

## Assessment Plan

### Financial Services Credit Controller / Collector Standard

#### SUMMARY

This Assessment Plan covers the Credit Controller / Collector apprenticeship that has been developed by the employers with input from several Training Providers and the Professional Body.

Our approach is designed to deliver a robust, cost effective and manageable assessment of competence in the role, based on the expected numbers of apprentices.

As employers, we see the focus of the apprenticeships being primarily on individuals who are new to the role and starting their career journey through the organisation. In support of this our approach to assessment is based on the following principles:

- Assessment should show how well the individual is performing in the role and whether they have met the requirements of the Standard.
- It should have maximum relevance to the real job that the apprentice is doing to truly test full competence in the role.
- It should integrate with Business As Usual processes wherever possible e.g. performance management, personal development.
- It should add value to the apprentice's journey, both during and at the end of the apprenticeship so that this is seen as helping them build not only competence in the role, but also a career in the organisation wherever possible. This should include giving them feedback on their development needs as part of the end point assessment where relevant.
- It should give assurance to the employer that the apprenticeship is being delivered in a consistent, independent and appropriate manner.

The major components of the apprenticeship, as it evolves throughout the period, and the roles of each of the major parties are shown in the diagram below – the timings are an example, assuming an 18 month apprenticeship. From 14 months onwards (bold text) the focus on the end point assessment increases significantly. Within this are contained the professional qualification (if taken), development of organisation specific knowledge, the skills and behaviours required to do the role, on-programme assessment and the end point assessment.

Month	Apprentice	Employer	Training Provider	Professional Body	Assessment Organisation
0	Understand job role and apprenticeship commitment	Deliver induction training and understand role in apprenticeship	Explain apprenticeship, roles, timetable and commitments. Provide initial diagnostic assessment. Completes SFA admin req'ts		
1-12	Works to role objectives / KPIs / training plan Develops Knowledge, Skills, Behaviours	Manages as any other employee inc Performance Management via monthly 1to1s etc	Monitors progress; identifies gaps; delivers apprentice learning and support as required. Completes SFA admin req'ts	Provides qualification content if employer chooses to include the qualification units	
6-12	Studies and takes Qualification/Units	Supports and coaches	Supports and trains		
13-14	Continues building required Knowledge, Skills, Behaviours	'Gateway' to end point assessment: Employer and TP review progress and agree whether Apprentice has achieved competency levels required vs all learning outcomes.			
14-15	Apprentice, Employer and TP work together to agree the make up of the 2 elements of End Point Assessment (Assignments and Professional Discussion). TP signs off vs Assessment Plan requirements				
16-17	Completes Assignments. Submits for assessment. Takes part in Professional Discussion	Reviews Assignments and submits for assessment.	Supports completion of Assignments and preparation for Professional Discussion	Assesses Assignments and conducts Professional Discussion	
18		Discusses grade for apprentice if there is disagreement. Informs apprentice.	Discusses grade for apprentice if there is disagreement. When decision made, checks submission, administers as required.	Recommends final result for apprentice Chair discussion to finalise grade for apprentice if there is disagreement.	

**Professional Qualifications** – The Credit Controller/Collector Standard does not have a mandatory qualification, however employers strongly recommend that the apprentice should take one of the following qualifications as part of their apprenticeship to ensure robust expertise and contribute to raising standards of professionalism in Credit Management. If the employer chooses to use the qualification, competence in the standard can be achieved by completion of the two specific units specified in the table below rather than the whole qualification. The employer may want to encourage completion of the full qualification outside the apprenticeship. The options are:

Professional Body	Qualification	Required Units
Chartered Institute of Credit Management	Certificate in Credit Management	<ul style="list-style-type: none"> <li>Credit Control/Collections</li> <li>Business Communications &amp; Personal Skills</li> </ul>
	Certificate in Debt Collection	

**On-programme Assessment** (dark blue in diagram) – our **recommended** approach to ensuring that the apprentice is on track during the apprenticeship is based on the employer's Performance Management (PM) process with the following key elements:

- Line Manager uses the formal PM process and regular 1:1s to discuss progress in the apprenticeship, provide feedback and guide development.
- Training Provider can support this (if required) by ensuring that the requirements of the apprenticeship are reflected in the PM process and filling any gaps through their work with the apprentice.
- Training Provider can also support the apprentice on understanding the learning journey, providing advice and guidance on learning strategies and tools that will support the apprentice's preferred learning style and improve their learning agility.

