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Diploma of Financial Counselling CHC51115

Student Handbook

Student Handbook

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SECTION 1   STAFF CONTACTS

ICAN Learn Contact Information

Address	Head Office: 209 Buchan Street, Bungalow QLD 4870
Postal address	PO Box 946, Bungalow QLD 4870
Telephone	1800 369 878
Contact	ICAN Learn Administration administration@icanlearn.edu.au

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SECTION 2   STUDENT WELCOME

Dear Student

Congratulations on your enrolment with ICAN Learn and your willingness to undertake and commit to the study required to gain the Diploma of Financial Counselling and become a Financial Counsellor.

Many people from low-socioeconomic backgrounds are marginalised and are not afforded their financial rights as consumers and members of society. Your work in financial counselling will empower people for change and develop their capacity to be in charge of financial choices and share that knowledge with their families and communities. You will be an instrument for them to improve their lives and outcomes.

Commitment to financial counselling education comes with significant responsibility; there is much to learn and requires commitment, hard work and fortitude. ICAN Learn strives to give you the best learning experience possible through our teachers, all of whom are experienced financial counsellors, and provides insight into the role, financial counselling landscape. ICAN Learn teachers provide study support throughout all aspects of the course and facilitate a variety of ways to learn.

ICAN Learn prides itself on our approach to real education linked to the financial counselling industry. Our learning model is Focuses on a mentorship approach using financial counsellor experts.

ICAN Learn expects you to commit to the learning process and that you will communicate challenges that risk success, should these arise, to enable us to assist you to jump those hurdles. We pride ourselves in assisting you to achieve success!

This student handbook is your guide, and you must make yourself familiar with its content. We ask you to sign the Student Handbook agreement to acknowledge that you have read this information and are prepared to abide by it.

We look forward to working with you on your journey to become a qualified Financial Counsellor!

The ICAN Learn team

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SECTION 3   STUDENT AGREEMENT

You will be given a copy of this form by administration when you enrol with ICAN Learn and commence your course.

ICAN Learn expects students to read this handbook and keep if for future reference. It is also available on the ICAN Learn website or on request from administration@icanlearn.edu.au

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AGREEMENT - STUDENT HANDBOOK

I Click or tap here to enter text.

(*Enter your name*)

Student ID: Click or tap here to enter text.

(*Enter the student ID given to you at enrolment*)

Have read and understand the content of the Student Handbook.

I agree to abide by these guidelines to assist ICAN Learn to give me the best opportunity to complete the Diploma of Financial Counselling (CHC51115).

Signed: _____

Date: Click or tap to enter a date.

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SECTION 4   ORGANISATION OVERVIEW

4.1   Introduction

ICAN Learn is a Registered Training Organisation (RTO Number 45177) subsidiary of the Indigenous Consumer Assistance Network Ltd (ICAN).

ICAN / ICAN Learn is committed to the development of the financial wellbeing sector and works with professionals, students and industry agencies to develop career pathways to becoming financial literacy educators and financial counsellors.

4.2   About ICAN

Indigenous people living in regional and remote communities are one of the most disadvantaged consumer groups in Australia. A combination of limited English and financial literacy levels, a lack of services and an uncompetitive marketplace leave the Indigenous Australian population open to financial exploitation. Data collected by ICAN reveals that Indigenous people often fall prey to unscrupulous used car dealers, finance companies, payday lenders, telemarketers and door-to-door salespeople. In line with its vision to empower Indigenous consumers, ICAN aims to turn this situation around by providing Indigenous consumers with assistance to alleviate consumer detriment, education to make informed consumer choices and advocacy services to highlight and tackle Indigenous consumer disadvantage.

ICAN's head office is located at 209 Buchan Street, Bungalow (Cairns). ICAN provides financial counselling, financial capability and resilience services from Townsville to the Torres Strait Islands, a geographical area almost twice the size of New Zealand. In July 2015, ICAN opened an office in Townsville a region experiencing significant financial hardship, and more recently in Atherton on the Tablelands in Far North Queensland.

ICAN's services are free, independent and confidential, with services available to all people and a primary focus on Aboriginal and Torres Strait Islander peoples. ICAN specialises in providing quality financial counselling and consumer advocacy services, financial capability, financial literacy education and program development in partnership with key stakeholders.

