



Moderator's Assignment Feedback – Money and Debt Advice Call Handling Principles and Practice

After each series, we ask our moderators to provide a report on each assignment-based unit to identify

- any questions which were usually answered particularly well, including the main points and qualities that characterised good answers.
- any questions which were usually answered particularly badly and the main weaknesses in candidates' answers.
- common errors or misconceptions made by candidates.

We hope that this will be of assistance when completing your assignment.

General feedback to candidates

Candidates in all types of role were able to fully engage with the requirements of this assignment.

One error was to rely too heavily on copy and paste from source documents. This is fine so long as this material is referenced, but the answer also needs some candidate original material to demonstrate their understanding in most cases.

Candidates who relied heavily on sourced text, such as internal training documents, gained few marks for this because they failed to demonstrate their own knowledge of the subject. Candidates are encouraged to reference external sources but to use these to answer the question in their own words.

Feedback for each assignment question

Part A Principles

Q1. Explain strategies and techniques for effective call control. Include in your answer an explanation of why it is important to remain in control of your calls when providing money and debt advice

Q1 – Lots of different techniques included. Stronger answers fully explained the techniques, other answers just listed them, and this tended to be when candidates had answered too briefly. Most candidates considered the bullet points within the question.

Q2. Explain how you would handle the following types of call. Consider in your answer, appropriate strategies and techniques that would help you to handle these situations effectively. Include any relevant reference to your company's policy or procedures where applicable

a) Distressed Caller

Q2a – Generally good answers, with a variety of techniques considered. Stronger answers were those that considered signposting for clients who may need extra ongoing support and perhaps could not complete their appointment, and which discussed the bullet points fully. Little reference to policy or how a client may signal their desire to end a call in the majority of assignments.

b) Angry/Abusive Caller

Q2b – More marks could be awarded when candidates had outlined a variety of techniques. Higher marks were awarded where all three bullet points were also addressed. Little reference to how a client may signal their desire to end a call in the majority of assignments.

C) Suicidal caller

Q2c – As above, more marks could be awarded when candidates had outlined a variety of techniques, in addition to simply repeating their suicidal caller policy. Also, further marks were awarded where the bullet points were covered.

Q3. In any customer facing role it is important that you are able to handle customer complaints effectively. Explain why this is, and evaluate appropriate strategies and techniques that enable you to do this in your answer

Q3 – Generally well answered, with several techniques outlined, plus policy and procedures. Some good understanding of why it's important to effectively handle complaints. The best answers had a good balance between answering why it is important, techniques and the reporting process.

Q4. Effective negotiation skills can play a vital role in the delivery of money and debt advice. Explain why this is, and evaluate appropriate strategies and techniques for successful negotiation in your answer

Q4 – Overall a good summary of organisational policy. The best answers considered more broadly why negotiation skills are important in money and debt advice.

Stronger answers gave several techniques. Some answers simply repeated the use of pros and cons for negotiating and emphasised budget reductions only. Some candidates did not evidence a good understanding of true negotiation and evidenced techniques to persuade only.

Section B Practice

This section of your assignment aims to demonstrate that you understand how to comply with organisational and regulatory policy in relation to call handling, and the use of effective call handling skills when providing money and debt advice.

Q5. Explain how to carry out appropriate caller identity checks in accordance with the Data Protection Act and your company policy in the following types of calls

- a) Inbound calls**
- b) Outbound calls**

Q5a&b – As in previous series, generally good, accurate answers, with the stronger responses specifically to data protection legislation before discussing the checks that are carried out in their own role. Candidates were generally up to date with any recent changes in organisational policy. Some candidates started to cross over with Q7. Some mention of the upcoming GDPR regulation.

Q6. Explain the following terms. Include in your answer an explanation of how you can ensure that you comply with company policy and the data Protection Act when collecting and recording each type of data

- a) Personal data**
- b) Sensitive data**

Q6a&b – Both parts of the question well answered, but generally the first part more confidently. More marks could be awarded for specific reference to the data protection legislation, as per the

mark scheme. Some candidates simply listed examples of sensitive data for part b) rather than trying to give a definition.

Q7. Explain how to handle calls to and from third parties in accordance with the Data Protection Act and your company policy, answer this question in relation to your job role and the types of calls that you handle

Q7 – Mostly well answered, but in some cases too much repetition of policy which did not add anything to the answer and made it unnecessarily lengthy. The best answers considered the context along with the different third party groups and the different types of authority that can be provided.

Q8. With reference to the Proceeds of Crime Act, and company policy, outline the potential situations which you may come across in your role where you may need to refer to this policy. Explain how you would handle these situations in accordance with the policy

Q8 – As in previous series, stronger answers provided an explanation of what POCA followed by specific descriptions of how to handle each situation within their role. Some candidates confused POCA with breaking the law generally.

Q9. Demonstrate effective call handling skills over at least 5 cases (explain your approach, summarise the content of your calls/correspondence and outcomes)

Q9 – Most candidates, regardless of their job role, were able to give a good variety of examples of this question, with their knowledge and application of the relevant skills being apparent. A few answers provided too much background information or repetition of what the client told the adviser rather than focusing on the strategies that were used on the call.

Q10. Evaluate your performance and assess how your approach and outcomes have evolved in relation to call handling as you have gained experience in your role.

Q10 – The higher marks were awarded when candidates had considered the mark scheme, and specifically detailed methods, actions and results. Some answers repeated advice from the previous question.