- Regular check points between the Line Manager and Training Provider (aligned with the PM process) to ensure that the apprentice is on track and agree how any issues will be addressed.
- Apprentices should be strongly encouraged to create a CPD record that contains examples of their learning and areas for development/action points as they go through the apprenticeship - this can be used in reviews with the Line Manager and Training Provider as well as to provide information for the Assignments in the end point assessment. This CPD record should be kept online wherever possible.

For smaller organisations that do not have well developed PM processes, additional guidance will be provided, e.g. providing a tracking form that is based on the learning outcomes contained in the Detailed Standard (Appendix 1). This will be held by the Independent Assessment Organisation.

The decision as to when the apprentice is ready to move on to the end point assessment (the Gateway – yellow in the diagram) will be made by the Line Manager and the Training Provider based on their monitoring of the apprentice’s progress.

**End point Assessment** (green in the diagram) – this contains 2 components which are described in more detail in the next section:

- Two Assignments in which the apprentice provides detailed evidence of how they carry out the role in their organisation – one of these focuses more on the technical aspects of the role and the other more on the behavioural aspects. Both focus on demonstrating that the apprentice has met the requirements of the Standard.
- A Professional Discussion that explores responses in the assignments, how the assignments have been produced and how well apprentices are performing in their role.

Assessment Method	Area Assessed	Assessed by	Grading
Assignments	Whole standard	Independent Assessment Organisation	Fail / Pass / Distinction
Professional Discussion	Whole standard	Independent Assessment Organisation	Fail / Pass / Distinction

## END POINT ASSESSMENT

### 1. What is being assessed

The Employers have created a Detailed Standard for the Standard which describes the learning outcomes for each area of knowledge, skill and behaviour within the Standard. This is attached in Appendix 1. We will develop detailed assessment criteria for each of the learning outcomes and these will be found in the Assessment Tools that will be developed after approval of the Assessment Plan. These will be held by the Independent Assessment Organisation.

The end point assessment will be synoptic and cover the knowledge, skills and behaviours included in the Standard. Some knowledge will be evidenced implicitly through the skills demonstrated by the apprentice, i.e. use of systems and processes to do the role demonstrates the knowledge.

## 2. How will assessment be carried out

The focus of the end point assessment is on the apprentice being able to demonstrate competence in the role and meet the criteria set out in the Detailed Standard, illustrating this through the work that they have done. It takes place in the last circa 3 months of the apprenticeship, once the apprentice has met the Gateway criteria, and consists of 2 assessment methods:

- Assignments
- Professional Discussion

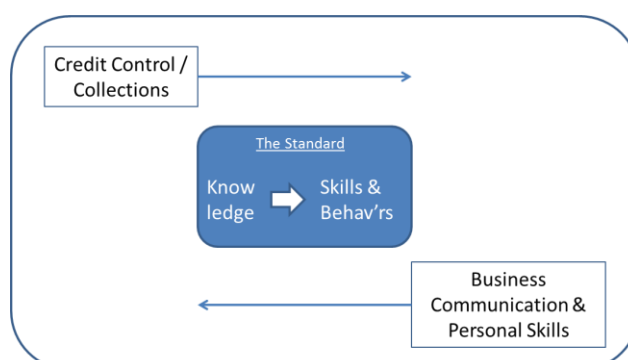
The content and structure of both elements will be provided by the Independent Assessment Organisation to ensure consistency across all apprentices. The employer and Training Provider will work with the apprentice to agree how the apprentice goes about completing the assignments and will provide guidance along the way as required. The Training Provider will ensure that the content meets the Assessment Plan requirements, but does not have a formal role in the end point assessment decision.

The two methods of assessment will build up a cumulative picture of how well the apprentice has met the requirements of the Standard, using the assessment criteria that will be developed from the Detailed Standard. As this is a cumulative picture, there are no formal weightings between the two assessment methods, however we would expect a significant part of the evidence (70%) to come from the assignments. The Independent Assessment Organisation will ensure the outcome is consistent and robust.

