Professional Qualifications

Money & Debt Advice
Study Handbook
Useful contacts

Free advice on studying for CICM qualifications
Operates 9.00am – 5.00pm Monday-Friday
professionalqualifications@cicm.com
Tel: 01780 722909

Learning and Development co-ordination service
Tel: 01780 722909

Advice on any aspect of the assessment process
awardingbody@cicm.com

Exemptions & recognition of prior learning
exemptions@cicm.com

Advice on CICM membership
membership@cicm.com
Tel: 01780 722903

Membership subscriptions and accounts department
Tel: 01780 722908

CICM fax number
Fax: 01780 721333

CICM website
www.cicm.com

Chartered Institute of Credit Management
The Water Mill, Station Road, South Luffenham,
OAKHAM, LE15 8NB
Welcome to CICM Professional Qualifications – the flexible qualification pathway for credit, collections enforcement money and debt advice, debt management occupations. This handbook shows how to:

☑ Find the right course
☑ Benefit most from your studies

Through registration with the Chartered Institute of Credit Management (CICM), you have both the quality assurance of a nationally regulated awarding body and association with the largest professional body for credit management in Europe. This gives you access to a wealth of information and support.

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

Kind regards

Debbie Tuckwood
Director of Learning & Development
01780 722909
professionalqualifications@cicm.com

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The Chartered Institute of Credit Management (CICM) is Europe’s largest credit management organisation. The trusted leader in expertise for credit matters, it represents the profession across trade, consumer, and export credit, and all credit-related services.

Formed over 70 years ago, it is the only such organisation accredited by Ofqual and it offers a comprehensive range of services and bespoke solutions or the credit professional (www.cicm.com) as well as services and advice for the wider business community (www.cicm.com/resources/business-support/)

As an accredited awarding body, the CICM awards nationally recognised qualifications in credit management, debt collection, enforcement and money and debt advice (www.accreditedqualifications.org.uk)

In carrying out this role, the Institute establishes and maintains learning syllabuses, organises and quality controls every aspect and accredits centres that deliver CICM qualifications.

Ofqual regulation

The CICM is recognised by Ofqual to develop and award qualifications on the Framework of Regulated Qualifications (FRQ). In order to achieve this recognition the CICM has met a number of stringent conditions to ensure that assessments are reliable and fair and that our qualifications are valid.
CICM Money and Debt Advice qualifications have achieved accreditation against the Money Advice Service (MAS) Quality Framework for Initial Contact, Support Work and Advice Work. This means that learners who achieve these qualifications will have met recognised benchmark standards for the debt advice industry.

### Debt activity
<table>
<thead>
<tr>
<th>Principles &amp; practice units</th>
<th>Qualification titles</th>
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<tbody>
<tr>
<td><strong>Initial contact</strong></td>
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<tr>
<td>• General money &amp; debt advice</td>
<td>CICM Level 2 or Level 3 Certificate in Money and Debt Advice</td>
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<tr>
<td><strong>Support work</strong></td>
<td></td>
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<tr>
<td>• General money and debt advice</td>
<td></td>
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<tr>
<td>• Debt prioritisation &amp; collections process</td>
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<tr>
<td>• Money and debt advice call handling</td>
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<td>• General money and debt advice</td>
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<td>• Debt prioritisation &amp; collections process</td>
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<tr>
<td>• Money and debt advice call handling</td>
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<tr>
<td>• County Court procedures and enforcement advice</td>
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<tr>
<td>• Statutory debt solutions advice</td>
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<tr>
<td>• Non-statutory debt solutions and budgeting advice</td>
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</table>

CICM Money and Debt Advice qualifications are open to all and include a range of units which vary in size from three to four credits (one credit represents ten learning hours). Learners can complete any number of units in any order, although the Institute recommends specific pathways for learners who work in initial contact and support work or advice work.

**Unit awards**
Learners will receive an award certificate for each unit achieved. Each unit requires between two to three months of study. The money & debt advice awards are designed for people working in debt advice, counselling and those whom money and debt advice is a small part of their role.

