



# **CICM Intermediate Level 3**

## **Learner Assignment Guidance Booklet**

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## **Level 3 Intermediate assignment guidance**

### **Introduction**

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

- understand what is required to reach Level 3 standard
- submit your work in the correct format.

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

### **Qualification structure for Credit Control and Collections**

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

- Advanced Business Communications and Personal Skills
- Advanced Collections
- Advanced Enforcement
- Credit Risk Management
- Debt Recovery Management

### **Qualification structure for Money and Debt Advice**

Your CICM syllabus outlines all the units available in this suite of qualifications, and the credit value for each unit. You need to achieve at least 19 credits to gain a Certificate qualification, and 37 credits to gain a Diploma qualification. Below is a list of the entry level units assessed by written assignment:

- General Money and Debt Advice
- Debt Prioritisation and Collections Process Advice
- Money and Debt Advice Call Handling
- Non-Statutory Debt Solutions and Budgeting Advice
- Court Procedures and Enforcement Advice
- Statutory Debt Solutions Advice.

You can apply for exemptions if you have passed equivalent business-related qualifications at the right level. Contact [exemptions@cicm.com](mailto:exemptions@cicm.com) for more details.

### **CICM Safeguarding**

For any learners experiencing significant stress or difficulties we are here to help. If you have any safeguarding concerns, please contact us during working hours at [\*\*support@cicm.com\*\*](mailto:support@cicm.com) or call 01780 727272/722900.

### **CICM Lead Safeguarding Officer**

Natasha Lyon E. [natasha.lyon@cicm.com](mailto:natasha.lyon@cicm.com)

You can also speak to your CICM tutor or coach about any concerns you may have.

**If you or someone you know is experiencing a crisis and it is an emergency, please act quickly and dial 999.**

Do you need support or someone to talk to?

Call/contact:

- The **Samaritans** on 116123 (available 24/7) or email [jo@samaritans.org](mailto:jo@samaritans.org)
- **Heads Together** Text **SHOUT** to **85258** (available 24/7)  
<https://www.headstogether.org.uk/get-support>

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

## Before you start

1. If you are not yet a member of CICM, register with the CICM Awarding Body. You can do this online at <https://www.cicm.com/membership-types/>. Registration lasts for a year during which time you automatically receive the benefits of membership of the Chartered Institute of Credit Management. This includes regular information about learning opportunities and study advice.
2. Make sure you have all your learning materials before commencing an assignment. You will need:
  - This learner guidance booklet
  - Any study materials you have used for the unit subject
  - A copy of the assignment template (which contains the assignment questions, grade criteria and learning outcome), available from CICM Awarding Bod
  - Moderator feedback reports on your subject, available free of charge from the CICM website.

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

3. Be prepared. This involves:
    - Setting aside time to study
    - Reading study materials and assignments carefully
    - Researching your topic
    - Drawing up a timetable with an agreed end date
    - Securing support in your studies<sup>1</sup>.
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## Level 3 Standard

Level 3 writing requires skill sets which include the following:

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

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

## Grade Criteria

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

### Level 3 Refer

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

*A refer grade is given if you have:*

- not adequately covered the assessment criteria<sup>2</sup>
- showed basic understanding of facts, procedures and ideas
- demonstrated limitations to subject knowledge
- showed limited reasoning or skills.

### Level 3 Pass

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

*A pass grade is given if you have:*

- met the assessment criteria<sup>1</sup>
- used reasoning, skills and methods to complete well-defined tasks
- applied knowledge and understanding to inform actions
- showed ability to interpret relevant information and ideas
- reviewed the effectiveness of methods and actions
- demonstrated awareness of limits to knowledge and scope of subject.

### Level 3 Good pass

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

### Level 3 Excellent pass

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

Please see Appendix B for an example of Level 3 writing, and Appendix C for guidance on how to achieve a Good or Excellent pass in your assignment.

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

## Assignment format

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

The most important rules are:

- **Answer all parts of the assignment** – read your assignment questions carefully and use the grade criteria to make sure that you cover every section. The grade criteria give you more detail as to what is expected in order to gain a pass (see example Appendix A).
- Ensure all responses are in **English** including appendices.
- **Provide evidence** – some of the questions will ask you to provide evidence of how you resolve situations within your role. You should ideally use examples from your own work, which should be redacted to remove any personal data. If you use hypothetical cases to exemplify how you would carry out various actions you need to make it clear that your answer includes a fictitious scenario.
- **Use appendices carefully** – you may support your work with appendices, which do not form part of your word count. However, it must be noted that appendix items themselves do not attract marks. It is important then, that any appendix is relevant to the question and referred to in the body of the answer. Remember to add any appendix items directly into the assignment template. You can learn more about this in Appendix G.
- **Reference your work** – You must avoid plagiarism by making a clear distinction between your words and those of an external source. You can learn more about plagiarism in Appendices E and F.