### 2.1. Assignments

The apprentice will complete two assignments that are based on real work done by them. One assignment is related to business skills and behaviours and the second focused more specifically on job specific knowledge, skills and behaviours. Possible examples are:

- Credit Control/Collections – this will require the apprentice to describe how they have applied the knowledge within the standard to deliver service to customers as part of their role. The evidence will be drawn from real work activity that is likely to have been completed towards the end of the apprenticeship. The questions asked in the assignment will be clearly linked to the knowledge, skills and behaviours of the standard.
- Business Communications and Personal Skills - this will focus more on the soft skills and behaviours of the standard. It will require the apprentice to describe (with supporting evidence) how they are using those soft skills in the credit management environment, combined with the knowledge they have gained, to meet the requirements of the standard. This is shown in the diagram overleaf:



Both assignments will build a synoptic picture of the ability of the apprentice to meet the requirements of the standard with one starting from the knowledge components and the other from the skills and behaviours. Both will require demonstration of how these are applied in the role. They may draw on the apprentice's CPD record

created during the apprenticeship. The exact format of the assignments will be included in the Assessment Tools to be created by the Independent Assessment Organisation. They will be completed and submitted electronically and there is likely to be a monthly cycle for submission.

The assignments will be reviewed by the line manager, with support from the Training Provider if required, before being submitted to the Independent Assessment Organisation for assessment.

## 2.2. Professional Discussion

The Professional Discussion is a structured interview between the apprentice and the Independent Assessment Organisation's Assessor (the Assessor), which explores responses in the assignments, the knowledge, skills and behaviours in the standard, how the assignments have been produced and how well the apprentices are performing in their role. This enables a synoptic assessment of the Standard as a whole to check coverage of the broad range of knowledge, skills and behaviours contained in the Detailed Standard.

The purpose of the Professional Discussion is to:

- Explore evidence for areas of the Standard that are best assessed verbally.
- Clarify any questions that the Assessor has about the evidence submitted in the assignments
- Discuss how the apprentice has progressed in their role, what specific work they have been involved in and their approach.
- Provide the basis for the Assessor to make a decision about the grade to be awarded.

A structured brief will be provided in the Assessment Tools to be used in the Professional Discussion. This will ensure that consistent approaches are taken and that all key areas are appropriately explored. It may be carried out face to face, or remotely using e.g. video conference or Skype, depending on numbers and locations of apprentices. There is likely to be a monthly cycle for the professional discussion, depending on the numbers of apprentices.

The combination of these two assessment methods builds a cumulative picture of performance against the Standard. They require apprentices to demonstrate the application of knowledge, skills and behaviours in an integrated manner to deliver the required outcomes, enabling the Assessor to make an holistic judgement about how well the apprentice meets or exceeds the Standard.

## 3. Who carries out the assessment

There are three parties involved in the end point assessment – the Employer, the Training Provider and the Independent Assessment Organisation's Assessor. Their respective roles are as follows:

Assessor	Role
<b>Employer</b>	<ul style="list-style-type: none"> <li>• Brings a view of the apprentice from PM and working with them in the workplace through the apprenticeship</li> <li>• Has greatest clarity about whether the apprentice is fully competent in the workplace</li> <li>• Reviews the Assignments and makes a judgment about whether they meet or are likely to meet the standard before submission to the Assessor.</li> <li>• Participates in any discussion about assessment decisions if required</li> </ul>
<b>Training Provider</b>	<ul style="list-style-type: none"> <li>• Brings a view of the apprentice from supporting them through the apprenticeship</li> <li>• Brings greater understanding of the assessment process than the employer and hence broader view on competence</li> </ul>

	<ul style="list-style-type: none"> <li>• Provides advice and guidance on the assessment process</li> <li>• Reviews Assignments, provides feedback and advises on whether they are likely to meet the standard before submission to the Assessor.</li> <li>• Participates in any discussion of decision by the Assessor if required</li> </ul>
<b>Independent Assessment Organisation's Assessor</b>	<ul style="list-style-type: none"> <li>• Brings a completely independent view to the end point assessment as they have had no engagement with the apprentice until now</li> <li>• Reviews the Assignments independently and scores against the assessment criteria remotely</li> <li>• Conducts the Professional Discussion</li> <li>• Determines the grade to be awarded to the apprentice</li> <li>• Chairs any discussion of their decision if Employer / Training Provider disagree, and makes the final decision</li> </ul>

It is the Independent Assessment Organisation that will make the final judgment on the grade to be awarded to the apprentice, whether Fail, Pass or Distinction. There will be a right of appeal against this decision as outlined in the next section.

Within Financial Services, line managers have a regulatory responsibility to the Financial Conduct Authority to ensure that all their people are trained and competent to perform their role. They therefore have a strong vested interest in making the assessment process robust in support of the Independent Assessment Organisation.