**Certificate in Money & Debt Advice (19 credits)**
Level 2 & 3 Certificates demonstrate knowledge and skills in a range of money and debt advice areas. The certificate qualification establishes the level of competency for support work such as debt customer service advisors. The above table shows three sets of units which match the requirements of the MAS Quality Framework: general money and debt advice; debt prioritisation and collections advice; and money and debt advice call handling.

**Diplomas in Money & Debt Advice (37 credits)**
Level 2 and Level 3 Diplomas in Money and Debt Advice demonstrate expertise and detailed knowledge in money and debt advice. Learners need to accumulate at least 37 credits including a minimum of 20 credits from money and debt advice principles units and 10 credits from money and debt advice practice units. The Level 3 Diploma establishes the level of competency required for general debt advice roles such as money and debt advisors on the MAS Quality Framework.

www.cicm.com
Money and Debt Advice units

General Money and Debt Advice
The unit aims to develop knowledge of how to provide general money and debt advice.
- **Principles** 3 credits  
  Level 2 Y/504/0848  
  Level 3 H/507/0853
- **Practice** 4 credits  
  Level 2 D/507/0852  
  Level 3 Y/507/0851

Debt Prioritisation and Collections Process Advice
The unit aims to develop knowledge and skills of how to provide advice on debt prioritisation and the collections process.
- **Principles** 3 credits  
  Level 2 K/507/0854  
  Level 3 M/507/0855
- **Practice** 3 credits  
  Level 2 T/507/0856  
  Level 3 A/507/0857

Money and Debt Advice Call Handling
The unit aims to develop knowledge and skills in negotiation and money and debt advice call handling.
- **Principles** 3 credits  
  Level 2 F/507/0858  
  Level 3 J/507/0859
- **Practice** 3 credits  
  Level 2 A/507/0860  
  Level 3 J/507/0862

Non-Statutory Debt Solutions and Budgeting Advice
The unit aims to develop knowledge and skills of how to provide advice on non-statutory debt solutions and budgeting advice.
- **Principles** 3 credits  
  Level 2 L/507/0863  
  Level 3 R/507/0864
- **Practice** 3 credits  
  Level 2 Y/507/0865  
  Level 3 D/507/0866

County Court Procedures and Enforcement Advice
The unit aims to develop knowledge and skills of how to provide advice on County Court procedures and methods of enforcement.
- **Principles** 4 credits  
  Level 2 H/507/0867  
  Level 3 K/507/0868
- **Practice** 3 credits  
  Level 2 M/507/0869  
  Level 3 H/507/0870

Statutory Debt Solutions Advice
The unit aims to develop knowledge and skills of how to provide advice on statutory debt solutions.
- **Principles** 4 credits  
  Level 2 K/507/0871  
  Level 3 M/507/0872
- **Practice** 4 credits  
  Level 2 A/601/8641  
  Level 3 T/507/0873
Now you have decided to work towards Money & Debt Advice qualifications we would like to help you get started

• First choose the unit you would like to study first, see money & debt advice syllabus or CICM website for full choice.
• Register with the CICM (online or by phone).
• Contact the CICM to discuss your study options. Choices range from online training, supported or unsupported home study and in-company learning.
• Request your first assignment from the CICM awarding body
• Purchase your study materials
• Check to see if you are eligible for any exemptions or credit from similar qualifications
• Once registered, check the CICM monthly study updates to find out deadline dates for assessment entry.

• Visit www.cicm.com for FAQ’s to find answers to a wide range of qualification related questions.
• Have the chance to network with the best in credit through Twitter, CICM Credit Community on LinkedIn, CICM Roadshows and masterclasses
• Be part of a national branch network which organise activities including technical presentations, meetings and social events. Branches are valuable to learners as they encourage an exchange of views between people working in credit and provide a local network of help, advice and support for learners and members. Branch education officers can also be a helpful point of contact
• Gain recognition for your experience and qualifications through the CICM CPD scheme

Through CICM membership you will

• Gain access to a huge range of services and an up to date, influential information network (Credit Management magazine, monthly InBrief and Study Updates, Credit Management helpline, CICM index, Managing Cashflow Guides) to help build your knowledge and keep right up to date.
• Study CICM qualifications and gain discounts by applying for an NUS Extra card while you are studying giving you access to a range of exclusive discounts. Use it to make your money go further on books, clothes, sports stuff, CDs, travel, days out, gigs, eating out

