a clear distinction between your words and those of an external source and add these references into a bibliography. See Appendix E for more guidance.
- **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, signed authority statement and assignment review.
- **Check your work thoroughly** – Critically appraise your work and proof-read it carefully before submission. The checklist in appendix B can help to guide you.
- **For re-submission of assignments** – please make it clear in your assignment work that has been added or amended.

How to get started

- Register with the CICM Awarding Body (unless you are already a member) through completion of a registration form. Registration lasts for a year during which time you automatically receive the benefit of membership of the Chartered Institute of Credit Management. This includes regular emailed information about learning opportunities and study advice.
- Inform the CICM Awarding Body of the unit that you intend to work towards. Email awardingbody@CICM.com. Telephone 01780 722909. We will explain how to get started, when, where and how to submit your assignment for marking.
- Once you have requested and received the current assignment from the CICM Awarding Body, find a coach to act as your mentor. This could be your line manager, a tutor or another person with experience in training or credit management. The CICM Learning Support Service can arrange, for a fee, an experienced credit manager to support you if you prefer (see below). Your coach will provide advice, check that you have fully completed each section, and verify that the assignment is your own work.
- Arrange a discussion with your coach and start the assignment with the aim to complete it by either, January, June or October. You should allow enough time to complete the assignment. Please see our website for assessment timetable http://qualifications.cicm.com/site/assets/files/1735/2016_2017_assessment_dates.pdf
- Check carefully that you understand about plagiarism and how this can be avoided (see advice in appendix E).
- Regularly send sections of work to your coach for feedback and 'ball-park' guidance on the level of answers.

Support Service assignment coach

If you cannot find a person to act as a coach for your assignment, you may be interested in working with an experienced credit manager through the CICM Learning Support Service. Your coach would provide telephone and email support and check your work before submission. You have access to 60 minutes of tutorial support (for 3 credit units) or 90 minutes (for 6/7 credit units), and additional support can be purchased. Contact the CICM Learning Support Service for current fees and to arrange a coach.

Tel: 01780 722901 or email: learningsupport@CICM.com

How to submit your assignment

- The CICM Awarding Body will send you an assessment entry form in October (for January submissions), April (for June submissions) and August for October

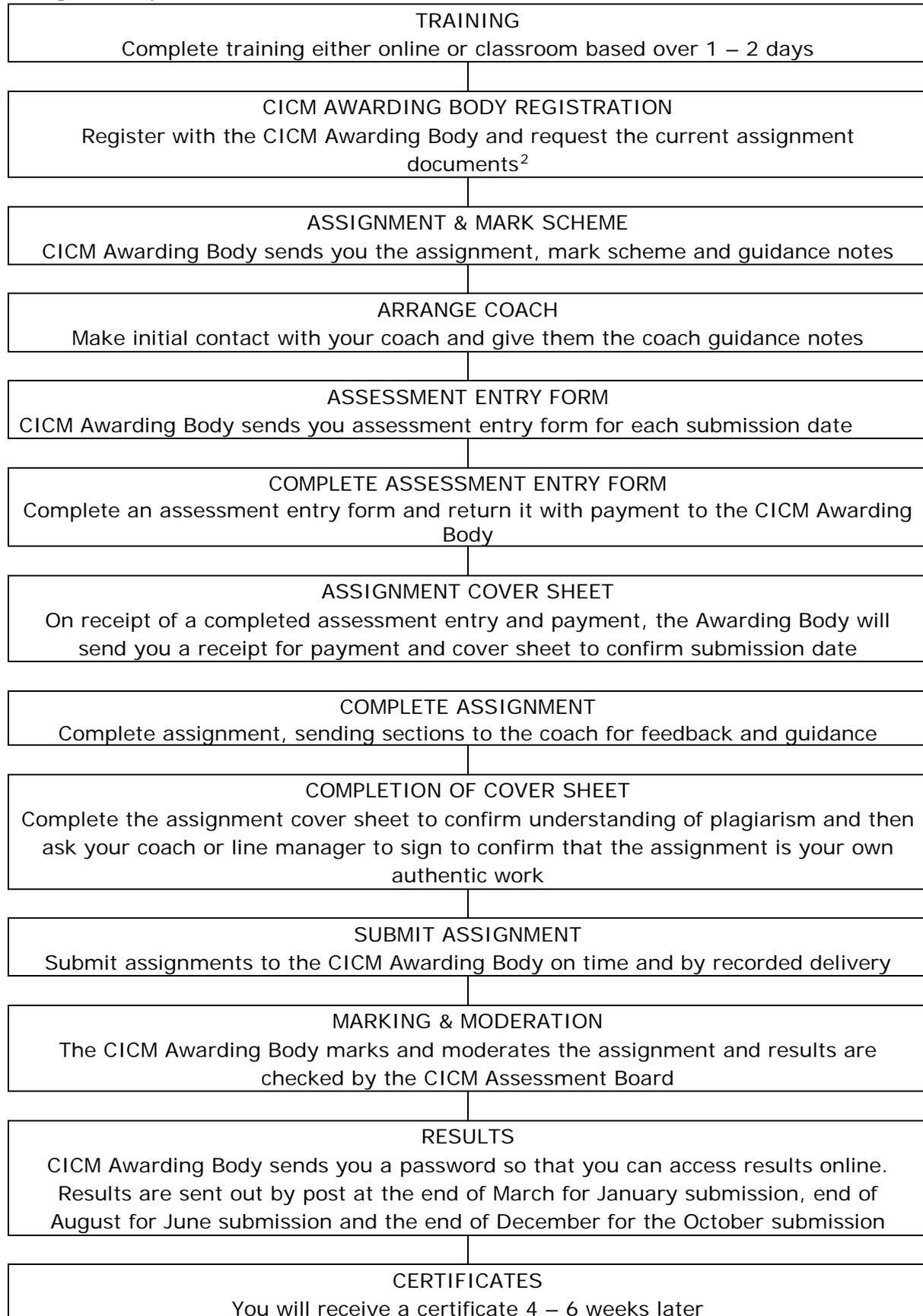
submissions, once you are registered. You then have approximately one month to complete and return the form if you intend to submit an assignment for marking. Please allow enough time if payment is through an employer to avoid late payment fees.

Deadline dates are confirmed on the entry form.

Late entry is available for a short period after the assessment entry deadline (2016 rate is currently set at a £30 higher fee).

- On receipt of your completed assessment entry form and payment, the CICM Awarding Body will send you a receipt for payment.
- The cover sheet on your assignment confirms the deadline date for submission and explain when and how you should send your work to the CICM Awarding Body.
- Send your completed assignment with the cover sheet to your coach or line manager so that they can confirm that the assignment is your own authentic work. Don't forget to submit the correct version of the assignment to CICM by email and by post. CICM will arrange for whichever assignment they receive to be sent for marking.
- Submit the completed work to the CICM Awarding Body by a track or trace delivery service by the deadline date marked on the cover sheet. Remember to follow the guidance on format (appendix B) to protect the environment and reduce administration.
- Approximately ten days prior to the results being issued the CICM Awarding Body remind you of the process for accessing your results online. These will also be posted to you.
- You will receive your results at the end of March for January submissions, the end of August for June submissions, and the end of December for the October submissions. Certificates follow a few weeks later.
- The following diagram on page 8 summarises this process.

