



## **CICM Entry Level 2**

### **Learner Assignment Guidance Booklet**

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## Level 2 Entry Level assignment guidance

### Introduction

Your Entry Level Certificate and 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 2 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 suite of qualifications. You need to complete **two** of these units to gain a Certificate qualification, and **four** of these units to gain a Diploma qualification. Below is a list of the entry level units assessed by written assignment:

- Credit Control & Collections
- Commercial Telephone Collections
- Consumer Telephone Collections
- Business Communications and Personal Skills

### 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.

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
  - Assignment questions and grade criteria, available from CICM Awarding Body
  - Moderator feedback reports on your subject, available free of charge from the CICM website.

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

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

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## Level 2 Standard

Level 2 writing requires skill sets which include the following:

- Use of facts, procedures and ideas to complete processes
- Demonstration of how to complete routine tasks and problems
- Interpretation of information and ideas to inform actions
- Identification of the effectiveness of methods
- Awareness of a range of information relating to the unit 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 2 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 limited understanding of facts, procedures and ideas
- demonstrated inability to complete well-defined tasks and problems
- failed to address the specific tasks set.

### Level 2 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>2</sup>
- used reasoning, skills and methods to complete well-defined tasks and problems
- showed knowledge and understanding of relevant facts, procedures and ideas
- showed ability to interpret relevant information and ideas
- identified the effectiveness of methods and actions
- demonstrated awareness of information relating to the subject.

### Level 2 Good pass

- You have met all assessment criteria<sup>2</sup> and exceeded some of them
- You have showed clear knowledge and understanding of the subject
- You have correctly interpreted relevant information and ideas
- You can complete tasks and address straightforward problems
- You can investigate the effectiveness of methods and actions
- You can gather and use information to inform actions.

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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.

## Level 2 Excellent pass

- You have met all assessment criteria<sup>2</sup> and exceeded most of them
- You have demonstrated factual, procedural and conceptual knowledge
- You have showed ability to resolve tasks and problems in a range of situations
- You can gather information to review the effectiveness of methods and actions
- You can acknowledge and use background sources to support your answer.

## Assignment format

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

The most important rules are:

- **Answer all parts of the question** – Read your assignment questions carefully and use the grade criteria to make sure that you cover every section. The grade criteria give you more detail as to what is expected in order to gain a pass (see appendix A).
- Ensure all responses are in **English** including appendices.
- **Provide examples from your own working practice** if this is asked of you. If you have no working examples from present or past roles, you may select an appropriate case study but it is important that you use this to demonstrate your ability to apply your knowledge in a practical setting.
- **Let the word count guide you** – The word count has been provided as a guide to how much you should write in any given question. It is good practice to work within the word count.

A useful technique is to 'free write' and then edit work down to the required word count, removing any superfluous words or content.

It should be noted that higher grades cannot be gained if the word count is excessively higher or lower than the amount recommended.

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

Make sure that you note details of any literature, 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.

- **Check your work thoroughly** – Critically appraise your work and proof-read it carefully before submission. The checklist in appendix E can help to guide you.
- **Include your cover sheet** – you must submit your work with a completed cover sheet because this provides evidence that the assignment is your authentic work, and includes the assignment version you used, word count and signed authority statement.
- **Use appendices carefully** – you may support your work with appendices, if required, which do not form part of the 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.

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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

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 identifying data include names, email addresses and bank details.

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

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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 2 answer

**Appendix C:** assignment record template

**Appendix D:** how to avoid plagiarism

**Appendix E:** how to reference other materials

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

**Appendix G:** your assignment checklist



## Appendix A - Example Level 2 mark scheme and grade criteria

### Mark scheme extract Telephone Collections

| Question | Fail/refer  | Level 2 pass   | Level 2 good pass   | Level 2 excellent pass  |
|----------|---|--|---|---|
| 4        | Little identification of law and regulation or lack of relevance to organisation or to telephone collection work.   | Identification of key laws, regulations and organisational rules which apply to telephone collections work.  | Summary of key organisational rules relating to telephone collections and how they ensure compliance with key laws and regulations.   | Description of how organisational rules relating the commercial telephone collections ensure compliance with specific laws and regulations.   |
|          | 0 - 4   | 5 - 6  | 7   | 8 - 10  |
| 5        | Failure to describe the conduct of calls and/or failure to address the areas of organisation, preparation, call structure, technique, responses to excuses and post call action.  | Description of how to conduct commercial telephone collections calls using organisation, preparation, call structures, techniques, responses to excuses and post call action.        | Examples used to describe how calls are conducted using organisation, preparation, call structures, techniques, responses to excuses and post call action.  | Description of call conduct with examples that demonstrate ability to effectively organise, prepare, structure and undertake commercial collections calls.  |
|          | 0 - 14  | 15 - 17  | 18 - 20   | 21 - 30   |
| 6        | Little or no description of actual calls to demonstrate candidate's ability to negotiate. Failure to address the specific areas of assertiveness, influencing, overcoming resistance, win-win, disputes and handling abuse. | Description of calls which demonstrate ability to negotiate during a call. Answer addresses assertiveness, influencing, overcoming resistance, win-win, disputes and handling abuse. | Description of effective ability to negotiate during a collections call. Answer uses examples to demonstrate ability in the areas of assertiveness, influencing, overcoming resistance, win-win, disputes and handling abuse. | Evidenced description of relevant calls, used to show candidate's ability to successfully negotiate using assertiveness, influencing, overcoming resistance, gaining win-win and handling disputes and abuse. |
|          | 0 - 14  | 15 - 17  | 18 - 20   | 21 - 30   |

