



CICM Level 4 Diploma

Learner Assignment Guidance Booklet

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24.07.23/v6

Level 4 assignment guidance

Introduction

This guidance has been written to assist you in submitting assignments required for the Level 4 CICM Diploma in High Court Enforcement. This guidance is designed to help you:

- understand what is required to reach Level 4 standard
- submit your work in the correct format.

Before you start the Level 4 High Court Enforcement course, it is strongly recommended that you gain passes or exemptions from CICM units in Level 2 Taking Control of Goods and Level 3 Advanced Enforcement. Contact a CICM adviser if you are not sure about this.

Qualification structure

The Level 4 Diploma requires you to successfully pass five units:

- Writs of Control
- Writs of Execution
- Writs of Possession and Compulsory Purchase Orders
- HCEO Fees and Accounting
- HCE Law and Regulations

The first 4 of these units involve a written assignment. The following booklet offers advice and guidance on the format of CICM assignments, requirements for Level 4 answers, grading, referencing and word count. It also includes example answers.

If you have any queries, please do not hesitate to get in touch with the CICM Awarding Body team. Email 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 support¹ in your studies.
4. Inform the CICM Awarding Body of the award you intend to work towards (email assessments@cicm.com or tel 01780 727272). They will be able to offer more help and advice about how to get started and when, where and how to submit your assignments for marking.

¹ 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 if you require more information about tutor or coaching and mentor support.

Level 4 Standard

To meet the Level 4 standard, you will need to demonstrate your ability to:

- Show practical, theoretical and technical knowledge and understanding.
- Address problems that are well defined but complex and non routine.
- Analyse, interpret and evaluate relevant information and ideas.
- Apply awareness of different perspectives or approaches.
- Identify, adapt and use skills to inform actions.
- Review the effectiveness and appropriateness of methods, actions and results.

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 4 Refer

A refer grade means you have not met the pass requirements but you can improve and resubmit your work in January, June or October.

A refer grade is given if you have:

- not adequately covered the assessment criteria²
- addressed problems in a straightforward way
- applied routine instructions and procedures.

Level 4 Pass

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

A pass grade is given if you have:

- met the assessment criteria²
- used your understanding, methods and skills to address problems
- completed tasks and procedures using an independent approach
- considered different perspectives and approaches to your work.

Level 4 Good Pass

- You have met all assessment criteria² and exceeded some of them
- You have used understanding, methods and skills to address complex problems
- You completed tasks and procedures using autonomy and judgement.
- You demonstrated awareness of different perspectives and approaches to your work.

² 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 4 Excellent Pass

- You have met all assessment criteria² and exceeded several of them
 - You tackled broadly defined tasks and problems that are complex and non-routine.
 - You showed independence using autonomy, self-directed learning and judgements.
 - You have clearly demonstrated practical and theoretical understanding
 - You have applied analytical and critical skills to explore and resolve a range of familiar and unfamiliar business problems.
-

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 undertake enforcement action. 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 an enforcement action you need to make it clear that your answer includes a fictitious scenario. It is important that you do not pretend to be an authorised High Court Enforcement Officer or complete a statutory form if you are not eligible to do so.
- **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 D.
- **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 E and more about referencing in Appendix F.
- **Keep to the word count** - you must follow the word count carefully and should not exceed this by more than 10% because Level 4 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 4 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.
- **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.
- **Do not exceed the maximum file size** – your file size should not exceed 30mB. If your work exceeds this size, you will need to zip or compact it first.
- **Complete the CICM cover sheet** - this initial form at the front of your assignment holds important legal disclosures. Your work cannot be marked if you have not ticked the box on this form, stating that the assignment is your own work.
- **Check your work thoroughly** – critically appraise your work and proof-read it carefully before submission. The checklist in appendix G 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.

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 website.

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.

Appendix

The following appendices are here to offer further help.