Assignment process



² Sometimes company learning co-ordinators collect registration forms and return them in a batch with a single payment and issue assignments

How to work with your coach

Coaches can only help if you keep in touch regularly and show them your work. If possible find a coach before you undertake any training and make sure that they are fully briefed about the award and their responsibilities. The CICM Awarding Body can supply advice and runs coach workshops for CICM qualifications.

What to expect from your coach

Coaches are familiar with CICM processes and are usually experienced practitioners, therefore they can:

- Advise on CICM registration, assessment entry and assignment submission.
- Provide guidance on who to contact if you have a particular assessment requirement, for example due to dyslexia.
- Help you plan a programme of work so that you complete the assignment on time.
- Explain the mark scheme and what would be expected for each grade.
- Discuss assignment questions and potential approaches.
- Recommend books and sources of information for the principles and policy sections of the assignment.
- Clarify plagiarism and provide guidance on how it can be avoided.
- Check that you have properly referenced your work and have included a bibliography at the end of your assignment (see later guidance on plagiarism and referencing).
- Review your answers to check that you have adequately covered the questions and have demonstrated a good standard of English.
- Help you assess the quality of your answers through brief feedback on any work that you send them.
- Support your learning with suggested improvements to language and presentation and brief recommendations of additional areas that you could cover.

- Verify to CICM Awarding Body that the assignment is your own authentic work.

However, there are limitations to the extent that a coach can help you. Firstly, they cannot supply you with sample answers or examples of other people's work because the assignment should be your own authentic work. In addition, they can only provide a tentative suggestion of the level of your answer, e.g. Level 2 pass or Level 3 pass, because final grades are dependent on the standard of your completed assignment and the judgement of the CICM examiners.

How to ensure that you avoid plagiarism

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

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

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.

Where tasks are intended to be individual tasks, you must write your assignment privately and not share it with other students because this could encourage plagiarism.

See Appendix E for more detail regarding what plagiarism is and how it can be avoided.

Interpreting levels

Level 2 pass

You will gain a Level 2 pass if you answer questions briefly and use basic examples.

Level 3 pass

For a Level 3 pass you need to answer in detail and include some good examples. Also, the examiner will look for evidence that:

- You are involved in fairly complex areas of work.
- You have a good understanding of your role in relation to the whole organisation.
- You interrelate with other sections or departments to address issues.

Good Level 3 pass

To gain a good Level 3 pass you will need to:

- Answer using clear and precise language.
- Think about the question more widely, for example if you work in consumer credit management you might consider how techniques differ in trade or export credit management.

Excellent Level 3 pass

Distinction assignments develop answers further to demonstrate:

- Clear judgement and evaluation.
- Good technical understanding.
- Well chosen examples.

Level 4

A person working at Level 4 would have an excellent understanding of their area of work and its context (both internally and in relation to other organisations). Also they would be able to review processes and implement change. Learners who achieve a Level 3 distinction would be thinking at this level.

Planning for success

It is worth thinking through aims before contacting your coach. Appendix A might help with this. Also, a record sheet such as Appendix C keeps work on track and makes sure that you meet all deadlines. It records the following:

- Registration with the CICM Awarding Body – important to gain the benefits of membership and receive assessment entry forms automatically.
- Receipt of assignment and mark scheme.
- Receipt of an assessment entry form, that this has been completed and returned with payment before the deadline date.
- Receipt of a cover sheet from the CICM Awarding Body with date for submission.
- Submission of assignment.
- Progress and dates of:
 - Initial contact
 - Work sent to your coach and returned
 - Sections completed
 - Cover sheet completed and signed by coach
- Final result

Use of your personal 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 at www.gov.uk. There is a link available on our website: <https://www.gov.uk/government/publications/learning-records-service-the-plr-for-learners-and-parents>

Further advice

The following appendices include feedback from learners, sample script extracts and record forms, sample assignments and guidance on referencing. We hope that these are useful. If you have any queries, please do not hesitate to get in touch.

Good luck!

Tracey and Tanya.

Telephone 01780 722909. Email: awardingbody@CICM.com.

Appendix Index

Appendix A – Learner feedback

Appendix B – Assignment checklist

Appendix C – Record sheet

Appendix D – Sample script extracts

Appendix E – Guidance on plagiarism and referencing

Appendix F – Example assignment, cover sheet and mark scheme

Appendix A

Feedback from CICM assignments

98% pass rate in telephone collections pilot with Orange (now EE) and RBS (124 learners) – majority at Level 3. Units available in telephone collections, negotiation and influencing and collections team management linked to CICM Training courses.

Examples of positive learner feedback

Raised performance

'Small changes in behaviour, attitude and techniques have made a noticeable improvement'

'I have more than doubled my collection rates over the last 6 months'

'My skills and results improved consistently over the month'

Improved skills

'My extra knowledge helps me in explanations and negotiations'

'I feel I can be more assertive on my calls and my manager has noticed this'

'I am less defensive now and use an apology and empathy to secure payment'

'I can get past 'gatekeepers' now to speak to the person I need to'

'I am better at finding realistic solutions for customers'

'Now I adapt the way that I chase debt'

Increased effectiveness

'I get involved less in drawn out disputes'

'Now I treat all debtors differently using different angles to keep them as customers'

'I can use empathy as a negotiation tool now rather than being just sympathetic and getting nothing in return'

Raised self-awareness

'I recognise my weaknesses and am taking steps to address these'

'I am trying hard not to make the same mistake again'

Greater motivation

'Now I am more interested in my work and plan to contribute to process improvements'

'I'm striving now to bring my payment performance up to company standards'

'I will sit with somebody with higher payment performance to try to improve'

Praise for CICM Training

'Training was fun – like a breath of fresh air and I took a lot away from it'

'The training has given me skills to use which I have put into practice'

Appendix B

Assignment checklist

Is your assignment presented correctly?	Tick
Have you used the Word document provided to produce your assignment?	
Have you typed your answers in the boxes in the Word document? Remember, the boxes expand as you type.	
Does your candidate number appear on each page?	
Have you checked you have not disclosed your name?	
Is it A4 printed single sided and page numbered?	
Has the CICM cover sheet been completed and attached to front? (See Appendix F for example).	
Have you left it unbound with no plastics or folders?	
Ideally is there double-line spacing or one and half-line spacing?	
Ideally is the font size 11 Arial or larger?	
Ideally is there sufficient margin of 2.5 – 3 cm to the left?	
Do you have clearly titled headings? – Bold rather than underlined	
Have you followed Data Protection protocol by deleting customer names and bank details when supplying evidence?	
If re-submitting your assignment for marking, have you clearly identified new or amended work?	
Have you kept an electronic copy of the assignment?	