4.3   About ICAN Learn

The Indigenous Consumer Assistance Network (ICAN) created ICAN Learn, a social enterprise specialist Registered Training Organisation (RTO) to support the organisation's mission and vision to build the Indigenous financial counselling and capability workforce throughout Australia and develop the financial

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counselling and capability sector more broadly. ICAN Learn prides itself on industry focused education and the development of opportunities to develop and deliver professional development opportunities to financial counsellors across Australia.

4.4 ICAN Learn Vision

4.4.1 Mission

ICAN Learn engages students in meaningful, industry focused education that empowers their lives and enables them to be confident in their professional development, through the provision of high quality education. Educate. Learn. Empower. Lead.

4.4.2 Values

ICAN Learn is committed to deliver education with respect, understanding and consideration of our students using a quality framework that upholds standards of equity and access and the principles of social justice. Real Education with Industry Connections.

4.4.3 Objectives

ICAN Learn empowers its learners to be the best, grow professionally and share their knowledge and understanding with consumers [clients] and peers [colleagues] focusing on the two-way education that is so vital for adult learning and development.

4.5 ICAN Learn educators

ICAN Learn educators are qualified financial counsellors and dedicated qualified teaching professionals who are committed to quality education, have current industry experience and have expertise in the areas that they teach. ICAN Learn educators are committed to the ICAN Learn values, objectives and work closely with industry and financial counselling peak bodies across Australia to ensure that education and information is current and relevant.

4.6 Continuous Improvement

ICAN Learn works in a framework of continuous improvement to ensure that its approach is up to date to give students the best chance of future success. We achieve this through significant established relationships with financial counselling peak bodies throughout Australia and financial counselling professionals employed by ICAN Learn. ICAN Learn consistently reviews materials and approaches used to maintain the currency of its education programs.

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SECTION 5   COURSE DETAILS / STRUCTURE

5.1   Overview

The Diploma of Financial Counselling (CHC51115), reflects the role of financial counsellors working in a variety of agencies that meet the requirements for the Australian Securities and Investments Commission (ASIC) exemption from a financial services under *ASIC Corporations (Financial Counselling Agencies) Instrument 2017/792*[1] or credit licence. Financial counsellors work across a variety of metropolitan, rural and remote settings.

This course is structure to give student financial counsellors specialist knowledge of legal remedies and options to manage debt and financial difficulty and develop advocacy skills to work in a model of social justice and client empowerment.

This qualification is NOT related to the work performed by financial planners, financial advisers or accountants, whose role is to provide clients with strategies to address investment and financial management options and require a financial services licence for their work under the *National Consumer Credit Protection Act 2010* and the *Corporations Act*. This qualification is not required to undertake financial capability work.

Whilst this qualification has counselling units and financial counsellors work in a counselling model of practice, it does NOT refer to therapeutic counselling, nor does it allow graduates to say that they are counsellors. Psychological issues, which affect individuals, families and groups such as gambling, substance abuse, child abuse and mental or physical health problems require referral to a professionally qualified counselling or another practitioner. The recognition of, and ability to work within a structured counselling framework is highly relevant to financial counselling practice where clients are frequently affected by multiple and complex non-financial issues.

The course is delivered within the context of an adult learning framework that assumes that students are able to be self-directed. This framework provides a collaborative approach where the teacher and student work together at all stages of the learning process to meet the educational standards and knowledge required. As adult learners, students will need to reflect and build on their existing knowledge and experience and apply that learning to a range of different situations they encounter in the workplace; effectively integrating theory and practice.

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[1] https://www.legislation.gov.au/Details/F2020C00783

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There is an essential and mandatory practical component of this qualification to ensure that graduates are work-ready.

Learning and assessment is undertaken both on and off the job and comprises classroom-based and Live online real -time delivery, experiential through learning in the workplace, written and collaborative projects, assignments, workbooks, reading, role plays and group work.

5.2   Aims

ICAN Learn is committed to the principles of social justice and social change for a more equitable society.

The Diploma of Financial Counselling (CHC51115) course aims to provide students with the knowledge and skills required to perform competently as professional Financial Counsellors who work in a variety of settings including, community services, health, legal and other environments where consumer financial rights need to be upheld.