Make sure that you note details of any literature, websites or Artificial Intelligence (AI) you have used in your work and reference this correctly. This includes details from your organisation's intranet.

Referencing means identifying clearly what is the work of another author. Referencing should be made in two places:

- in-text (i.e., at the point you mention it in your answer)
- in a bibliography (i.e., a list of all the external material you have used)

This enables the reader to refer to the original material.

- **Keep to the word count** - you must follow the word count carefully and should not exceed this by more than 10% because Level 3 achievement requires the ability to write succinctly. Assignments with excessive word counts will be unable to achieve the higher Good and Excellent grades because of this.

A good technique is to 'free write' and then edit work down to the required word count, removing any superfluous word or content. Evidence can form part of an appendix. Appendices and the bibliography do not count towards the overall word count, however they should be carefully chosen because excessive words or irrelevant appendices would not indicate Level 3 ability.

- **Use the CICM assignment template** – you must type your answers directly into the spaces provided in the CICM assignment itself – the boxes will automatically enlarge if you need more space. It is important that this is the document you upload for marking. Attach any additional information to this document so that a single upload is made. Ensure that the authentication statement is completed at the front of the assignment template.
- **Save your work in a valid format** – your final work should be saved in a format that can be uploaded into the marking system. A list of valid formats can be found in your submission guidance.
- **Complete the CICM cover sheet** - Complete the authentication statement included at the front of your assignment confirming that the work is your own and providing a name of a witness that CICM Awarding Body could contact if required as part of any suspected malpractice investigations. Your work cannot be marked if you have not completed the form, stating that the assignment is your own work. (Sample authentications statement in appendix I)
- **Check your work thoroughly** – critically appraise your work and proof-read it carefully before submission. The checklist in appendix J can help to guide you.
- **Upload your assignment correctly** – it is your responsibility to upload your assignment to the CICM appointed marking system. Refer to your submission guidance if you need help with this.
- **Submit on time** – you can submit at any point during the submission window but check the deadline date you can submit. Your work will not be marked if you submit after that date but you will still be charged for your submission.
- **Guidance for non-UK learners** - When asked to consider or apply legal or regulatory requirements to assignment answers, candidates should refer to the law and regulation of the country applicable to their role and that of their employer. Those working offshore for UK companies would be expected to use UK law.

Note – UK law - It is accepted that there are some differences in terminology and detail between the law in England, Wales, Scotland and Northern Ireland.

- **Re-submission** – If you do not achieve the grade you want in your results, you can choose to adjust your work and submit it for reassessment. You may enter your resubmission in one of our standard assessment series' and you may resubmit as many times as you wish. You will follow the same process to enter, pay and submit your updated assignment for marking. You should contact the CICM Awarding Body to check that you are submitting using the most up to date assignment in each case.

If you choose to resubmit you should:

- clearly mark your work as a resubmission in the assignment cover sheet
- use the comments or feedback provided from your previous submission to identify areas for improvement
- be careful not to remove any work that gained marks in your previous submission

- you may choose to highlight any new work you've added to your assignment, but this is not obligatory.

When you upload a resubmitted assignment, the assessment team will:

- have access to your previously marked assignment and will compare this with your latest submission
- award the same marks as your previous submission if you do not make any changes to a particular question.

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### **Use of candidate data**

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

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### **Company confidentiality**

Candidates may be concerned about the security of sensitive company information contained within their assignment. Please note that all information contained within any assignment is treated with the upmost confidentiality. All CICM examining teams and assessment board members have confidentiality clauses in their contracts for any work completed for CICM.

However, it is your responsibility to redact (remove) any sensitive personal and company data before submission. Examples of sensitive data include names, email addresses and bank details. You can ensure your assignment is anonymous by using your candidate number as an identifier and by selecting a generic name for your company and any stakeholder information, to protect your customers' details.

When you upload a resubmitted assignment, the assessment team will:

- have access to your previously marked assignment and will compare this with your latest submission
  - award the same marks as your previous submission if you do not make any changes to a particular question.
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# Appendix

The following appendices are here to offer further help.