You will also be able to apply for an NUS Extra card while you are studying giving you access to a range of exclusive discounts. Use it to make your money go further on books, clothes, sports stuff, CDs, travel, days out, gigs, eating out
Support with Learning

**Syllabus**
The syllabus for Money & Debt Advice qualifications can be found on the CICM website in the Qualification section www.cicm.com and in the regulatory authority’s website www.accreditedqualifications.org.uk. The units link to the National Occupational Standards (NOS) in the Money Advice Service (MAS) Quality Framework for individuals delivering debt advice (see syllabus Appendix A).

**Study Guide**
A study guide can be purchased through Amazon to support the CICM General Money & Debt Advice unit. The text has been written especially for the Institute and is a valuable resource as it covers the learning outcomes for the unit.

**Study Support**
Learners are not required to complete a package of learning in order to access the qualification. You can build knowledge and skills in a range of ways including your own in-company training.

**Supported home study**
This way of studying suits those who wish to receive some tutorial support. The CICM Credit Academy can arrange up to 90 minutes of coaching by email and telephone per module from an experienced money and debt adviser who will provide initial advice and support to complete the assignments.Creditacademy@cicm.com

**Wiseradviser courses**
If you work for an organisation which is a partner agency of the Money Advice Trust (MAT) you will be able to access free of charge a range of online and face-to-face courses which could support preparation for CICM assignments. MAT has tailored programmes for advice in England and Wales, Scotland or Northern Ireland ranging from an introduction to money and debt advice, to delivering advice by email and telephone, advice on insolvency and County Court debts, and advice on debts for specific areas such as utility bills, council tax, payday loans and mortgage arrears. Visit www.wiseradviser.org to find out more.

**Unsupported distance learning**
This is the cheapest and most flexible option, since no tutorial support is provided. As a minimum, you will need to purchase the CICM Money & Debt Advice study text and arrange for your line manager or coach to verify that your assignment is your own work.
The FRQ

The diagram below shows the position of CICM qualifications within the Framework of Regulated Qualifications (FRQ) and gives an indication of other qualifications that are broadly comparable in terms of level of outcome and the European Credit Framework (EQF) Level.

<table>
<thead>
<tr>
<th>Job Roles</th>
<th>FRQ Level</th>
<th>EQF Level</th>
<th>Credit Management related qualifications</th>
<th>Equivalent qualifications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Director, Senior Credit Manager</td>
<td>7</td>
<td>7</td>
<td>Masters in Administration (MBA)</td>
<td>Masters Degree Postgraduate Diplomas</td>
</tr>
<tr>
<td></td>
<td>6</td>
<td>6</td>
<td>UWL BA (Hons) 1 year top up Degree in Credit Management</td>
<td>Honours Degree BTEC Advanced Diplomas</td>
</tr>
<tr>
<td>Department Managers</td>
<td>5</td>
<td>5</td>
<td>CICM Level 5 Diploma in Credit Management CICM Level 5 High Court Enforcement</td>
<td>Foundation Degree Diploma of Higher Education Higher National Diplomas NVQs at Level 5</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>5</td>
<td>CICM Level 4 High Court Enforcement</td>
<td>Certificate in Higher Education NVQs at Level 4 Higher National Certificates</td>
</tr>
<tr>
<td>Senior Credit Controllers, Team Leaders,</td>
<td>3</td>
<td>4</td>
<td>CICM Level 3 Diploma in Credit Management CICM Level 3 Diploma in Debt Collection CICM Level 3 Diploma in</td>
<td>A Level BTEC Nationals NVQs at Level 3 14-19 Diploma - Advanced</td>
</tr>
<tr>
<td>Credit Risk Analysts</td>
<td></td>
<td></td>
<td>Money &amp; Debt Advice</td>
<td></td>
</tr>
<tr>
<td>Collection Advisors</td>
<td>2</td>
<td>3</td>
<td>CICM Level 2 Certificate in Credit Management CICM Level 2 Certificate in Debt Collection CICM Level 2</td>
<td>GCSE grades A*-C BTEC Firsts NVQs at Level 2 14-19 Diploma - Higher</td>
</tr>
<tr>
<td>General administration, Finance and</td>
<td>1</td>
<td>2</td>
<td>Level 2 award in Taking Control of Goods</td>
<td>GCSE grades D-G 14-19 Diploma - Foundation</td>
</tr>
<tr>
<td>Customer Service roles</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entry Level</td>
<td>1</td>
<td>2</td>
<td></td>
<td>Certificates of achievement</td>
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</tbody>
</table>