To ensure that any individual assessor is competent they will be trained in the assessment process (see next section) and will also have to meet certain criteria which will include:

- Minimum 5 years experience working in credit management or collections and a qualification in credit management or collections plus familiarity with the role covered by the apprenticeship.
- Credit management/collections technical and management expertise to ensure they can assess all areas of the Standard.
- Understanding of any optional qualifications used within the apprenticeship.
- Holding, or working towards an assessor or teaching qualification.
- No current relationship with the apprentice / employer involved in the assessment.

Any organisation is eligible to deliver assessment services against this standard, by meeting the requirements of the SFA's Register of Apprenticeship Assessment Organisations. Individual employers must select an organisation from that Register to deliver assessment services for this standard however the Trailblazer Employers strongly recommend that you select the Professional Body to undertake the end point assessment.

#### 4. Quality Assurance

The responsibility for the robustness of the assessment process is held by the Independent Assessment Organisation. The overall responsibilities of the Independent Assessment Organisation are summarised below:

- Ensures there are robust processes in place to deliver assessments to the required standard and that they are appropriate for the sector
- Develops and maintains a set of assessment tools that are used by all to carry out assessments
- Provides assessors that meet the requirements set out by the Employers
- Trains and certifies all individual assessors to be able to assess consistently against the Standard
- Applies robust quality assurance and verification processes to the assessments e.g. use of standard assignments, moderation and standardisation of assessment marking, oversight by an independent board
- Runs the appeal process for any appeals that arise from assessment decisions

- Reports to the Employers on any issues that arise

In taking on the lead role in assessment, the Employers strongly recommend that the Independent Assessment Organisation has:

- Sound understanding of the sector (employees who have worked in or have a qualification in credit management) and the assessment requirements for this Standard, together with the expertise to administer the Assessment Tools required.
- Capability to deliver assessments at the scale and with the levels of service required, giving confidence that this is a strategic part of their business.
- Geographical coverage required.
- Assessors with the background specified in the previous section
- Robust verification and quality assurance processes that can ensure the end point assessment is of the required standard.

The Independent Assessment Organisation will create and then maintain the assessment tools to ensure continuing robustness (independent, consistent, accurate), working with the Employers as appropriate.

Within our assessment approach, independence is achieved through the end point assessment being carried by the Independent Assessment Organisation. Their Assessor will make a synoptic assessment of each apprentice's work, including the grade to be awarded, on the basis of evidence supplied in the Assignments and the Professional Discussion.

The assessment methods described previously are designed to produce assessment outcomes that are consistent and reliable, allowing fair and proper comparison between apprentices employed in different types and sizes of organisations. At the core of this will be the set of Assessment Tools that are used by all assessors and to inform the training that assessors receive. The Independent Assessment Organisation will create and hold the tools, materials and techniques to be used in assessment based on this Plan. These tools will be trialled before being confirmed as suitable for implementation.

All assessors will be required to have the skills and experience outlined in the previous section. They will be trained and approved by the Independent Assessment Organisation to ensure that they are capable of using the tools developed for assessment in a fair and consistent manner to make reliable judgments.

The Independent Assessment Organisation will provide robust validation and quality assurance processes to ensure that all assessments are robust, that they assess fully against the Standard, are undertaken consistently and to the same standard and that the individuals carrying out the assessment have the requisite skills and industry experience. These will be developed as part of the Assessment Tools to ensure that they are consistent across all apprentices. Evidence of this will be provided to the Employers. Immediate and appropriate action will be taken where any quality concerns are identified.

## 5. Grading

The Independent Assessment Organisation will make the decision on the grade to be awarded to the apprentice based on their scoring of the two Assignments and the results of the Professional Discussion. The apprentice will be awarded a Pass or Distinction. The Distinction is designed to recognise the small proportion of apprentices who are seen as outstanding employees, regularly going beyond what is required to be competent in the role and seen as having greatest potential for the future.

The exact mechanism for doing this and boundaries between Pass and Distinction will be developed as part of the Assessment Tools and is likely to be based on an assessment criteria that are developed for each of the learning outcomes in the Detailed Standard. These assessment criteria will specify what is required to achieve a Pass i.e. fully competent in the role.

To achieve a Distinction, the apprentice will have to meet a higher set of assessment criteria in all of the Skills and Behaviours in the standard.

In the event of an appeal against the grade awarded, the Independent Assessment Organisation will carry out a further review of the evidence to confirm or modify the grade in line with their standard procedures.