Is your content sufficient?	Tick
Have you answered all questions? You will not be able to achieve a pass if any of the compulsory questions are incomplete.	
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 overall grade criteria descriptions?	
Do you need to read more? Should you include more information or discussion?	
Have you provided enough evidence to support your argument(s)?	
Is there any unnecessary repetition?	
Have you explained yourself clearly and exemplified work with brief examples?	
Have you included appendices that are absolutely necessary because they provide substantive evidence for the report? There is a limit of 20 pages for appendices but these should ideally be a lot smaller	
Are any appendices referred to specifically in the text?	
Could information in the appendices be omitted, condensed, summarised or included within the answer itself?	
Is the assignment within 10% of the allowed word count?	

Have you fully referenced any sources of information?	Tick
Has a reference list or bibliography been included? Check that it is written in the correct format	
Have you referenced in-text?	
Does your in-text referencing correspond to your bibliography? Also is every reference cited in your bibliography located in your text?	
Have you used a consistent referencing style (author, date system) such as Harvard?	
Is there a clear distinction between your thoughts and words, and those of the author(s) you have read and cited?	

Is your written expression appropriate?	Tick
Have you used correct punctuation? – Read your document aloud and note the places where you pause naturally and punctuate accordingly	
Have you kept your audience in mind? Have you said all that you need to say so that your reader can understand, or are you assuming that they will 'know what you mean'?	
Have you checked your spelling? Have you read through your assignment and not just relied on a computer spell checker?	
Are your sentences too long or too short?	
Have you used any jargon or overused abbreviations?	
Have you over-generalised rather than given precise details, e.g. 'there are many' - how many precisely?	

Submission of assignment.	Tick
Don't forget to submit the correct version of the assignment to CICM by email and by post. CICM will arrange for whichever assignment they receive to be sent for marking.	

Appendix C

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 assignment³

When I hope to complete the assignment

When I hope to send answer to Q1

Feedback

Record email contact below

³ Contact Tracey Turville, CICM Awarding Body for advice if you require a reasonable adjustment to the assessment, for example because you are dyslexic. Tel: 01780 722909. Email: tracey.turville@cicm.com)

Appendix D

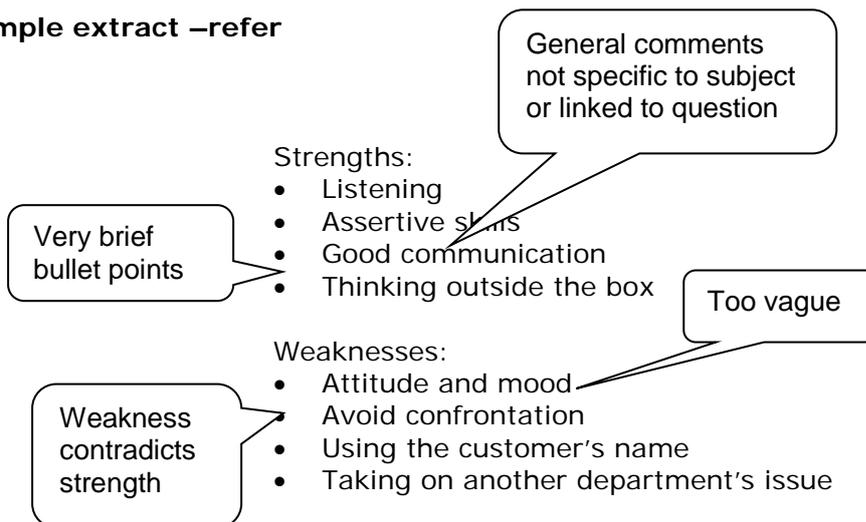
Sample assignment scripts

Please find below excerpts from CICM scripts, which demonstrate some of the requirements necessary to achieve a Level 2 or 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

Example extract –refer



Example extract - Level 2 pass

Some expansion to point made

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.

Scenarios suggests strengths although specific skills not discussed in answer

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.

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.

Not relevant to the question

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 dept that is being accrued (protecting my job and future)

Weaknesses

Aware of personal weakness

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.

No evaluation of this weakness

Customers who cry

For some reason I am unable to deal with customers that cry and find it very hard to stay focussed. 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.

Weakness partially evaluated with some context

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.

Example extract - Level 3 pass

Strengths:

1. Assertive

I feel I am assertive on my query resolution 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.

Links strength to subject of query resolution

Several points made without repetition

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

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.

Use of examples show context, application and differing approach

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.

Valid textbook technique applied and explained

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

Evaluates why weaknesses occurs

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.

Balanced
range of
strengths &
weaknesses

Personal
action plan
to improve
weaknesses
shows
autonomy
within
limited
parameters

Self analysis
and reflection

Appendix E

What is Plagiarism?

Plagiarism is where a person knowingly, or unknowingly, attempts to pass someone else's work off as his or her own. Even if they have changed some of the original words or original structure this would still be classed as plagiarism.

Example

When a student is able to see the work of another student and uses it to supplement their own work in some way.

Plagiarism occurs when a person uses another person's work or ideas and claims that they are their own. Plagiarism can take the form of direct, word-for-word copying or the theft of the substance or idea of the work. To avoid plagiarism you must ensure that you correctly reference any paraphrases or quotations used within your work and not share individual assignment work with other students.

Examples of what constitutes plagiarism

- A learner who copies an encyclopaedia entry and adjusts the words slightly is guilty of plagiarism.
- Where a person fails to make clear distinctions between their own commentary and views, quotations, and commentary of others, by clearly referencing them as such.
- Where a person uses the quotations, ideas or comments of another person, but fails to reference them correctly because they cannot remember the original source of the information.
- Where the work of one person is passed 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 and what will constitute an act of plagiarism
- While conducting your research and making notes, always distinguish what are your own comments from that 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. This will make referencing much easier and less time consuming
- Make sure your work is correctly referenced both at the point where the other person's ideas or words are used and within the bibliography. Refer to guidance on referencing section (below) for information on how to do this. Also make sure that you include a bibliography
- Do not share your written answers with another candidate because this would encourage plagiarism
- Ask your coach or tutor if you need further guidance.

Referencing

It is important to avoid plagiarism by identifying clearly what is your work and what is the work of another author.

Referencing is made

- in the text
- in the bibliography

This enables the reader to refer to the original text.

Within text

If you refer to another person's idea, state their name and the year they published, e.g.

- Lashley and Best (2003) stated that it is important and common courtesy to give credit to the original authors . . .
- If you quote directly from the author, indent the passage and refer to the page that the quote is taken from, for example,

'To attempt to take the credit for someone else's work, and present it as your own is known as 'plagiarism'.' (Lashley and Best, 2003: 190)

In the bibliography

List by publications author's surnames and year of publication alphabetically.

Example

Lashley, C and Best, W (2003) *12 Steps to Study Success*, Continuum, London

From a book

- 1 Surname and initial of author
- 2 Date of publication (in brackets)
- 3 Title of book (in italics)
- 4 Publisher
- 5 Place of publications

Example

Card, F. (2004) 'The CCA gets an overhaul', in *Credit Management*, March 2004 pp 34-36

From a journal

- 1 Surname and initial of author
- 2 Date of publication (in brackets)
- 3 Title of article (in inverted commas)
- 4 Title of journal (italics)
- 5 Publications details – volume (year) number (issue)
- 6 Page numbers of the whole article.