**Appendix A:** example of mark scheme and grade criteria

**Appendix B:** example of a Level 3 answer

**Appendix C:** guidance on how to achieve a Good or Excellent pass grade

**Appendix D:** assignment record template

**Appendix E:** how to avoid plagiarism

**Appendix F:** how to use referencing

**Appendix G:** how to use an appendix

**Appendix H:** action plan checkpoints

**Appendix I:** sample authentication statement

**Appendix J:** assignment checklist

## Appendix A: Example Level 3 mark scheme and grade criteria

### Mark scheme extract Advanced Collections

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

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

## Appendix B: Example Level 3 answer

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

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

#### **Strengths:**

Links strength to subject of query resolution

#### **1. Assertive**

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

Assessment of purpose and outcome

#### **2. Listening skills**

Balanced evaluation

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

Reason for use and assessment of effectiveness

#### **3. Questioning skills**

Use of examples show context, application and differing approach

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

#### 4. Mirror the customer

Valid textbook technique applied and explained

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 helps clearer to them but in a positive way so as not to offend them. It also me build a rapport with the customer and gain their trust, it eases the customer that they are talking to a human not a robot.

#### **Weaknesses:**

##### 1. Attitude and mood

Evaluates why weaknesses occur

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

##### 2. Take ownership when shouldn't

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

##### 3. Lack of use of name

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

Balanced range of strengths & weaknesses

#### **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

Personal action plan to improve weaknesses shows autonomy within limited parameters

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

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

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

Self- analysis and reflection

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

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

##### 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.

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

###### 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.

Scenario suggests a strengths but specific skills not discussed

###### Loyalty to the company I work for

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

Not relevant to the question

## Weaknesses

Too nice

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

Customers who cry

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

No evaluation  
of this  
weakness

Accepting the first offer

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

## Appendix C: Achieving a Good or Excellent pass in a Level 3 assignment

### Back to basics

Start by reading the question carefully, breaking it down into parts. Make sure you have covered everything in your answer.

Take this question from Advanced Collections as an example: 2a) *"For your area of work and with reference to relevant legal, regulatory or organisational requirements: Explain the advantages and disadvantages of the different methods of contact in the collection of debt"* (8 marks) 350 words.

### Break down the key requirements:

- *"For your area of work"* – from your current or previous job. Not theory, this is about how it works where you work.
- *"Explain the advantages and disadvantages of the different methods of contact in the collection of debt."* – that means advantages **and** disadvantages. Include the methods of contact **you** use (phone, email etc.) in collection of debt.
- Now you have the framework for the answer. Don't forget the other key part of the question *"with reference to relevant legal, regulatory or organisational requirements"*. In this question it's about customer contact. For legal and regulatory this might include verifying the customer's identity which will be covered by the Data Protection Act 2018 (UK-GDPR). It may also include taking card payments over the phone which is covered by the Payment Card Industry Security Council standards (PCI DSS). Organisation requirements will probably be covered by your credit policy and procedures.

A good or excellent answer will contain all three of these requirements.

### The next step is to check your answer against the Mark Scheme

|    | Refer                                                                                                                                                                                     | L3 pass                                                                                                                                           | Good L3 Pass                                                                                                                                                                                   | Excellent L3 Pass                                                                                                                                                                                                |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2a | Few methods of contact selected, or methods not explained sufficiently to show their relative effectiveness in the collection of debt. Little or no reference made to law and regulation. | Explanation of several methods of contact and the relative effectiveness of each in the collection of debt. Reference made to law and regulation. | Explanation of a range of different contact methods demonstrating their relative effectiveness in the collection of debt. Consideration of legal, regulatory, and organisational requirements. | Well-resourced and justified explanation of the use of a range of contact methods, which demonstrates their relative effectiveness in different debt collection situations. Clear link to external requirements. |
|    | 0 – 3                                                                                                                                                                                     | 4                                                                                                                                                 | 5                                                                                                                                                                                              | 6 – 8                                                                                                                                                                                                            |

You will notice that the requirements build up through the grades. Your aim should be an excellent answer. You will notice the differences relate to the quality and breadth of your explanations, the assessment of their effectiveness and how you include legal, regulatory, and organisational requirements.

## Explanations

Pass – *“Explanation of several methods of contact”* for this grade in our example you may include explanation of the use and effectiveness of some methods such as phone, letter, email etc.

Good Level 3 Pass – *“Explanation of a range of different contact methods”* these may include more methods so that you can compare and contrast their effectiveness. You might add more detail, for example, that phone calls are scheduled at different times to match customer availability.