www.cicm.com
CICM Professional Qualifications

CICM Qualification Pathway

CICM Professional Qualifications are designed specifically for credit professionals, hence their flexible design. Credit is a varied occupation which requires a wide range of skills, in particular the ability to communicate well and work effectively with people. It would be hard to design a “one size fits all” qualification because credit and collection professionals come from a host of different backgrounds and have differing roles and career ambitions.

If you work in credit, collections, enforcement or money and debt advice, CICM Professional Qualifications will help you improve your effectiveness and career prospects.

CICM unit awards, certificates and diplomas are nationally recognised and provide a benchmark for employers. Specialised units and a flexible structure give the opportunity to build qualifications to suit roles and career ambitions.

When you register with the CICM Awarding Body you automatically receive affiliate membership of the Chartered Institute of Credit Management (non-designatory grade). This will provide you with a range of support.

(See CICM website for details)
Assessment

The CICM assesses each unit centrally with an assignment and therefore candidates do not need to work for an organisation which is a CICM assessment centre in order to access the qualification. However, the Chartered Institute can tailor assessment to suit individual organisational requirements if required. Assessment is available in the English language. Candidates pay as they go for each assessment (see www.cicm.com for current CICM registration and assessment fees).

Each assignment has a mark scheme and the Institute expects answers to be consistent with the relevant National Occupational Standards (NOS) and activities specified in the MAS Framework for Individuals (MAS 2013: Appendices 1 - 3) – see summaries in appendices A, B and C. In order to support candidates with this requirement, the Chartered Institute publishes relevant NOS on the Chartered Institute’s website: www.cicm.com.

However, please note that CICM qualifications do not involve NVQ-style assessment where candidates supply portfolios of evidence to show how they meet NOS criteria. Instead the Chartered Institute expects candidates to demonstrate their knowledge and skills by concise answers to assignment questions. As a result there are strict limits to the number of appendices included in assignments (see advice at the start of assignments and in the assignment guidance booklet).

All units are assessed at multiple levels and therefore learners do not need to decide whether to start at Level 2 or Level 3. However, the CICM can provide a Level 2 assignment if preferred. Level 2 and Level 3 learners study from the same learning materials and results depend on the level of response in the assignment. Generally candidates submit one assignment which covers both related principles and practice units (for one assessment fee per assignment). However if a candidate is unable to evidence the practice unit, they could submit an assignment which covers only the principles section (same fee applies).

How to get started with your assignment
Contact the CICM awarding body to request the assignment you intend to work towards. They will explain how to get started and how to submit your assignment for marking and ensure you have a copy of the learner assignment guidance booklet.

Find a coach if required to act as your mentor for the assignment. This could be your line manager, a tutor or another person with experience in training or money and debt advice or an experienced coach with the Learning Support Service

Arrange a discussion with your coach and start the assignment with the aim to complete it by the deadline dates in January, June or October.

Check carefully that you understand about plagiarism and how this can be avoided. Send sections of work to your coach for feedback.

How to submit your assignment
For each assessment series, the ICM Awarding Body will email you an assessment entry form. Approximately two months before submission date. You must complete and return the form within the stated time scale 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
17 November of January submission
12 May for June submission
29 September for October submission

Late entry is available for a short period after the assessment deadline (£30 higher fee)

On receipt of your completed assessment entry form and payment, the CICM Awarding Body will send you a receipt for payment and a cover sheet for your assignment. This will confirm the deadline date for submission and explain when and how you should send your work to the CICM Awarding Body.