Appendix F



Chartered
Institute
of Credit
Management

SAMPLE

Telephone Collections assignment

6 credits submitted towards CICM L2/L3 Diploma in Credit Management

Assignment

Please complete the authentication statement (overleaf) and return this cover sheet with your assignment. Examiners will not mark work until this is received. You will need your coach or line-manager to witness that the assignment is your own work.

We advise that your assignment sent be submitted by recorded delivery to CICM Awarding Body, The Chartered Institute of Credit Management, The Water Mill, Station Road, South Luffenham, Oakham, LE15 8NB. The CICM also requires a copy of your assignment to be emailed in word or pdf format to CICM.Assignments@CICM.com. Any assignment *not* received by *post* on or before the last day for submission will not be marked even if an emailed copy is received. Please retain a copy in case your work is lost in the post.

For overseas candidates only, an email copy of your assignment must be received by the last day of submission.

Next submission dates: 13 January 2014 9 June 2014 6 October 2014

Candidate name _____ Company name _____

Candidate no. _____ Telephone no. _____

Complete this cover sheet and have the completed assignment witnessed by someone other than a family member e.g. line manager.

Is this your first submission Yes/No *please delete*

If the answer to the above question is no, please indicate the date you last submitted the assignment _____

Awarding body use only

Date received _____

Signature _____

Receipt sent _____

NB Data Protection

Please protect your customer and delete customer names and bank details when supplying evidence for the assignment.

Authentication statement

Candidate name _____

Candidate number _____

Assessment title _____

The following statements must be completed and signed before work can be marked.

Is the first time that you have submitted the assignment? Yes/No *please delete*

If the answer to the above question is no, please indicate the date you last submitted the assignment _____

Please note that you can resubmit amended work only to a maximum of one occasion and on payment of the appropriate fee

Candidate's statement - *Please read the following statements and tick if you understand/agree.*

Plagiarism occurs when a person uses another person's work or ideas and claims that they are their own. Plagiarism can take the form of direct, word-for-word copying or the theft of the substance or idea of the work.

It is plagiarism if I attempt to pass someone else's work off as my own, even if I have changed some of the original words or structure or the originator of the work has given their permission.

It is plagiarism if I do not make a clear distinction between my own commentary and the views, quotations and commentary of others by clearly referencing them as such.

It is plagiarism if I use quotations, ideas or comments of another person, but fail to reference them correctly because I can't remember the original source of the information.

I understand that if I work with another on the assignment, I must clearly mark the sections of work, which were prepared together and identify the sections which are my work.

I understand that to avoid plagiarism I must ensure that I correctly reference any paraphrases or quotations used within my work and must not share my written assignment work with another CICM learner.

I understand that if the examining team are concerned that there is plagiarism in my work, or that I may have encouraged plagiarism, they will ask for a report from my witness and me and that the case will be heard by the CICM Assessment Board.

I understand that I should not share my written answers with another candidate because that would encourage plagiarism

I confirm that I understand the meaning of plagiarism and that the attached assessment is my authentic work.

Name _____ Signed _____

Date _____

Witness statements

The following statement should be completed and signed by a person who is able to confirm that the attached assignment is your authentic work, such as your assignment coach, trainer or line manager who is not a relative.

Witness name _____ Position _____

Signed _____ Daytime tel _____ Date _____

Witness statement checked by _____ Date _____
(office use only):

	Refer	L2 Pass	L3 Pass	Good L3 Pass	Excellent L3	Examiner	Comment	Moderator	Comment
A Principles									
1	0-1	2	3-4	5	6				
2	0-1	2	3-4	5	6				
3	0-1	2-3	4-5	6-7	8				
4	0-3	4-6	7-9	10-12	13-15				
B Policy									
5	0-2	3-4	5-6	7-8	9-10				
6	0-2	3-4	5-6	7-8	9-10				
7	0-2	3-4	5-6	7-8	9-10				
C Practice									
8	0-2	3-4	5-6	7-8	9				
9	0-1	2-3	4-5	6-7	8				
10	0-2	3-4	5-6	7-8	9-10				
11	0-1	2-3	4-5	6-7	8				
Totals									

Comments:**Grade criteria****Refer (0-30%)**

Achievement reflects the ability to select and use **some relevant understanding, skills and procedures** to address **straightforward problems**. It includes the ability to **follow straightforward instructions and procedures** subject to **overall direction or guidance**.

Level 3 pass (50-64%)

Achievement reflects the ability to identify and use relevant understanding, methods and skills to address problems that while well defined have a **measure of complexity**. It includes taking responsibility for **initiating and completing tasks and procedures** as well exercising autonomy and judgement **within limited parameters**. It reflects awareness of different perspectives or approaches within an area of study or work.

Level 2 pass (30-49%)

Achievement reflects the ability to select and **use relevant understanding, ideas, skills and procedures** to address straightforward problems. It **includes taking responsibility for completing tasks and procedures** and **exercising autonomy and judgement** subject to **overall direction or guidance**. It reflects awareness of the **information that was relevant** to the area of study.

Good Level 3 (65-74%)

Achievement reflects the ability to identify and use well relevant understanding, methods and skills to address problems that have a measure of complexity. It includes taking responsibility for initiating and completing tasks and procedures as well exercising autonomy and judgement. It reflects awareness of different perspectives or approaches within an area of study or work.

Examiner's mark: _____

Examiner's signature: _____

Final mark _____ Grade _____

Signed (moderator) _____

Date _____

Excellent Level 3 (75% and over)

Achievement reflects the ability to tackle **broadly defined tasks and problems** that are **complex and non-routine**. It requires **autonomy, judgement and self-directed learning** with **responsibility from courses of action**. It requires **practical, theoretical or technical understanding** to tackle tasks and problems that are **complex and non-routine**. It includes awareness of **different perspectives or approaches** within area of study, and the **nature and approximate scope** of study or work.

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SAMPLE

Telephone Collections

6 credits submitted towards CICM L2/L3 Diploma in Credit Management

CICM Candidate no. _____

Section A Principles

This section of your assignment aims to demonstrate that you understand the principles of effective telephone communications and can resolve cash collections problems in ways that minimise damage to customer goodwill.

Complete the form below following carefully the guidance on word limits. Supporting evidence should be attached as appendices (maximum 12). Appendices are not included in the word count, however, they should be referenced carefully in your answer, e.g. Appendix A. There are a total of 11 questions and guidance at the end of the form and each question on how each will be marked.

1. Explain the advantages and limitations of telephone communications for cash collections in relation to any organisations you work for.