The Diploma is designed for people already employed as financial counsellors or financial capability workers or others wishing to seek employment in the Financial Counselling field. The course enables students to gain knowledge, skills and develop personal qualities necessary to practice as competent workers and assists students to reflect on and critically analyse their own values to develop a high level of self-awareness.

5.3   Career Opportunities

Successful completion of the Diploma of Financial Counselling (CHC51115) may lead to employment as a generalist Financial Counsellor. On completion, graduates are eligible to apply for registration as a financial counsellor Associate member of the financial counselling peak body in their State / Territory, a requirement to practice.

5.4   Course Availability, Duration and Location

Course duration is of up to two years full-time [20 hours per week approx.] or part time equivalent as arranged and is delivered in a flexible manner.

5.5   Entry Requirements

It is desirable that applicants demonstrate an interest and relevant experience in the social and community services field.

It is imperative that applicants show that they have the appropriate maturity and interpersonal skills required to work with a diverse range of people.

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Applicants must demonstrate functional English literacy skills equivalent to Year 12 level or beyond.

5.6   Literacy and Numeracy

ICAN Learn learning and assessment material is written in plain English language, but there is complexity in the financial counselling role that requires the use of complex terms and written and verbal advocacy within a professional context (letters, complaints to creditors etc.) at Diploma level or above.

ICAN Learn requires all students to undertake a Language, Literacy and Numeracy assessment in accordance with the Standards for RTOs 2015 and Government requirements.

ICAN Learn assists its students to work through literacy and numeracy challenges should these arise, with the understanding that there are certain tasks that cannot be avoided in the role of the financial counsellor [i.e. the course cannot be completed verbally, and assessments re written for that purpose]. Refer to the ICAN Learn Learner Support Policy for further detail.

SECTION 6   COURSE STRUCTURE

6.1   CHC51115 - DIPLOMA OF FINANCIAL COUNSELLING

This course consists of seventeen (17) units from the Community Services Training Package as approved by the Australian Federal Government. Fourteen (14) of these units are compulsory and three (3) are electives chosen by the Registered Training Organisation [RTO]. ICAN Learn. Students must undertake 220 hours of Learning in the workplace as part of the course.

Units	Unit title
CHCADV001	Facilitate the rights and interests of the client
CHCDIV001	Work with diverse people
CHCFIN001	Facilitate the financial counselling process
CHCFIN002	Identify and apply technical information to assist the client with financial issues
CHCFIN003	Develop and use financial counselling tools and techniques
CHCCCS019	Recognise and respond to crisis situations
CHCLEG002	Interpret and use legal information
CHCCDE002	Develop and implement community programs
CHCADV005	Provide systems advocacy

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CHCCSL001	Establish and confirm the counselling relationship
CHCCSL002	Establish specialist interpersonal and counselling interview skills
CHCCSL003	Facilitate the counselling relationship and process
CHCCLS007	Support counselling clients in decision making processes
CHCPRP003	Reflect on and improve own professional practice
CHCMHS005	Provide services to people with co-existing mental health and alcohol and other drugs issues
CHCCSM005	Develop, facilitate and review all aspects of case management
CHCSOH001	Work with people experiencing or at risk of homelessness

6.2   Learning in the Workplace

As adult learners, students will need to reflect and build on their existing knowledge and experience and apply that learning to a range of different situations they encounter in the workplace; effectively integrating theory and practice.

Students are required to complete 220 hours of Learning in the Workplace. This is undertaken in the context of working within an approved financial counselling agency under direct supervision of a qualified financial counsellor.

ICAN Learn assists students to find and secure Learning in the Workplace opportunities ensuring that graduates are work ready.

There are three units that cannot be completed without the 220 hours of learning in the workplace. They are:

CHCFIN001	Facilitate the financial counselling process
CHCFIN002	Identify and apply technical information to assist the client with financial issues
CHCFIN003	Develop and use financial counselling tools and techniques

Learning in the workplace can be flexible and is designed to fit in with individual and organisational needs. Please ask for the ICAN Learn Learning in the Workplace policy and procedure for more information

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SECTION 7   GENERAL COURSE INFORMATION

7.1   Student Enrolment and Fees

When an enquiry is received by ICAN Learn about entering the course, the potential student is given an Enrolment Pack which includes the Enrolment Information Guide.