Send your assignment with the completed cover sheet to your coach or line manager so that they can confirm that the assignment is your own authentic work. Your assignment will not be marked without this confirmation.

Continued ...
Submit the completed work to the CICM Awarding Body by recorded delivery and email by the deadline date marked on the cover sheet. Remember to follow the guidance on format to protect the environment and reduce administration.

Results
Results are sent by first class post from the CICM awarding body at the end of March for January assessments, the end of August for June assessments and mid December for October assessments. In addition you will be able to access your results from the members area of the ICM website using your standard login details for a period of two weeks following these dates. Dates are published on the CICM website and in the study update.

Certificates
You will receive a credit certificate for units passed and a certificate on completion of a CICM Certificate or Diploma 4 – 6 weeks after results are published.

If you take an exam outside of England, Wales and Northern Ireland you should note that the regulatory logos Ofqual, the Welsh Government, CEA on CICM certificates indicates that the qualifications are accredited only for England, Wales and Northern Ireland.

“I have found that the CICM qualification has enabled me to provide more robust advice to clients and I have a gained a better understanding of all debt solutions and the impacts that they have on clients situations. I have found that my confidence in my advice has greatly increased and would recommend the course to anyone that is advising clients on their financial situation.” - Charlie Hill

Debt Advisor
Assignment process

TRAINING
Complete online or classroom learning (optional)

CICM AWARDING BODY REGISTRATION
Register with the CICM (if not already a member) and request the current assignment from the Awarding Body including, mark scheme and guidance notes. Sometimes company learning co-ordinators collect registration forms and return them in a batch with a single payment and issue assignments.

ASSIGNMENT & MARK SCHEME
CICM Awarding Body sends you the assignment, mark scheme and guidance notes

ARRANGE COACH
Make initial contact with your coach and give them the coach guidance notes (optional)

INITIAL CONTACT WITH COACH
On initial contact the coach will:
- Find out about your experience, qualifications and expectations
- Identify any potential barriers to learning
- Check you are CICM registered and that you understand the assessment entry process
- Discuss the assignment generally
- Discuss timescales for completion of each section and final assignment
- Discuss communication methods (response time)
- Explain how the mark scheme works
- Agree a submission date for first review

ASSESSMENT ENTRY FORM
CICM Awarding Body emails you an assessment entry form for the next submission date

COMPLETE ASSESSMENT ENTRY FORM
Complete an assessment entry form and return with payment to the CICM Awarding Body by the deadline date. Late entry is available for a short period after the assessment entry deadline (£30 higher fee). Sometimes company learning co-ordinators collect entry forms and return them in a batch with a single payment.

ASSIGNMENT COVER SHEET
On receipt of a completed assessment entry and payment, the CICM Awarding Body will send you a receipt for payment and a cover sheet which confirms submission date

COMPLETE ASSIGNMENT
Complete the assignment, sending sections to coach for feedback, if appropriate

COMPLETION OF COVER SHEET
Complete the assignment cover sheet to confirm understanding of plagiarism and ask your coach or line manager to sign to confirm that the assignment is your own authentic work

SUBMIT ASSIGNMENT
Submit your assignment to the CICM Awarding Body by recorded delivery and email by the deadline date. Follow the guidance on format to protect the environment and reduce administration time.

MARKING & MODERATION
The CICM Awarding Body marks and moderates the assignment, and results are checked by CICM Assessment Board

RESULTS
Results are available online, you will also receive your results by post approximately 3 months after submission date

CERTIFICATES
You will receive a certificate 4 – 6 weeks later
Reasonable adjustments

The Institute is committed to a policy of equal opportunities (see Appendix A) and recognises that there are some candidates who have coped with the learning demands of a course, but find that normal examination arrangements present a barrier. This applies both in the case of candidates with known and longstanding learning disabilities, e.g. arthritis, and candidates who are affected at or near examinations.

A form for a special education requirement or reasonable adjustment is included with the assessment entry form. If necessary, you should contact the Awarding Body Co-ordinator for a copy of the booklet – Arrangements for candidates with particular examination requirements. This explains the options available to you. It is important that you apply for the adjustment well in advance of the examination series.