S A M P L E

(6 marks) Maximum 200 words

Mark Scheme

	refer	L2 pass	L3 pass	Good L3 Pass	Excellent L3 Pass
A	Principles				
1	Limited description or only one aspect considered. Limited coverage of Level 2 assessment criteria.	Brief description explanation of advantages and limitations. Adequate coverage of Level 2 assessment criteria.	Good explanation of advantages and limitations. Adequate coverage of Level 3 assessment criteria.	Good explanation and evaluation of advantages and limitations, demonstrating awareness of different approaches and context.	Excellent explanation and evaluation, demonstrating good awareness of different approaches and context, and explanation supported with reasoned arguments and evidence.
	0-1	2	3-4	5	6

2. Identify factors that influence success with collections calls.

S A M P L E

(6 marks) Maximum 200 words

Mark Scheme

	refer	L2 pass	L3 pass	Good L3 Pass	Excellent L3 Pass
A	Principles				
2	Few factors identified. Limited coverage of Level 2 assessment criteria.	Good explanation of factors. Adequate coverage of Level 2 assessment criteria.	Good explanation of factors in relation to internal and external relationships that shows awareness of different perspectives. Adequate coverage of Level 3 assessment criteria.	Very good description of techniques which demonstrates practical, theoretical and technical understanding, and awareness of different approaches and context.	Excellent description of techniques demonstrating practical, theoretical & technical understanding. Explanation supported with reasoned arguments and evidence Good awareness of different approaches, context, and scope of work.
	0-1	2	3-4	5	6

3. Evaluate your strengths and weaknesses regarding telephone collections.

S A M P L E

(8 marks) Maximum 400 words

Mark Scheme

	refer	L2 pass	L3 pass	Good L3 Pass	Excellent L3 Pass
A	Principles				
3	Brief list of strengths and weaknesses or only one aspect considered. Limited coverage of Level 2 assessment criteria.	Brief explanation of strengths and weaknesses. Adequate coverage of Level 2 assessment criteria.	Good evaluation of strengths and weaknesses that shows awareness of different perspectives. Adequate coverage of Level 3 assessment criteria.	Very good evaluation of strengths and weaknesses, demonstrating awareness of different approaches & context.	Excellent evaluation, demonstrating good awareness of different approaches and context, and explanation supported with reasoned arguments and evidence.
	0-1	2-3	4-5	6-7	8

4. Describe and explain the telephone techniques that you could use to maximise the effectiveness of your collections call.

S A M P L E

(15 marks) Maximum 600 words

Mark Scheme

	refer	L2 pass	L3 pass	Good L3 Pass	Excellent L3 Pass
A	Principles				
4	Brief description of telephone techniques. Limited coverage of Level 2 assessment criteria.	Good description of telephone techniques and some explanation that shows some understanding of approaches. Adequate coverage of Level 2 assessment criteria.	Good description and explanation of techniques that shows awareness of different approaches. Adequate coverage of Level 3 assessment criteria.	Very good description of techniques which demonstrates practical, theoretical and technical understanding, and awareness of different approaches and context.	Excellent description of techniques demonstrating practical, theoretical & technical understanding. Explanation supported with reasoned arguments and evidence Good awareness of different approaches, context, and scope of work.
	0-3	4-6	7-9	10-12	13-15

Section B Policy

This section aims to demonstrate that you know how to make organise and manage telephone collections calls.

5. With reference to company policy, prepare guidance notes on how to organise your collection calls, including advice on grouping, timing, prioritising and conducting calls.

S A M P L E

(10 marks) Maximum 400 words

Mark Scheme

	refer	L2 pass	L3 pass	Good L3 Pass	Excellent L3 Pass
B	Policy				
5	Brief description of how to organise calls. Limited coverage of Level 2 assessment criteria.	Good description of how your company expects calls to be made and some explanation. Adequate coverage of Level 2 assessment criteria.	Good description and explanation of how calls should be organised with awareness of company policy. Adequate coverage of Level 3 assessment criteria.	Very good description and explanation of how calls should be organised which demonstrates practical, theoretical and technical understanding, and awareness of diff perspectives & context.	Excellent description of challenges and explanation of solutions which demonstrates practical, theoretical and technical understanding. Explanation is supported with reasoned arguments and evidence. Good awareness of different approaches, context, and scope of work.
	0-2	3-4	5-6	7-8	9-10

6. Identify common excuses for late payment and explain how you would respond. Present your answer in a format that would be beneficial to your organisation.

S A M P L E

(10 marks) Maximum 400 words

Mark Scheme

	refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass
B	Policy				
6	Few or no common excuses noted or no acceptable responses made.	A list of the more common excuses noted with some attempt at making a reasonable response.	Good list of excuses with acceptable responses for each. Answer in a format that would benefit the organisation.	Good list of excuses, including less common ones, in acceptable format, along with a range of responses that show context.	Wide range of common and less usual excuses, along with suitable responses showing context and differences in approach. Answer in a format that benefits the organisation.
	0-2	3-4	5-6	7-8	9-10

Examples of evidence

A crib sheet for reference whilst making calls.

A PowerPoint presentation with notes for a training talk.

Suggested revision of existing guidance with explanatory notes.

7. Identify reasons for non-payment and produce an action plan to suggest how these could be resolved.

S A M P L E

(10 marks) Maximum 400 words

Mark Scheme

	refer	L2 pass	L3 pass	Good L3 Pass	Excellent L3 Pass
B	Policy				
7	<p>Identification of some reasons for non payment with a possible course of action.</p> <p>Limited coverage of Level 2 assessment criteria.</p>	<p>Good description of reasons for non payment and sensible solutions presented.</p> <p>Adequate coverage of Level 2 assessment criteria.</p>	<p>Good description and explanation of reasons for non payment that shows awareness of different perspectives with an appropriate action plan.</p> <p>Adequate coverage of Level 3 assessment criteria.</p>	<p>Good description and explanation of reasons for non payment which demonstrates practical, theoretical, technical understanding, and awareness of different approaches and context. Action plan includes appropriate SMART goals.</p>	<p>Excellent description and explanation of reasons for non payment demonstrating practical, theoretical and technical understanding. Explanation is supported with reasoned arguments and evidence. Good awareness of different approaches, context & scope of work. Action plan is SMART & comprehensive.</p>
	0-2	3-4	5-6	7-8	9-10

Section C Practice

This section aims to demonstrate that you can make effective telephone collections based on reflective practice.

8. Demonstrate effective telephone collections over a period of at least a month (compile evidence to explain your approach, summarise the contents of your calls and outcomes).

S A M P L E

(9 marks) Maximum 400 words

Mark Scheme

	refer	L2 pass	L3 pass	Good L3 Pass	Excellent L3 Pass
C	Practice				
8	Brief summary of calls. Limited coverage of Level 2 assessment criteria.	Good summary of calls and some explanation that shows some understanding of approaches. Adequate coverage of Level 2 assessment criteria.	Good description and explanation of calls that shows awareness of different approaches. Adequate coverage of Level 3 assessment criteria.	Very good description of calls which demonstrates practical, theoretical and technical understanding, and awareness of different approaches and context.	Excellent description of calls which demonstrates practical, theoretical and technical understanding. Explanation is supported with reasoned arguments and evidence, and there is good awareness of different approaches, context, and the scope of their work.
	0-2	3-4	5-6	7-8	9

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9. Identify any techniques used that were successful and explain the reasons for your choice.