You must refer to Student Enrolment Information guide for the enrolment process.

All communication relating to enrolment must be sent to enrolment@icanlearn.edu.au .

 A one -off non-refundable enrolment fee is charged and must be paid for enrolment to be completed. This fee is identified on the Fee Schedule in the enrolment pack.

7.2   Online Learning Management

All students will have access to online porta for learning and assessment processes and materials and additional resources.

Once the student is enrolled, they will receive a login to access the ICAN Learn online learning and assessment systems via email. These emails will come from robyn.shepherd-murdoch@icanlearn.edu.au and the school-network.net. sometimes these notifications go to Junk, so please check your junk or spam folders regularly throughout the enrolment process.

Teachers will communicate with the student via email **Students must check their email at least weekly to ensure all messages are received and read. Notifications about any changes will come through this avenue.**

7.3   Amendments to Course of Study

If you need to withdraw from the course, please talk to your teacher in the first instance and then the ICAN Learn administration team regarding options for this process. The team can be contacted through administration@icanlearn.edu.au

You may incur costs if you do not communicate changes to your circumstances.

The tables below outline the circumstances in which you will be entitled to a refund of the different fees associated with your enrolment.

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7.4   Refunds

Type of Fee	Withdrawal implications
Enrolment [Student Services and Amenities] Fee	No refund
Unit / cluster fees	Refund according to refund policy. If more than 50% of the course materials and assessment processes have been entered into) no refund is allocated. [you can ask for the ICAN Learn refund policy and procedure or look on our website https://icanlearn.edu.au/policies]

If a student intends to return to the course in the subsequent year, it will be necessary to complete a Leave of Absence form and seek approval. Approval may or, may not be granted, depending on the student circumstance, and evidence of reason is required. The student will be contacted for enrolment at the end of the current year according to our enrolment and leave of absence policy.

7.5   Fees and Refunds*

Fees*	Students cannot commence any course unless the enrolment [student amenities and services] fee has been paid.
	$500 enrolment fee is paid on enrolment. Enrolment will not proceed without this payment being made.
	A schedule of fees is provided in the enrolment pack.
	On enrolment, the student is issued with an Enrolment Summary which lists all enrolled units. ICAN Lear requires the student to sign and return this agreement as an indication that they have entered a contract with ICAN Learn.
	Fees are generated according to the units in the training calendar for each cluster / unit, depending on the training and assessment strategy for the

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	course. As per RTO standards 2015, ICAN Learn cannot bill an individual for more than $1500 at any one time. ICAN Learn does not bill all course costs at once, rather takes a staggered approach to assist the student and prevent financial difficulty.
Financial Difficulty	Should a student find themselves in financial difficulty, they must let administration and finance know so that a viable arrangement can be out in place.
Refund Policy	If a student, at the commencement of the course, chooses to withdraw from the course early, they will need to notify ICAN Learn immediately, complete a Course Withdrawal Form, and submit to enrolment@icanlearn.edu.au., Refunds apply under the following conditions: 20% or less of the unit / cluster has been provided to the student a 100% refund less $100.00 admin fee applies - less than 50% of the unit / cluster has been provided to the student a 50% refund less $100.00 admin fee applies. 50% or more of the course has been provided to the student no refund applies.

*Students who have obtained a scholarship may still receive a billing schedule so that they can claim costs from their employer. Some scholarships have no billing schedule.

7.6   Course Evaluation and Feedback

ICAN Learn asks students to complete regular evaluations relating to the delivery and content of each module/unit of competency undertaken. These evaluations are confidential, and anonymous and completed electronically via SurveyMonkey. Links for surveys are provided by the teacher to the student.

7.7   Access to Student information

A record is maintained for each individual to record the student's progress throughout the course. Records reside within the ICAN Learn student management system. Students are entitled to access this information and can do so by making a request in writing to the ICAN Learn administration department via administration@icanlearn.edu.au

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7.8   Change of Personal details:

If there is a change to your name, address, or telephone number during the course, you must advise ICAN Learn immediately by completing the *Amendment of Student Details* form obtainable from the ICAN Learn website.

Incorrect contact details may prevent ICAN Learn from sending your qualification or education records to the right mailing or email address.