Appendix A: example of mark scheme and grade criteria

Appendix B: examples of successful and unsuccessful Level 4 answers

Appendix C: assignment record

Appendix D: how to use an appendix

Appendix E: how to avoid plagiarism

Appendix F: how to use referencing

Appendix G: assignment checklist

Appendix A - Example Level 4 mark scheme and grade criteria

Mark Scheme						
Question	Fail/refer	Level 4 pass	Level 4 good pass	Level 4 excellent pass	Examiner	Moderator
1	Basic and/or inaccurate explanation of the effects of Less Common Writs. Few types of Writ considered and/or viewed from the aspect of a single stakeholder.	Accurate explanation of the effects of several Less Common Writs on key stakeholders.	A range of Less Common Writs explained in the context of all relevant stakeholders. Evaluation of their effects demonstrates awareness of the scope of work along with different perspectives, approaches and context.	Detailed explanation of the complexities of a wide range of Less Common Writs. Critical evaluation of their effects on all relevant stakeholders. Demonstrates awareness beyond the scope of work.		
	0 - 12	13 - 16	17 - 18	19 - 25		
2	Basic or limited explanation of the powers and responsibilities of a High Court Enforcement Officer's role in relation to Less Common Writs. No consideration made of legal requirements.	Explanation of the powers and responsibilities of a High Court Enforcement Officer's role in relation to Less Common Writs. Consideration made of legal requirements.	Explanation of a range of powers and responsibilities of the HCEO role in connection with Less Common Writs. Evidence of theoretical technical and practical knowledge. Evaluation of the legal requirements concerned.	Comprehensive explanation of the powers and responsibilities of the HCEO role in connection with Less Common Writs and the legal requirements of such. Evidence of theoretical technical and practical knowledge, both within and beyond the role of the High Court Enforcement Officer.		
	0 - 12	13 - 16	17 - 18	19 - 25		
3	Basic or limited explanation of how to conduct the enforcement of Less Common Writs. Little or no reference made to legal requirements.	Accurate explanation of how to conduct the enforcement of Less Common Writs. Consideration made of legal requirements.	Clear and accurate explanation of how to conduct the enforcement of a range of Less Common Writs. Evidence of theoretical technical and practical knowledge. Evaluation of the legal requirements concerned.	Comprehensive explanation of how to conduct the enforcement of a wide range of Less Common Writs and the legal requirements of such. Evidence of theoretical technical and practical knowledge, both within and beyond the role of the High Court Enforcement Officer.		
	0-12	13-16	17-18	19-25		

Grade criteria Level 4	
Refer (0-49%)	Good Level 4 (65-74%)
Achievement reflects the ability to select and use some relevant understanding, skills and procedures to address straightforward problems. It includes the ability to follow straightforward instructions and procedures subject to overall direction or guidance.	Achievement reflects the ability to identify and use well relevant understanding, methods and skills to address problems that have a measure of complexity. It includes taking responsibility for initiating and completing tasks and procedures as well exercising autonomy and judgement. It reflects awareness of different perspectives or approaches within an area of study or work.
Level 4 pass (50-64%)	Excellent Level 4 (75% and over)
Achievement reflects the ability to identify and use relevant understanding, methods and skills to address problems that while well defined have a measure of complexity . It includes taking responsibility for initiating and completing tasks and procedures as well exercising autonomy and judgement within limited parameters . It reflects awareness of different perspectives or approaches within an area of study or work.	Achievement reflects the ability to tackle broadly defined tasks and problems that are complex and non-routine . It requires autonomy, judgement and self-directed learning with responsibility from courses of action . It requires practical, theoretical or technical understanding to tackle tasks and problems that are complex and non-routine . It includes awareness of different perspectives or approaches within area of study, and the nature and approximate scope of study or work.

Appendix B: examples of successful and unsuccessful Level 4 answers

Below are two example extracts. They do not relate to a specific HCEO assignment question but they do identify qualities required for a Level 4 standard answer.

Example one shows the type of response expected to gain a pass grade. Example two shows an answer that fails to meet the Level 4 standard.

Example 1: PASS GRADE

Rent collection and client care

Account management in the temporary accommodation section of the organisation includes managing and collecting debts and service charges. The client base are all tenants that need to apply for council housing and so have high support needs and complex home lives coupled with low income. An extract outlining the complexity of the client portfolio can be seen in Appendix A (confidential information has been removed).

Most of the tenants have been flagged as homeless and we have a duty to house them for reasons of vulnerability, such as health, age or dependents (Council duty of care 2018:18) Of the 350 clients in the current ledger, the majority pay through housing but 36% must contribute to their rent (see Appendix B for calculation of ledger). The role of the account manager helps support these clients through the circumstances that have affected their ability to pay. These could be a child moving out or a change in government policy which affects their access to benefits (Gov.uk 2019).

Making it as easy as possible for clients to keep their rent commitments up to date assists both the client and the organisation.

For the client, a tailored response helps them return to a paying position. This includes communicating at a time and in a manner that suits their needs. It means giving them options to repay rather than a single, immovable demand for payment. It means liaising with other organisations such as social services and the housing officers to set up case conferences to resolve more complex situations sensitively with the input of experts.

The clients are on low incomes so it is only reasonable to expect them to contribute in instalments and allow their gradual cash payments to be reconciled against the overall spend on temporary accommodation. This is in line with the local authority code of

Some assessment of client base

Correct use of appendix as evidence

Aware of obligation and source of regulation

Examples used to show knowledge in context

Justifies
action

conduct (Council duty of care 2018:2) and the Financial Conduct Authority's regulation on affordability (FCA Handbook 2019).