Dyslexic learners should note that they need an up-to-date (within the last two years) psychological assessment report. The booklet contains full details of the procedures involved and copies of the necessary application forms. Candidates who require assessment through the medium of Welsh or Irish (Gaelic) should contact the CICM on registration, since an arrangement would need to be made. Please see the booklet referred to above for further information.

Special consideration

If you have a temporary illness, injury or indisposition at the time of the assessment you may apply to have your paper marked with special consideration. You should apply for this in writing with the necessary supporting information as soon as possible after the examination and not later than 7 days after the examination week. Full details of the cases that might be given special consideration are included in the booklet – Arrangements for candidates with particular examination requirements. Advice and this booklet are available from the Awarding Body Administrator. This procedure is carefully overseen by the Institute’s Assessment Board.

Results enquiry service

If you are disappointed with your result you may, for a small fee, request a clerical check, re-mark or re-mark with report. Requests should be made in writing for the appropriate service and be received by the CICM Awarding Body within one month after results are issued.

All applications will be acknowledged within 7 working days of receipt. If you do not receive an acknowledgement within this period, you should assume that the application has not been received and you should contact the Institute immediately.

The CICM tries to advise you of the outcome of your enquiry as quickly as possible and notification will be provided within 30 calendar days of receipt.

Full details of the result enquiry service and appeal procedure will be sent with your result letter.
CICM exemption policy

The CICM accredits prior learning, and learners may apply for an exemption for one or more units if they have passed a relevant subject in an equivalent qualification. This must be at the same or a higher level.

A request for exemption should be made in writing on registration with the CICM, and be supported by copies of certificates and official confirmation of the subjects or units passed. It may also be necessary to provide syllabus details so that the Institute can determine the degree of match between the qualifications being considered and its own units. An assessment fee applies.

Examination exemptions will not be awarded for units where a candidate has previously sat and failed that unit in an CICM examination. Also, only the CICM can advise on eligibility for exemptions. Exemptions are not valid until the relevant fee has been paid. See CICM fees leaflet or CICM website for current fees.

Recognition of prior learning

You can claim recognition for prior learning (RPL) against CICM units, through completion of an RPL application form. If you feel that you possess the knowledge covered in one of the assignment units, you just need to register with the CICM and complete an application form. This requires a personal statement, evidence, endorsement by a line manager and the relevant fee for application.

Credit for other learning

If you have a relevant business qualification, you could count up to 15 credits towards an CICM Level 3 Diploma or 10 credits towards Level 5 Diploma optional units. Just contact the CICM with details of your qualifications and copies of your certificates or ULN (Unique Learner Number) if you have one so we can check your Personal Learning Record. There is an assessment fee and also a fee to have credits put on to your CICM record. Email exemptions@cicm.com (See www.cicm.com for details).

“I found the CICM qualification is strongly geared, through each module to the day to day aspects of my job as a debt advisor. It has really enhanced my skills and confidence in compiling budgets and discussing debt solutions with clients. I feel I am better equipped to respond to clients complex situations and be able to influence them in taking further action to resolve their finances.”

Helen Reid
Debt Advisor
Equality of Opportunity

The Chartered Institute of Credit Management is committed to:

- racial equality and values cultural diversity
- equality of opportunity with learning accessible to all.

Aims

- To serve effectively all individuals who participate in our qualifications.
- To maintain a curriculum that is tailored to the needs of all credit practitioners.
- To ensure that all candidates, employees, members and customers, both potential and actual, are treated equally and as individuals regardless of religion or belief, sex, age, disability, gender re-assignment, race, sexual orientation, pregnancy and maternity.
- To meet individual needs, encourage inclusive learning and widening participation by providing access to relevant qualifications, supporting progression and promoting progress for all learners.
- Comply with the Equalities Act 2010.

How we publicise our policy

We use a variety of methods to consult, inform and involve our staff, learners, members and tutors:

- Emails
- CICM internet
- Induction and training
- Learner and tutor surveys
- Social Media
- Tutor-website
- Members bulletin board
- Standardisation meetings
- Telephone conference calls

Results of consultation exercises, monitoring and progress are freely available, accessible, transparent and appropriate. To achieve this aim we use a diverse range for formats to match the topic and audience.