S A M P L E

(8 marks) Maximum 200 words

Mark Scheme

	refer	L2 pass	L3 pass	Good L3 Pass	Excellent L3 Pass
C	Practice				
9	<p>Brief description of techniques.</p> <p>Limited coverage of Level 2 assessment criteria.</p>	<p>Good description of techniques with action plan and some explanation that shows some understanding of approaches.</p> <p>Adequate coverage of Level 2 assessment criteria.</p>	<p>Good description of techniques that highlights focus on customer relationships enhancement and demonstrates ability to determine, adapt & use appropriate methods and skills.</p> <p>Adequate coverage of Level 3 assessment criteria.</p>	<p>Very good description of techniques that highlights focus on customer relationships enhancement and demonstrates ability to determine, adapt & use appropriate methods and skills.</p>	<p>Excellent description of techniques that highlights focus on customer relationships enhancement in complex, non-routine circumstances and demonstrates ability to determine, adapt & use appropriate methods & skills.</p>
	0-1	2-3	4-5	6-7	8

10. Evaluate your performance and assess how your approach and outcomes have evolved during this period.

S A M P L E

(10 marks) Maximum 200 words

Mark Scheme

	refer	L2 pass	L3 pass	Good L3 Pass	Excellent L3 Pass	
C	Practice					
10	Brief evaluation of performance. Limited coverage of Level 2 assessment criteria.	Some evaluation of performance. Adequate coverage of Level 2 assessment criteria.	Good explanation of the effectiveness and appropriateness of methods, actions and results and some awareness of evolution of approach. Adequate coverage of Level 3 assessment criteria.	Very good explanation of the effectiveness & appropriateness of methods, actions and results. Awareness of different perspectives & evolution of approach.	Excellent evaluation of the effectiveness and appropriateness of methods, actions and results, showing good awareness of different perspectives and evolution of approach.	
		0-2	3-4	5-6	7-8	9-10

11. Work with your colleagues, where relevant, to prepare an action plan to improve practice. You must write your answer independently.

S A M P L E

(8 marks) Maximum 400 words

Mark Scheme

	refer	L2 pass	L3 pass	Good L3 Pass	Excellent L3 Pass
C	Practice				
11	Some action points recorded. Limited coverage of Level 2 assessment criteria.	Brief action plan. Adequate coverage of Level 2 assessment criteria.	Relevant action plan with SMART goals. Adequate coverage of Level 3 assessment criteria.	Good action plan with SMART goals which shows initiative and the ability to initiate courses of action.	Excellent action plan which demonstrates autonomy, judgement and self-directed learning with responsibility for courses of action.
	0-1	2-3	4-5	6-7	8

Total 100 marks

Word count 3,800

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Advice on award of grades

Level 2 pass (30 – 49%)

You will gain a Level 2 pass if you answer questions briefly and use basic examples. You must gain minimum Level 2 pass marks for every question to gain an overall Level 2 pass

Level 3 pass (50 – 64%)

For a Level 3 pass you need to answer in detail and include some good examples to show that you have covered the stated learning outcomes.. Also, the examiner will look for evidence that you have a good understanding of the function in context.

Good pass (65– 74%)

To gain a good pass you will need to:

- Answer using clear and precise language.
- Use clear and well chosen examples.
- Understand the scope of your work, and organisational and legal requirements

Excellent pass (75% and over)

- For an excellent pass, in addition you will need to demonstrate:
 - Clear judgement and evaluation.
 - Good technical understanding.
 - Involvement in work which is complex and non routine.
-

Telephone collections

6 credits

Learning outcomes The learner will:		Assessment criteria LEVEL 2, H/502/0213 The learner can:		Assessment criteria LEVEL 3, Y/502/0130 The learner can:	
1.	Understand the principles of effective telephone communications to resolve cash collections problems in ways that minimise damage to customer goodwill	1.1	Explain the advantages and limitations of telephone communications for cash collections.	1.1	Assess the advantages and disadvantages of telephone communications for cash collections compared with other collections methods.
		1.2	Identify factors that influence the success of a collections call.	1.2	Explain factors that influence the success of a collections call.
		1.3	Describe techniques for maximising the effectiveness of a collections call.	1.3	Describe and explain techniques for maximising the effectiveness of a collections call.
		1.4	Explain how to deal professionally with an angry caller.	1.4	Explain how to deal professionally with a range of callers.
2.	Know how to organise and manage telephone collections calls.	2.1	Describe how calls are organised to maximise cash collection.	2.1	Explain how to organise calls to maximise cash collection.
		2.2	Describe a variety of techniques for dealing with excuses for late payment.	2.2	Explain a variety of techniques for dealing with excuses for late payment.
				2.3	Explain strategies for dealing with non-payment.
3.	Be able to demonstrate effective telephone collections based on reflective practice.	3.1	Work with a line manager to plan and record collections calls over a period of at least a month, describing and explaining approaches and outcomes.	3.1	Plan and record collections calls over a period of at least a month, describing and explaining approaches and outcomes.
		3.2	Identify techniques used that were successful.	3.2	Identify techniques used that were successful.
		3.3	Assess how approaches and outcome have evolved based on experience.	3.3	Work with colleagues, where relevant, to assess how approaches and outcome have involved based on experience and develop an action plan to improve practice.

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General Money and Debt Advice

Principles 3 credits Practice 4 credits

Candidate number _____

Complete the form below following carefully the guidance on word limits. Any supporting evidence should be attached as appendices (maximum 14). Appendices are not included in the word count; however, they should be referenced carefully in your answer, e.g. Appendix A. There are two sections to the assignment: Principles and Practice, with 13 questions in total. Guidance can be found at the end of each question as to how it will be marked.

Section A - Principles

This section of your assignment aims to demonstrate that you understand the principles of effective money and debt advice and can accurately assess and advise clients according to their personal circumstances.

1. Describe the organisation that you work for and explain your role and function within it.

S A M P L E

(4 marks) Maximum 200 words

Mark scheme

	Refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass
1	Limited or incomplete description of organisation, role and function. Level 2 assessment criteria partly covered.	Brief description of company, role and function. Level 2 assessment criteria covered.	Good description of company and explanation of role and function. Level 3 assessment criteria covered.	Good explanation of role and function, demonstrating awareness of context.	Excellent explanation and well exemplified, demonstrating good awareness of context.
	0	1	2	3	4

2. Assess common causes of personal debt in the UK. Include an outline of the common myths associated with the consequences of personal debt in your answer.

S A M P L E

(5 marks) Maximum 450 words

Mark scheme

	Refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass	
2	Limited description or assessment with no examples/figures cited. Level 2 assessment criteria partly covered.	Brief description of personal debt situation in UK with limited figures cited and short description of common causes and myths. Level 2 assessment criteria covered.	Assessment of common causes of personal debt in the UK. Accurate statistics quoted and outline common myths. Level 3 assessment criteria covered.	Good assessment of common causes of personal debt in the UK. Accurate statistics quoted with a good assessment of common myths demonstrating a good understanding of the wider issues of personal debt.	Excellent explanation and evaluation of common causes of personal debt in the UK, demonstrating good awareness and understanding of the wider issues. Extensive and accurate statistics quoted alongside a well structured assessment of common causes and myths.	
		0-1	2	3	4	5

3. Explain how **and** why it is important to establish the cause and extent of debt before you give advice. Consider appropriate strategies and techniques for doing so in your answer.