## IMPLEMENTATION

Whilst the major focus of this Plan is to ensure that it delivers robust and high quality assessments that accurately assess competence against the Standard, the Employers have also considered the practicalities of implementation carefully in the light of the proposed number of apprenticeships and geographic coverage. At this early stage we expect approximately 40 - 50 apprentices in the first year and 100 - 125 apprentices per year thereafter. As apprenticeships become more established in the sector and we create clearer links to career paths, we expect this number to grow. The main factors that will make our approach implementable and cost effective at the numbers of apprentices anticipated are:

- The use of two well proven assessment methods that will allow robust determination of competence without requiring a large number of components and provide the opportunity for a direct link to industry recognised qualifications.
- The use of existing assessment expertise, assessment tools, robust QA processes to give impartial assessment without the need to engage an additional party and incur additional costs in the assessment.
- The ability for assessors to review the Assignments and conduct the Professional Discussion remotely, hence not incurring any travel time or costs.
- The intention to have the Assignments created and submitted electronically wherever possible.

We are confident that this approach can be used in organisations of any size within the sector, in part through flexing the role of the Training Provider to ensure the totality of the learning, on-programme assessment and guidance on the end point assessment can be delivered.

If the employer/apprentice chooses to study the suggested CICM qualification units, they will become affiliate members of the Chartered Institute of Credit Management. This will reduce the cost of completing the full qualification if they wish to do so will put them on the pathway towards full qualification as a credit manager and full professional membership of the Chartered Institute of Credit Management.

As this Standard is new, we have no direct evidence of the costs of delivering this assessment approach. However, drawing on the information we have received from Training Providers and Assessment Organisation on the indicative costs of delivering this apprenticeship we believe that up to 15% of the costs will be spent on assessment.

## Appendix 1 – Detailed Standard

Knowledge	What is required	Learning Outcomes: The apprentice can....
<b>Credit management</b>	Broad understanding of the principles of credit management and collections together with a sound understanding of organisational policies and techniques used in their role, e.g. credit terms; use of external sources of information, e.g. credit scores; and policies for handling vulnerable customers.	<ul style="list-style-type: none"> <li>• Understand the principles of credit management and collections</li> <li>• Understand in detail the organisational policies and techniques used in their role</li> <li>• Understand how to use external sources of information</li> <li>• Understand the policies for handling vulnerable customers</li> </ul>
<b>Regulatory and compliance</b>	Broad understanding of the legal, regulatory, risk and compliance framework within which they operate, with a sound understanding of relevant risk and compliance requirements	<ul style="list-style-type: none"> <li>• Understand the legal, regulatory, risk and compliance framework within which they operate</li> <li>• Understand the relevant risk and</li> </ul>



	for their role, e.g. credit management policies, data protection, treating customers fairly, potentially fraudulent transactions, including anti-money laundering arrangements and financial and sector regulatory requirements depending on the type of collections.	compliance requirements for their role
<b>Industry and organisation understanding</b>	Understands professional standards; the nature and priorities of the organisation they work in; organisational 'values'; and where their role fits in the organisation. Understands the different areas of the organisation that they need to work with, e.g. sales.	<ul style="list-style-type: none"> <li>• Understand the professional standards they need to work within</li> <li>• Understand the nature and priorities of the organisation they work in</li> <li>• Understand the organisational 'values', where their role fits in the organisation and the different areas of the organisation that they need to work with</li> </ul>
<b>Products and services</b>	Broad understanding of the products and services offered to customers by their organisation, together with sound knowledge of the products and services that they support, and how their role supports the delivery of these products and services.	<ul style="list-style-type: none"> <li>• Understand the products and services offered to customers by their organisation</li> <li>• Understand in detail the products and services that they support</li> <li>• Understand how their role supports the delivery of these products and services.</li> </ul>
<b>Systems and processes</b>	Understands the systems, tools and processes used in the role, together with the standards to be met, including IT tools.	<ul style="list-style-type: none"> <li>• Understand the systems, tools and processes used in the role</li> <li>• Understand the standards to be met in using these systems and processes</li> <li>• Understand the consequences of not following processes and when to raise concerns if errors are made.</li> </ul>