This includes:

- CICM website
- Credit Management Journal
- Regular updates to interested parties
Quality assurance

The Institute makes every effort to provide support for CICM learners and an efficient and rigorous assessment service.

Our service commitment

Acting fairly and impartially
We aim to:
- Ensure a fair and transparent process for accreditation.
- Develop and maintain units and qualifications for all learners in the credit and debt management area which are QCF accredited.
- Provide assessment which is valid and marked in a standardised way.
- Ensure access and equality of opportunity while safeguarding the integrity of the qualifications.
- Award credits and qualifications achieved by learners securely, accurately and quickly.
- Facilitate the use of ULN and the transfer of accurate information to learner records to support credit accumulation and transfer.
- Issue certificates for the achievement of units and qualifications promptly.

Communicating effectively with you
We aim to:
- Provide full course information and adequate notification of any changes to unit content or rules of combination.
- Issue clear and simple forms and guidance.
- Respond promptly to any enquiries.
- Provide information on study options.
- Notify you of forthcoming assessments.
- Notify results accurately and within the published timetable.
- Provide structured and appropriate assessment feedback.

Providing a good service
We aim to:
- Take action to meet candidates’ reasonable needs.
- Monitor the quality of provision at accredited learning providers and exam centre and encourage good practice.
- Keep costs to the candidate to the minimum.
- Be supportive, courteous and professional.

Taking responsibility for our service
We publish annually our customer service aims and achievements.

We can provide a better service if you help by:
- Letting us know any change to your contact details.
- Giving us accurate and complete information.
- Entering for assessments in good time.
- Paying the correct amount on entry.
- Ensuring that you are currently registered as a learner with the CICM.
- Reading monthly Study Updates and checking the CICM website regularly.
If you have any concerns, complaints or suggestions as to how we can improve our service, please let us know. Write to the CICM Learning Coordinator or email: professionalqualifications@cicm.com

Further information on customer service is set out in our code of practice below and result enquiry leaflets. It is also available from:

CICM Awarding Body, Chartered Institute of Credit Management, The Water Mill, Station Road, South Luffenham, Oakham, Leicestershire LE15 8NB. Telephone: 01780 722909

Code of Practice

Acting fairly and impartially

Centre Accreditation

- We aim to ensure a fair and transparent process for accrediting teaching centres that enables an extension of high quality provision whilst supporting the existing network of CICM centres.
- Decisions regarding centre accreditation are approved by the Institute’s Education Committee.
- We aim to acknowledge applications for accreditation within two working weeks of receipt and advise when the Education Committee will meet next to consider applications.

Unit and qualification development

- We aim to develop qualifications for all learners in the credit and debt management areas which are QCF accredited, fit for purpose and appropriately assessed.
- We review units and qualifications on an ongoing basis.
- We encourage all users to contribute to the unit and qualification development process.

We aim to meet learner's reasonable needs:

- We will ensure that all reasonable steps are taken to enable candidates with permanent or temporary disabilities to fulfil the assessment requirements. Details of special arrangements are published in Arrangements for candidates with particular assessment requirements.
- We will give special consideration to candidates who, as a result of illness or other adverse circumstances, miss part of an assessment.
- We aim to act fairly and impartially by providing assessment that is appropriate, covers the assessment criteria and by marking assessments in a standardised way.
- We monitor the quality of provision at assessment centres and encourage good practice.
- The CICM follows nationally recognised conditions established by the qualifications regulatory authorities to ensure that its qualifications are professionally and efficiently administered.

Assessment Procedure

Both in setting of rules of combination of qualifications, and in its processes and arrangements for assessment and awarding, the Chartered Institute of Credit Management:

- Ensures access and equality of opportunity while safeguarding the integrity of the qualifications.
- Will not create unnecessary barriers to achievement.
- Guarantees fair assessment for all candidates, including those with particular assessment requirements.
- Takes account of current legislation in relation to equality of opportunity and diversity.