Excellent Level 3 Pass – *“Well-resourced and justified explanation”* building on the good answer, you are should provide evidence (well-resourced) and say why (justified). Let’s look at those two terms:

## Well resourced

Evidence could be in the form of a reference or an appendix document. These should be documented accurately to avoid plagiarism. More information about plagiarism can be found in Appendix E. References could be from the website of your own organisation, or external organisations such as your industry regulator, FCA, or CSA. An example may be where you refer to the CSA Code of Practice requirement to “make contact at reasonable times and at reasonable intervals.” Depending on the question references could also be a relevant page from a procedure document or a copy of an email. For further advice on appendices, see Appendix G.

## Justified

Justification means making a case for why you do something. In this question you extend your sentence “We make contact at reasonable times and at reasonable intervals” by perhaps adding “to avoid harassment of customers.” To this statement a reference to the relevant legislation on harassment would also be appropriate.

## Application

Each question will have its own requirements. In our example, used in this guidance, the first application is to your own organisation’s practice. In our example you are looking at a practice such as taking a card payment and the application of that process to regulation. Application links practice to theory and is a route towards a good or excellent answer. Other questions may ask you to explain your own experience and examples. Here **“you”** or **“your”** are key words.

## Word count

Each question has a word count guide, in our example question it is 350 words. Appendices are not included in the word count. Aim to write in a range of 10% either side of the word count. If you are considerably below this, you probably have not written enough to secure a pass. Considerably more and it is clear you cannot write about the subject succinctly enough to secure those higher-level grades. There is advice online to help if you have trouble being considerably over word count, for example from the University of Adelaide (retrieved 19.04.23.)

<https://www.adelaide.edu.au/writingcentre/ua/media/3/learningguide-concisewriting.pdf>

## Summary

Read the question and refer to the mark scheme. For a Good Level 3 pass you need a total of between 65% - 74% and for Excellent you need 75% or more. Marks vary between assignments and individual questions and higher grades may be achieved with a combination of answers in the Pass, Good and Excellent range. However, for simplicity, aim to achieve the higher grades by matching the mark scheme criteria for every question at that level. Further information on learner outcomes and assessment criteria can be found in the CICM Level 3 Syllabus – [CICM-L3-Credit-Collections-Syllabus-2022-13.12.22-2.pdf](#)

## Appendix D: Assignment record template

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

### Assignment Record

Name

CICM registration no

Unit

Coach name

Coach telephone

Coach email

Arrangements for contacting coach

My qualifications

My experience

My ambitions

What I hope to gain from the award.

Problems which I might have in completing the assignment<sup>3</sup>

When I hope to complete the assignment

When I hope to send answer to Q1

### Feedback

Record email contact below

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

## Appendix E: How to avoid Plagiarism

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

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

### What is Plagiarism?

Plagiarism is where a person knowingly, or unknowingly, attempts to pass someone else's work off as their own. It can take the form of direct, word-for-word copying or the theft of the substance or idea of the work. Even if you have changed some of the original words or original structure this would still be classed as plagiarism.

To avoid plagiarism, you must ensure that you correctly reference any paraphrases or quotations used within your work. You can work with another learner on the assignment, however, if you do, you must clearly mark the sections of work which were prepared together, and those which are your own work. It is not advisable to share your written work with another CICM learner, as this could encourage plagiarism. If you have accessed AI, such as Chat-GPT, GoogleBard, Microsoft Bing, or SnapChat, you must show which sections of your work are AI generated. Even if you alter the wording of AI-generated responses, you must reference them as a source.

### Examples of what constitutes plagiarism

- Failing to make clear distinctions between your own commentary, views and quotations, and those of another person by referencing
- Copying a book or web entry and adjusting the words slightly
- Failing to clearly reference another person's work
- Using AI by either directly copying AI generated work or adjusting an AI generated answer without referencing the source
- Passing the work of one person off as another, even when the originator of the work has given their permission
- Using quotations, ideas or comments of another person but failing to reference them because you have forgotten the original source.

### How to avoid plagiarism

- Ensure that you understand what plagiarism is
- While conducting your research and making notes, always distinguish your own comments from those of others.
- Ensure that you make a note of the source of all quotes, comments, citations etc. that you may wish to refer to in your work as you go along.
- Make sure that you include a bibliography. This is a list of references usually found at the end of a piece of work.
- Make sure your work is correctly referenced both within a bibliography and at the point where the other person's ideas or words are used.
- Use the Turnitin similarity report to check you have referenced correctly
- Ask your coach or tutor if you need further guidance.