| <b>CICM Level 2 Generic Grade Criteria Descriptions</b>   |  |  |  |
|---|--|--|--|
| <b>Refer<br/>≤49%</b>   | <b>Level 2 pass<br/>50% - 64%</b>  | <b>Level 2 good pass<br/>65% - 74%</b>   | <b>Level 2 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 terms of range and types of information, reasoning, skills, facts, procedures, or ideas.</p> <p>Background resources missing, lacking or unacknowledged.</p> | <p>Able to show knowledge and understanding of relevant facts, procedures and ideas, and use relevant reasoning and skills, to complete well-defined generally routine tasks and address straight-forward problems.</p> <p>Able to interpret relevant information and ideas, can gather and use information to inform actions, and can identify how effective actions were.</p> <p>Awareness of a range of information relevant to the study area.</p> <p>Background resources acknowledged.</p> | <p>Clearly able to show knowledge and understanding of relevant facts, procedures and ideas, and use relevant reasoning and skills, to complete well-defined generally routine tasks and address straight-forward problems.</p> <p>Clearly able to interpret relevant information and ideas, can gather and use information to inform actions, and can identify how effective actions were.</p> <p>Clear awareness of a range of information relevant to the study area.</p> <p>Background resources acknowledged.</p> | <p>Clearly able to show knowledge and understanding of relevant facts, procedures and ideas, and use relevant reasoning and skills, to complete well-defined generally routine tasks and address straight-forward problems in a range of circumstances.</p> <p>Clearly able to interpret relevant information and ideas in a balanced way, can gather and use information to inform actions, and can identify how effective actions were.</p> <p>Clear awareness of a range of information relevant to the study area.</p> <p>Background resources acknowledged.</p> |

## Appendix B - Example Level 2 answer

The first excerpt below demonstrates some of the requirements necessary to achieve a Level 2 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

Good listener

Gives reason why this strength is important

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

Deal with angry customers

Many customers can appear angry or feel necessary to behave angry to get the point across or disguise how they really feel.

They may be scared confused threatened and feel like they are being judged.

Scenarios suggests strengths although specific skills not discussed in answer

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.

Several examples of strengths described

Loyalty to the company I work for

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

#### Weaknesses

Aware of personal weakness

Too nice

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

Customers who cry

Weakness identified with some reflection

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

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.

Weakness partially evaluated with some context

In contrast, this second extract demonstrates an answer that has not met the Level 2 pass criteria –

Strengths:

Very brief bullet points

- Listening
- Assertive skills
- Good communication
- Thinking outside the box

Too vague

Weaknesses:

Weakness contradicts strength

- Attitude and mood
- Avoid confrontation
- Using the customer's name
- Taking on another department's issue

## Appendix C: - Assignment record template

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

### Assignment Record

Name

Unit

Coach name

CICM registration no

Coach telephone

Coach email

Arrangements for contacting coach

My qualifications

My experience

What I hope to gain from the award.

My ambitions

Problems which I might have in completing the assignment<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 D - How to avoid Plagiarism**

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

- Those involved have their results withdrawn and 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 E – How to reference other materials

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.

### 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>4</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. 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>5</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.

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.

When you submit your assessment, the Turn-it-in software will check your work against all recognised third party material. This includes AI. 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.

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<sup>4</sup> Examples include (but are not limited to) ChatGPT, Jenni, Jasper, Writesonic, Bloomai, Microsoft Edge/Bing, SnapChat and Googlebard.

<sup>5</sup> JCQ is the Joint Council for Qualifications



## **Appendix F – 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 G - Assignment checklist

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

| <b>Is your assignment presented correctly?</b>   | <b>Tick</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 140MB? |             |
| 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>Tick</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>Tick</b> |
|---|-------------|
| Have you answered <b>all</b> questions?   |             |
| Have you fully answered the question in each case?                                      |             |
| Have you thought carefully about the question and placed the answer in context?         |             |
| Have you checked your answer against the mark scheme and grade criteria?                |             |
| Should you include more information or discussion?                                      |             |
| Have you considered more than one angle, showing balance in your answer?                |             |
| Have you showed practical application of knowledge from your workplace or a case study? |             |
| Have you used straightforward scenarios to demonstrate understanding?                   |             |
| Have you explained yourself clearly and used examples, where relevant?                  |             |
| Have you stayed within the recommended word count and declared it for each question?    |             |

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

| <b>Is your written expression appropriate?</b>  | <b>Tick</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?                          |             |
| Do the examples of work you have provided answer the question sufficiently?           |             |
| Have you provided enough evidence to support your answers?                            |             |