Communication

- We aim to communicate effectively providing:
  - full course information including a price list and study options.
  - clear and simple forms and guidance.
  - adequate notification of any changes to syllabus.
- We aim to respond to telephone, fax and email enquiries within two working days.
- We will keep tutors informed with free teaching...
We record and report to Education Committee feedback from learners and teaching centres, keeping customers informed of any resultant improvements made to service.

The CICM offers assessment in January, June and October and notifies dates in the Study Update and on the CICM website.

We issue a reminder to centres about learner registration deadline dates in September and February. Learners must be registered with the CICM before 6 October for January assessment entry and 22 March for the June assessment entry and 1 September for October assessment entry. Registration lasts for a year.

We aim to notify centres and learners of assessment results within 12 weeks of the Assessments.

We aim to make available structured and appropriate assessment feedback within 16 weeks of an assessment.

We will provide appropriate support and guidance for tutors when we introduce assessments which involve new techniques and approaches.

If there is a reasonable demand to do so, we will provide opportunities for teachers to meet and discuss an assessment.

We monitor the quality of provision of accredited learning providers and assessment centres twice a year and encourage good practice by providing feedback on performance and support when necessary.

Quality of Service

We support recruitment and retention at teaching centres with a free and personalised marketing service that includes:
- the supply of free marketing leaflets and posters
- publicity of provision on the CICM website and in the learner information packs supplied by the Institute
- the supply of editorial copy and adverts
- communication to members and registered learners to promote CICM courses
- presentations at learner evenings.

We maintain a register of qualified credit managers who have attended a basic teaching course to help source specialist teaching staff.

We minimise bureaucracy to learning providers by requiring candidates to register directly with the CICM for assessments.

We aim to keep costs to the learner to a minimum and provide good value for money. We review fees annually and notify learners of the fee structure on application or renewal of registration.

Learners will receive certificates for any units and qualifications completed successfully. We issue certificates within six weeks of the publication of the results.

We aim, at all times, to be courteous and professional.

Accountability

We take responsibility for our service. This code of practice is published in the Study Handbook, the enquiry service and appeal procedure and Customer service for learning providers booklet.

We treat all complaints seriously, whether they are made by telephone, by letter or by email.

We deal with all complainants courteously and fairly, regardless of race, religion or belief, class, sex, age, disability, gender reassignment, sexual orientation, pregnancy and maternity.

We will handle complaints in confidence within the organisation with permission sought to pursue a complaint further with an accredited learning provider.

We will endeavour to:
- respond to complaints within 5 working days
- notify the outcome of result enquiries within 30 days of receipt
- notify the outcome of an appeal within 10 weeks of the appeal being received.

We monitor our performance and measure to what extent we meet the commitments outlined in this code of practice, reporting annually to the Chair of the Institute’s Education Committee.

We have standard arrangements for the submission of enquiries about results or appeals against decisions. There is a charge for this enquiry service.

We maintain a database of complaints and develop corrective action procedures to prevent repetition.
We provide information to our customers about improvements we have made as a result of their feedback, to ensure that our service remains appropriate to their needs.

We publish information on the numbers and categories of complaints we receive and the percentage of complaints.

We promise that any instances of alleged or suspected malpractice will be investigated.

In cases of malpractice, action will be taken, with respect to the candidates and centres concerned, as is necessary to maintain the integrity of the assessment.

The CICM has the right to impose special conditions on the future involvement of a teacher in the conduct, supervision or administration of its assessment and to refuse to accept assessment entries from either an individual or a centre where malpractice is established. The qualifications regulators and other awarding bodies will be informed when such special conditions are imposed.

“The CICM qualification really helped me in securing a promotion into my new role as an IVA caseworker. It made my application stand out and also gave an excellent point of conversation during my interview. I feel the course helped me to prepare for my new role as I had very little IVA knowledge before studying with CICM.” - Richard Kilbride Supervisory Caseworker

“I am wanting to become a debt advisor, and by taking part in the CICM and learning about debt & advice, I know this will help me to stand out from other applicants.” - Kim Perks Customer Services Advisor

“The CICM strengthened and built upon my existing knowledge and helped me become a more confident advisor” - Chloe King Debt Advisor