## Appendix F: How to use referencing

Referencing means identifying clearly what is the work of another person. That person can be another author in a book, an article in a paper, something you read on a website or information generated through Artificial Intelligence, such as an AI chat-bot. Anything you use from your own organisation is also deemed to be the work of another person and will need to be identified through referencing.

Referencing should be made in two places:

- In-text (i.e., at the point you mention it in your answer)
- in the bibliography (i.e., in a list of reference materials at the end of your assignment)

This enables the reader to refer to the original person's work. To help the reader identify the original work you need to give details of the original author. The information below shows how you can do this. It is known as 'Harvard Referencing'. It is not the only way to reference the source of your information, but it is well-known and makes sure you have declared the necessary information. Harvard referencing is a useful skill to learn if you intend to study at a higher level later.

When you submit your assessment, the Turn-it-in software will check your work against all recognised third-party material. Their use will be flagged in your similarity report, which you can view and amend before you submit. For more information and advice on the Turn-it-in similarity check, please refer to your Turn-it-in guidance. Any concerns regarding any such content identified by Turnitin will be investigated under the CICM's suspected malpractice policy and process.

### In-text

1. If you refer to another person's idea, state their name and the year they published, e.g., 'Author name (2023) stated that ...'
2. If you quote directly from the author, indent the passage and refer to the page that the quote is taken from, e.g., ' "Direct quote from author." (Author name, 2023: 19)'

### In the bibliography

List publications alphabetically by author's surname, quoting the details noted below:

#### 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: Surname, A. (2023) *Example Book*, Publishing House, London

#### 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.

Example: Surname, A. (2023) *Example Article* Student Journal Jan 2023, Vol.1 issue 20 pp. 2-18

#### From a website:

- 1 Author or Company for the author of the website
- 2 Year of publication
- 3 Website title [online]
- 4 URL
- 5 Date accessed

Example: WebSupport (2023) *Example web article [online]* www.anexample.com (accessed 01.07.23.)

#### From an AI tool or chatbot<sup>3</sup>:

- 1 AI source
- 2 Website URL
- 3 Date accessed

Example: ChatGPT 3.5 <https://openai.com/blog/chatgpt/> (accessed 01/07/23.)

#### Additional advice regarding use of AI

AI may be used as a source of initial research, provided it is referenced correctly. This includes any study mode functionality selected during your research. Where possible, the original information source should also be located and referenced.

If AI is used to create or paraphrase any part of your work, you must make it clear which sections were researched in this way. In line with JCQ<sup>4</sup> guidance, you should retain a copy of the question(s) and computer-generated content for reference and authentication purposes. This should be held in a non-editable format (such as a screenshot) along with a brief explanation of how it has been used.

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<sup>3</sup> Examples include (but are not limited to) ChatGPT, Jenni, Jasper, Writesonic, Bloomai, Microsoft Edge/Bing, SnapChat and Googlebard.

<sup>4</sup> JCQ is the Joint Council for Qualifications

Please remember that AI conversations are not wholly accurate, and their reliability should be verified if they are used. They can be a useful starting point to generate ideas for your work but should not be used to replace your own research, documentation, explanations and analysis. Note too, that sections of work generated or supported by AI are less likely to attract marks because they fail to demonstrate your independent understanding.

Turnitin will also review your assignment for content generated by AI which will be scrutinized by the CICM Awarding Body. Any concerns regarding the content of AI within your assignment will be investigated under the CICM suspected malpractice policy and procedure.

## **Appendix G: How to use an appendix**

All written assignments offer the option to use appendices.

### **What is an appendix?**

Appendix items are used to support your answer and evidence your research. They do not form part of your word count and do not attract marks.

They should not be used to answer the question itself or act as an overflow – the question itself must be answered in the body of your work.

### **What do I put in my appendix?**

Only add information that is relevant to the question and adds value to the topic. This might include statistical results, evidence of your research, background information, visual summaries of research outcomes or information that indirectly expands on the topic.

### **What do I put in the body of my answer?**

Everything that is needed to meet the requirements of the question. If your answer does not meet the criteria as a stand-alone piece of work, then it may be that you have put essential material in the appendix.

### **How do I refer to my appendix?**

Each appendix item should be labelled and given a title (e.g. "Appendix A – credit score card). Your answer should make clear reference to the appendix items that support it, by using this appendix label. Remember, any discussion of their content or supporting arguments and analysis must be held in the body of the answer to gain marks.

You should paste your appendices directly into the assignment template so that you submit a single, readable assignment. Appendices sit at the end of the answer booklet and before any notes and references.