Balanced
evaluation

For the organisation, it is essential that reliable cash flow is generated to satisfy long term lease agreements. The budget is spread out over the year and the focus on efficient saving is ever more pressing. Local authority budget restrictions mean that vulnerable clients must be housed as efficiently as possible. There must be a balance between the needs of the client and the limitations of budgets.

Up to date
example
used to
illustrate
answer

Recent benefits changes, particularly Universal Credit, add to the problems of cash flow, because the rent is not automatically covered by the benefit. Instead, by receiving money directly, the tenant has the freedom to use the money for other spending such as food and clothes rather than their rent.

Reflective
thought

Generic collection of rent arrears may benefit the organisation in the short term but arrears may accumulate again if the client has not learned how to manage their income. Following a process of client care means more than collection. It involves educating tenants to prioritise their spending and budget their Universal Credit allowances. This will give the tenant the tools needed to not only stay up to date with their tenancy agreement but be more in control of their total finances. By doing this, it also assists the long term income of the organisation, because clients are more likely to be able to keep their tenancies up to date.

Summary
justifies
response

This application of client care takes time and skill but the outcome is a win-win (CICM 2018) for both parties.

Example 2: REFER GRADE

Rent collection and client care

Description but no assessment of client base

I am an account manager collecting rents from tenants in temporary accommodation. I have a patch of over 350 clients that are placed in temporary accommodation. The council has accepted most of these as homeless and we have to house them.

Vague, no evidence, possibly contradicts itself

The majority pay for their accommodation through housing benefit however many have to contribute to their rent. My role is to manage these rent accounts.

Statement of fact without justification or measure

In terms of rent collections it is the main focus and purpose of my role. I have to find ways to get the payment in. There are many elements to this:

- Regular phone and text to prompt payment or dialogue
- Setting up payment plans
- Sending out payment cards
- Helping clients with backdating housing benefit claims
- Visiting clients that do not engage
- Case conferencing with social workers and housing officers

Nice expansion – should use this to focus on answering question

Statement needs to be developed

I need to make sure the rents are paid on time and the arrears are reduced if necessary. My good listening skills help me do this.

Some basic assessment of client care skills

To demonstrate client care, when I am on a call to a client I can be distracted by the story behind the arrears and tend to go into too much detail. This makes it harder to then become assertive when discussing payment. 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.

Questionable approach

Weakness
partially
evaluated
with some
context

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 organisation.

No clear
relevance
to question

I feel loyalty and pride in my job. I want to protect the future of this organisation and bring in the money (protecting my job and future).

No
supporting
appendices
or
references

Appendix C: assignment record

Below is an example of an assignment record. You can use this to focus your learning, plan your assignment writing and use your coach 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 assignment³

When I hope to complete the assignment

When I hope to send answer to Q1

Feedback

Record email contact below

³ 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

Appendix D - 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 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.

Plagiarism 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 author.

Referencing should be made in two places:

- In-text (i.e., at the point you mention it in your answer)
- in the bibliography

This enables the reader to refer to the original author's work.

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 chatbot⁴:

- 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 JCQ⁵ 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.

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

⁵ JCQ is the Joint Council for Qualifications

Appendix G - Assignment checklist

Is your assignment presented correctly?	Tick
Have you typed your answers directly into the CICM template for your assignment?	
Have you attached any supporting documents to this template?	
Have you read and confirmed the authentication statement on the front sheet?	
Have you saved your assignment in a single document in the correct format?	
Is the file size no more than 30mb in size?	
Is it clear (i.e., font size 10 or larger with at least one and a half size spacing)?	
Are all your responses in English, including appendices?	
Have you included all appendices in full? Note hyper or other links cannot be accessed.	

Have you removed any sensitive data from your assignment?	Tick
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 your candidate number instead of your name?	

Is your content sufficient?	Tick
Have you answered all 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?	
Do you need to read more? Should you include more information or discussion?	
Have you considered more than one angle, showing balance in your answer?	
Is there any unnecessary repetition?	
Have you explained yourself clearly and exemplified work with brief examples?	
Have you supported your answers with appendix evidence? (see appendix D for help)	
Are your appendices labelled and referred to specifically in your answers?	
Have you stayed within the allowed word count?	

Have you fully referenced any sources of information?	Tick
Has a reference list or bibliography been included for all external research, including AI?	
Have you used a consistent referencing style (author, date system) such as Harvard?	
Is there a clear distinction between your thoughts and words, and those of others?	

Is your assignment uploaded?	Tick
Have you uploaded your assignment for marking?	
Have you kept a copy of your electronic receipt?	

Is your written expression appropriate?	Tick
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 proof read 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)?	