S A M P L E

(5 marks) Maximum 500 words

Mark scheme

	Refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass
3	Limited explanation given with few or no reasons and/or little or no discussion of appropriate strategies. Level 2 assessment criteria partly covered.	Good description with several valid reasons cited. Several valid and effective strategies identified. Level 2 assessment criteria covered.	Good explanation given supported by good reasoning. Some awareness of the context is demonstrated. Good description and explanation of techniques, showing awareness of different approaches. Level 3 assessment criteria covered.	Very good explanation given with well thought out and structured reasons cited. Good awareness of the context is demonstrated. Very good explanation of strategies for displaying empathy and encouragement to the client.	Excellent explanation given supported by well thought through and structured reasons. Excellent awareness of context is demonstrated. Excellent explanation of strategies for displaying empathy and encouragement to the client, demonstrating a practical and theoretical understanding. The importance of empowering clients is clearly explained and emphasised.
	0-1	2	3	4	5

4. Explain the meaning of the terms 'priority' and 'non priority' debt, giving appropriate examples of each.

S A M P L E

(4 marks) Maximum 250 words

Mark scheme

	Refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass
4	Limited description given or only one type considered. Level 2 assessment criteria partly covered	Brief identification of priority and non priority debt. Level 2 assessment criteria covered.	Good explanation of both priority and non priority debt with well structured reasoning with examples. Level 3 assessment criteria covered.	Very good explanation of priority and non priority debt. Well structured reasons with good quality examples given to support answer.	Excellent explanation of priority and non priority debt, demonstrating a thorough understanding. Excellent examples and reasons given in support of answer.
	0	1	2	3	4

5. Explain the importance of maintaining contact with creditors when experiencing financial difficulties.

S A M P L E

(5 marks) Maximum 450 words

Mark scheme

	Refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass
5	Limited description given. Level 2 assessment criteria partly covered.	Brief outline given. Level 2 assessment criteria covered.	Good explanation given demonstrating some awareness of the context. Answer is supported by some good reasoning. Level 3 assessment criteria covered.	Very good, well structured explanation, demonstrating good awareness of the wider context. Answer is supported by good reasoning.	Excellent, comprehensive and well structured explanation, supported by very well thought out and structured reasoning. Answer demonstrates very good awareness of the wider context.
	0-1	2	3	4	5

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6. Explain the key components of an effective personal budget. Include in your answer an explanation of why client expenditure may sometimes be below or above average.

S A M P L E

(5 marks) Maximum 500 words

Mark scheme

	Refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass
6	Limited description given and/or no reasons given for below or above average expenditure Level 2 assessment criteria partly covered.	Good description given of the key components including some reasoning for above or below average expenditure. Level 2 assessment criteria covered.	Good explanation given of the key components. Good explanation of reasons for below or above average expenditure, demonstrating some awareness of the context. Level 3 assessment criteria covered.	Very good explanation of the key components supported by well thought out and structured reasoning. Very good explanations of reasons for below or above average expenditure with a good variety of examples cited. Good awareness of the wider context is demonstrated.	Excellent, comprehensive explanation of the key components supported by very well thought out and structured reasoning. Excellent explanation of reasons for below or above average expenditure. Very good awareness of the wider context is demonstrated.
	0	1	2	3	4-5

7. Assess potential ways that clients may be able to:

a) maximise their income

S A M P L E

(2 marks) Maximum 250 words

b) reduce their expenditure

S A M P L E

(2 marks) Maximum 250 words

Mark scheme

	Refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass
7	Limited description and/or ineffective suggestions. Level 2 assessment criteria partly covered.	Good outline with some brief examples given. Level 2 assessment criteria covered.	Good assessment with several good examples. Good reasons given in support of answers, demonstrating judgement and some awareness of the context. Level 3 assessment criteria covered.	Very good explanation given with a variety of good examples. Well thought out and structured reasoning cited in support of answer. Good judgement and awareness of the wider context is demonstrated.	Excellent explanation given with a wide variety of examples. Clear and concise answer given with comprehensive reasons in support of answers. Excellent judgement awareness of the wider context is demonstrated.
	0	1	2	3	4

8. Explain potential liability issues in relation to personal debt and the importance of confirming your client's liability for debt when giving money and debt advice.

S A M P L E

(5 marks) Maximum 500 words

Mark scheme

	Refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass
8	Limited explanation given with little or no attempt to explain potential liability issues. Level 2 assessment criteria partly covered.	Good outline given of importance of establishing liability with basic and general description of liability issues. Level 2 assessment criteria covered.	Good explanation given of the importance of establishing liability for debt with some awareness of the context demonstrated. A good, accurate explanation of each potential liability issue given covering joint and several liability, death, misrepresentation, undue influence, guarantor and statute barred debts. Level 3 assessment criteria covered.	Very good explanation of importance of establishing liability for debt supported by well thought out and structured reasoning. Very good and accurate explanation of each of the liability issues, demonstrating a very good technical knowledge of this area. Joint and several liability, death, misrepresentation, undue influence, guarantor and statute barred debts are all covered.	Excellent explanation of importance of establishing liability for debt supported by well thought out and structured reasoning. Excellent explanation of liability issues demonstrating an excellent, thorough and accurate understanding of this area covering joint and several liability, death, misrepresentation, undue influence, guarantor and statute barred debts.
	0-1	2	3	4	5

9. Briefly explain the meaning of the following documentation and what is the consequence of ignoring these emergency situations.

a) warrant of control

S A M P L E

b) county court claim form

S A M P L E

c) summons for possession

S A M P L E

d) warrant of possession

S A M P L E

e) liability order

S A M P L E

f) statutory demand

S A M P L E

g) disconnection notice

S A M P L E

h) controlled goods agreement

S A M P L E

Total 8 marks (1 mark each) Maximum 100 words each.

Mark scheme

	Refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass
9	Limited explanation given with little or no attempt to explain sanctions. Level 2 criteria partly covered.	Brief description of the documentation, supported by some reasons for why this is an emergency situation. Level 2 criteria covered.	Good explanation of the documentation given supported by a good explanation of why this is an emergency situation. A good explanation of the potential sanctions is also included in the answer and what action a client should take, demonstrating some awareness of the context. Level 3 criteria covered.	Very good explanation of the documentation supported by a thorough and well structured explanation of why this is an emergency situation. A very good and technically accurate explanation of the sanctions supports the answer, demonstrating a good awareness of the context.	Excellent explanation of the documentation supported by thorough well structured explanation of why this is an emergency situation. An excellent, succinct and technically accurate explanation of the sanctions demonstrating a thorough knowledge of the subject and an excellent awareness of the context.
	0-1	2	3	4	5-8

10. Briefly explain the key debt solutions available to clients.

S A M P L E

(5 marks) Maximum 400 words

Mark scheme

	Refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass	
10	Limited list with no definitions given. Level 2 criteria partly covered.	Brief list of several debt solutions supported by a basic definition of each. Level 2 criteria covered.	Good list given, including the most common debt solutions. Good definitions given which demonstrates some technical knowledge of the area. Level 3 criteria covered.	Very good list provided, including a wide variety of possible debt solutions. Very good definitions given which demonstrates good technical knowledge of the area.	Excellent list provided, including all debt solutions. Excellent, well worded definitions given, demonstrating a very good technical knowledge of the area.	
		0-1	2	3	4	5

Total 50 marks

Principles unit % _____

Grade _____

Section B Practice

This section of your assignment aims to demonstrate that you can deliver effective money and debt advice based on reflective practice.