## Appendix H: Action Plan checkpoints

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

**1. Why am I doing this?**

Establish the need.

**2. What do I hope to accomplish?**

Define your objective(s) – be SMART:

- Specific
- Measurable
- Achievable
- Realistic
- Time bound

**3. What is the value in what I am aiming to achieve?**

Establish success criteria and quantify the benefits of the end result.

**4. How am I going to get there?**

Consider steps, resources, stakeholders, timing, and prioritisation of tasks.

**5. What is it going to cost me?**

Check budgets but also think about this in terms of time as well as money.

**6. When do I want to get there by?**

Establish staged targets and a final deadline date.

**7. What can I do to improve it?**

Obtain relevant feedback at the start and throughout the process.

**8. How can I check if it's working?**

Establish a clear process for periodically monitoring the plan's progress.

**9. What if I fail?**

Consider possible obstacles. Have a contingency plan in place.

**10. What next?**

Consider reviewing and adapting the plan for further use.

## Appendix I: Authentication statement

### Candidate's statement

Students must be able to demonstrate that the final submission is the product of their own independent work and independent thinking. All sources must be referenced. Students must be aware that unreferenced AI generated content will be processed under the CICM's suspected malpractice procedure.

**Please read the following statements and tick if you understand and agree:**

|  |                                                                                                                                                                                                                                                                                                                        |
|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | I understand that <b>plagiarism</b> occurs when a person uses another person's work or ideas, or AI-generated content and claims that they are their own. Plagiarism includes:                                                                                                                                         |
|  |                                                                                                                                                                                                                                                                                                                        |
|  | <ul style="list-style-type: none"><li>• Direct or word-for-word copying of the substance or idea of the work.</li><li>• Copying or paraphrasing content, even if the originator of the work has given their permission.</li></ul>                                                                                      |
|  |                                                                                                                                                                                                                                                                                                                        |
|  | I understand that I must reference all content that is not my own independent work or independent thinking, including:                                                                                                                                                                                                 |
|  |                                                                                                                                                                                                                                                                                                                        |
|  | <ul style="list-style-type: none"><li>• clear distinction between my own commentary and the views, quotations, and commentary of others.</li><li>• any content generated by AI, even if edited or re-worded.</li><li>• any content that does not reflect my own work, analysis, evaluation, or calculations.</li></ul> |
|  |                                                                                                                                                                                                                                                                                                                        |
|  | I understand that failure to reference either intentionally or accidentally will be investigated under the CICM's Suspected Malpractice process                                                                                                                                                                        |
|  |                                                                                                                                                                                                                                                                                                                        |
|  | I understand that to avoid plagiarism I must ensure that I must not share my written assignment work with another CICM learner or view responses from another CICM learner.                                                                                                                                            |
|  |                                                                                                                                                                                                                                                                                                                        |
|  | I understand that if the examining team are concerned that there is plagiarism in my work, they will ask for a report from my witness and me, and the case will go before the CICM Assessment Board.                                                                                                                   |
|  |                                                                                                                                                                                                                                                                                                                        |
|  | I understand that if I have studied with another person, we must not submit the same response. Instead, we must each submit our own independent work.                                                                                                                                                                  |

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

Name \_\_\_\_\_ Signed \_\_\_\_\_  
Date \_\_\_\_\_

### Witness statements

Please provide the name, telephone number and job title of 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):

*Comment to be added to assignment on Turnitin using quick marks once authenticity confirmed).*

## Appendix J: Assignment Checklist

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

| <b>Is your assignment presented correctly?</b>                                          | <b>T</b> |
|-----------------------------------------------------------------------------------------|----------|
| Have you used the CICM template for your assignment?                                    |          |
| Does your candidate number appear on each page?                                         |          |
| Has the CICM cover sheet been completed and attached to the front?                      |          |
| Is the font size 10 Verdana/Open Sans or larger?                                        |          |
| Is there double-line spacing or one and half-line spacing?                              |          |
| Do you have an electronic copy of the assignment in a single document, no larger than   |          |
| Are all your responses in English including appendices?                                 |          |
| Have you included all appendices in full? Note hyper or other links cannot be accessed. |          |

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

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

| <b>Have you fully referenced any sources of information?</b>                             | <b>T</b> |
|------------------------------------------------------------------------------------------|----------|
| Is there a clear distinction between your thoughts and words, and those of others?       |          |
| Have you referenced external authors and AI research both in-text and in a bibliography? |          |

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