<b>Skills</b>	<b>What is required</b>	<b>Learning Outcomes</b>
<b>Service delivery</b>	Delivers excellent service to customers using organisational systems and processes; contributes to individual and team objectives, in line with organisational policy; works in a way which reflects organisational values and complies with standards and regulatory requirements; carries out a range of tasks which may include credit application processing, cash allocation and reconciliation; proactive contact with customers to collect outstanding balances/debt; maintaining accurate records of communications/actions; straight-forward dispute resolution; and recommending write offs.	<ul style="list-style-type: none"> <li>• Provide service to customers in line with organisational standards, values and regulatory requirements</li> <li>• Carry out the range of tasks required in the role to the standards required, using the required systems and processes</li> <li>• Contribute to individual and team objectives, in line with organisational policy;</li> <li>• Demonstrate a willingness to work positively with customers</li> </ul>
<b>Work planning</b>	Organises their own accounts, completing tasks to required organisational deadlines. Tracks individual customer accounts where necessary. Takes ownership through to completion, escalating when required, e.g. potential debt risk.	<ul style="list-style-type: none"> <li>• Organise their own accounts, completing tasks to required organisational deadlines</li> <li>• Track individual customer accounts where necessary, taking appropriate action</li> <li>• Take ownership through to completion, escalating when required</li> </ul>
<b>Teamwork</b>	Consistently supports colleagues/collaborates to achieve results. Builds/maintains good working relationships within teams and with other business areas where necessary. Aware of own role in the team and the impact on others.	<ul style="list-style-type: none"> <li>• Consistently support colleagues / collaborate to achieve results</li> <li>• Build/maintain good working relationships within teams and with other business areas where necessary</li> <li>• Demonstrate awareness of their own role in the team and the impact on others</li> </ul>

<b>Communication and relationship building</b>	Communicates effectively with customers/colleagues, using sound interpersonal skills, a range of media and appropriate language, e.g. phone, email, SMS, letter and face-to-face. Builds good relationships with customers, recognising their relationship with and their importance to the organisation while dealing with a potentially difficult topic. Adapts their style to that of the customer and actively listens to understand their needs. Handles difficult and sensitive situations professionally when they occur, e.g. regarding overdue accounts, working to support and retain a positive relationship with the customer.	<ul style="list-style-type: none"> <li>• Communicate effectively with customers/colleagues, using sound interpersonal skills, a range of media and appropriate language</li> <li>• Build good relationships with customers, recognising their relationship with and their importance to the organisation while dealing with a potentially difficult topic</li> <li>• Adapt their style to that of the customer and actively listen to understand their needs</li> <li>• Handle difficult and sensitive situations professionally when they occur, working to support and retain a positive relationship with the customer</li> </ul>
<b>Negotiation and decision making</b>	Works with customers to identify mutually acceptable solutions to credit issues, within organisational guidelines. Takes ownership through to resolution, escalating where necessary.	<ul style="list-style-type: none"> <li>• Work with customers to identify mutually acceptable solutions to credit issues, within organisational guidelines</li> <li>• Take ownership through to resolution, escalating where necessary.</li> </ul>
<b>Continuous improvement</b>	Identifies opportunities to improve work practices and successfully implements changes that are required.	<ul style="list-style-type: none"> <li>• Identify opportunities to improve work practices</li> <li>• Successfully implement changes that are required</li> </ul>
<b>Personal development</b>	Seeks feedback and acts on it to improve their performance. Builds their own capability through ownership of their own development, working with their manager. Keeps up to date with relevant changes.	<ul style="list-style-type: none"> <li>• Seek feedback and act on it to improve their performance</li> <li>• Build their own capability through ownership of their own development, working with their manager</li> <li>• Keep up to date with relevant changes</li> </ul>

<b>Behaviours</b>	<b>What is required</b>	<b>Learning Outcomes</b>
<b>Honesty &amp; Integrity</b>	Truthful, sincere and trustworthy in their actions. Shows integrity by doing the right thing. Maintains appropriate confidentiality at all times.	<ul style="list-style-type: none"> <li>• Demonstrate integrity and ethical behaviour in the way they do their job</li> <li>• Treat sensitive information in a confidential way</li> </ul>
<b>Flexibility</b>	Adapts positively to changing work priorities and patterns when new tasks need to be done or requirements change.	<ul style="list-style-type: none"> <li>• Adapt to changing business needs effectively</li> <li>• Support others in adapting to changing business needs</li> <li>• Re-prioritise work as required</li> </ul>
<b>Resilience</b>	Displays energy and enthusiasm in the way they go about their role, dealing positively with setbacks when they occur. Stays positive under pressure.	<ul style="list-style-type: none"> <li>• Display energy and enthusiasm, staying positive when under pressure</li> <li>• Deal objectively with setbacks when they occur, learning for the future</li> <li>• Support others when setbacks occur, sharing learning with others</li> </ul>