Please protect your clients and delete names and other personal details when supplying evidence.

11. Demonstrate how you have given different clients effective and appropriate money and debt advice. Include evidence of your dealings with 8 past clients and in each case:
- explain your general approach to the client's problems
 - outline the content of various communications and contact on behalf of the client
 - summarise the outcome.

S A M P L E

(24 marks) Word count is dependent upon the format of your evidence; make your answer as clear and succinct as you can.

Mark scheme

	Refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass	
11	Limited summary of contacts and outcomes and/or inappropriate advice. Level 2 assessment criteria partly covered.	Good summary of contacts and outcomes which shows the ability to deliver appropriate money and debt advice in a range of non-complex situations. Level 2 assessment criteria covered.	Explanations of contacts which show the ability to deliver appropriate money and debt advice in a range of situations and awareness of different approaches and context. Level 3 assessment criteria covered.	Good explanations of contacts which show the ability to deliver appropriate money and debt advice in a range of situations and demonstrate awareness of different approaches and context and practical, theoretical and technical understanding.	Excellent explanations of a wide variety of contacts which demonstrate practical, theoretical and technical understanding. Explanation is supported with reasoned arguments and evidence, and there is good awareness of different approaches, context, and the scope of your work.	
		0-6	7-11	12-15	16-17	18-24

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E: awardingbody@cicm.com

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12. Identify, from the 8 cases above, a range of successful contacts and discuss the techniques or strategies that you used, which in your opinion contributed to a successful outcome.

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(16 marks) Maximum 400 words

Mark scheme

	Refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass
1 2	Limited range of calls/contacts identified with little/no rationale for success. Level 2 assessment criteria partly covered.	Good outline of a range of calls/contacts with some strategies/techniques described. Level 2 assessment criteria covered.	Explanation of a range of calls/contacts with a good explanation of the strategies/techniques used. Level 3 assessment criteria covered.	Good explanation of a range of calls/contacts with a good explanation of the strategies/techniques used in support of the success of the call. Evidence of good awareness of the different approaches and context.	Excellent explanation of a range of calls/contacts with a very good explanation of strategies/techniques used. Evidence of very good awareness of the different approaches and context. Excellent reasons cited for the success of the call.
	0-4	5-7	8-11	12-13	14-16

13. Explain how your approach and ability to achieve successful outcomes for your clients have evolved as you have gained more experience in money and debt advice.

S A M P L E

(10 marks) Maximum 450 words

Mark scheme

	Refer	L2 pass	L3 pass	Good L3 pass	Excellent L3 pass	
13	Limited outline of approaches and/or little understanding of the impact of approaches on outcomes. Level 2 assessment criteria partly covered.	Outline of evolution of approach and outcomes for clients. Level 2 assessment criteria covered.	Explanation of the appropriateness of methods and actions which show an understanding of the relationship to outcomes and evolution of approach. Level 3 assessment criteria covered.	Good explanation of the appropriateness of methods and actions which includes an awareness of different perspectives and shows a good understanding of the relationship to outcomes and evolution of approach.	Excellent explanation of the appropriateness of methods and actions which includes a good awareness of different perspectives and shows an excellent understanding of the relationship to outcomes and evolution of approach.	
		0-2	3-4	5	6	7-10

Total 50 marks

Practice unit % _____ Grade _____

This assignment will help you demonstrate that you have achieved the learning outcomes below. You will gain a Level 2 or Level 3 pass depending on which assessment criteria you cover the best.

General Money and Debt Advice Principles

	Learning outcomes The learner will:		Assessment criteria. The learner can:		
			Level 2		Level 3
1.	Understand how to establish the cause and extent of personal debt	1.1	Describe common causes of personal debt.	1.1	Assess common causes of personal debt.
		1.2	Describe the importance of establishing the cause and extent of personal debt.	1.2	Explain why it is important to establish the cause and extent of personal debt.
2.	Understand how to compile an effective budget.	2.1	Describe key components of an effective personal budget.	2.1	Explain key components of an effective personal budget.
		2.2	Describe why household expenditure may be above or below average.	2.2	Assess reasons for household expenditure being above or below average.
		2.3	Identify common priority and non priority debts.	2.3	Assess the priority of common debts.
		2.4	Identify ways that people could maximise their income.	2.4	Assess ways that people could maximise their income.
		2.5	Identify ways that people could reduce their household expenditure.	2.5	Assess ways that people could reduce their household expenditure.
3.	Understand emergency situations in relation to money and debt advice.	3.1	Identify emergency situations when specialist advice is required	3.1	Explain emergency situations in relation to debt and money advice.

4.	Understand how to offer appropriate money and debt advice.	4.1	Describe techniques to ensure effective money and debt advice.	4.1	Assess techniques for effective money and debt advice.
		4.2	Outline liability issues in relation to personal debt.	4.2	Explain liability issues in relation to personal debt.
		4.3	Identify the main debt solutions.	4.3	Explain a variety of possible solutions for people in debt.
		4.4	Outline the importance of maintaining contact with creditors.	4.4	Explain the importance of maintaining contact with creditors.

General Money and Debt Advice Practice

	Learning outcomes The learner will:		Assessment criteria. The learner can:		
			Level 2		Level 3
1.	Be able to establish the cause and extent of personal debt.	1.1	Gather information from a person to establish current levels of income and expenditure	1.1	Gather information to establish current levels of income and expenditure in a range of circumstances.
		1.2	Establish the nature and extent of personal debt.	1.2	Establish the nature and extent of personal debt in a range of circumstances
2.	Be able to provide money and debt advice based on reflective practice.	2.1	Help a person identify potential ways of maximising income.	2.1	Help people with a range of personal debt problems to identify ways of maximising income.
		2.2	Help a person identify potential ways of reducing expenditure.	2.2	Help identify ways of reducing expenditure in a range of personal circumstances.
		2.3	Help a person prioritise their debt.	2.3	Help a range of people to prioritise their debt.
		2.4	Provide general advice on how to deal with personal debt problems.	2.4	Advise a range of people on how to deal with their debt.
		2.5	Outline how their approach and outcomes have evolved as their experience in money and debt advice has increased.	2.5	Explain how approaches and outcomes have evolved as experience in money and debt advice has increased.

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T: 01780 727272

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Advice on award of grades

Level 2 pass (30 – 49%)

You will gain a Level 2 pass if you answer questions briefly and use basic examples. You must gain minimum Level 2 pass marks for every question to gain an overall Level 2 pass

Level 3 pass (50 – 64%)

For a Level 3 pass you need to answer in detail and include some good examples to show that you have covered the stated learning outcomes. . Also, the examiner will look for evidence that you have a good understanding of the function in context.

Good pass (65– 74%)

To gain a good pass you will need to:

- Answer using clear and precise language.
- Use clear and well chosen examples.
- Understand the scope of your work, and organisational and legal requirements

Excellent pass (75% and over)

For an excellent pass, in addition you will need to demonstrate:

- Clear judgement and evaluation.
 - Good technical understanding.
 - Involvement in work which is complex and non routine.
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