7.9   Articulation – Pathways to other Courses

ICAN Learn is developing opportunities for direct articulation to other courses relevant to financial counselling and capability.

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SECTION 8   ATTENDANCE

8.1   Overview

The courses seek to operate in an environment that reflects the professional standards of the financial counselling industry. It is the responsibility of students to adhere to industry standards regarding attendance and punctuality. Full responsibility is placed on individual students to adhere to the course requirements., including those related to attendance.

An attendance register is recorded for each class by the teacher and send to administration for record keeping.

Students who arrive late without an appropriate explanation will be marked absent.

95% attendance is expected in terms of course attendance. All dates marked on timetables are attendance dates unless otherwise marked.

Absence from a course session MUST be communicated to the teacher for that unit/day ideally prior to the day, or at the earliest opportunity.

Extra work / assessment to make up for absenteeism may be given but is at the discretion of the teacher and the course coordinator; there is no guarantee that the student can make up for learning missed due to absenteeism, and sustained absenteeism may lead to course termination.

If a student misses classes without notice, a formal student progress process will be commenced. This process is commenced with an invitation to a formal student progress meeting which is recorded and results in a workplan.[2]

If a student encounters prolonged illness or other problems which affect his/her studies, ICAN Learn management must be consulted to clarify the student's situation related to the continuation of their studies. Students are able to apply for 'Leave of Absence or deferral if there has been an event or illness that prevents completion of one or more units. this is considered on its merit an requires medical or other evidence. ICAN Learn management will consider the capacity of the student, ways to support catching up and whether the student is realistically able to reach competence

Unexplained, uncommunicated or unjustifiable absences may result in the cancellation of the student's enrolment and their withdrawal from the course.

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[2] Student Progress Policy

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8.2   Conduct in class [includes live online delivery]

The ICAN Learn code of conduct addresses teacher and course participant expectations. As a general rule mobile phones are required to be switched off in class, unless on silent for specific reasons that have been discussed with the teacher. Teachers will notify students of additional requirements.

The ICAN Learn code of conduct is available on the ICAN Learn website student page and is based on the following principles of mutual respect.

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12 Principles of mutual respect

Treat everyone equally and with respect

Be courteous

Be ready to communicate

Encourage others and share your expertise with them

Give and accept constructive criticism

Be receptive to change

Be a team player

Get involved

Have a positive attitude

Be honest and accept responsibility

Recognise other people's priorities

Strive to do your best

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SECTION 9   ASSESSMENT & COURSE WORK

9.1   Assessment Overview

Assessment is the method by which course participants are judged to have met or not met competence against the key elements, performance criteria, knowledge and performance evidence required for any particular unit of study.[3]

ICAN Learn upholds the key Principles of Assessment. This means that all assessment processes are:

9.1.1   Valid

• Assessment against the unit(s) of competency and the associated assessment

• requirements cover the broad range of skills and knowledge that are essential to competent performance;

• assessment of knowledge and skills is integrated with their practical application;

• assessment is based on evidence that demonstrates that a learner demonstrates the skills and knowledge in other similar situations; and

• judgement of competence is based on evidence of learner performance aligned to the unit/s of competency and associated assessment requirements

9.1.2   Reliable

• Evidence presented is consistently interpreted and assessment results are comparable regardless of the assessor

9.1.3   Flexible

• reflects the learner's needs;

• assessing competencies held by the learner no matter how or where they have been acquired [e.g. Skills Recognition]; and

• drawn from a range of assessment methods that are appropriate to the context, the unit of competency, associated assessment requirements, and the individual

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[3] Training and Assessment Policy

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9.1.4 Fair

- understood and agreed by the candidate

- Application of the core principles of assessment by the assessor

9.2 Assessment Process

- Assessments are submitted via the electronic assessment portal unless special circumstances are known

- Assessments are assessed within a competency-based framework and can be resubmitted no more than twice [4]

- Students that have not achieved competence by their third and final submission will be send a student progress meeting request[5]

- Assessments that cannot be completed on time require a formal request for extension of time

- Assessment outcomes are issued to the student within the context of the competency-based framework within 30 days of the student's final submission

9.3 Methods of Assessment

ICAN Learn uses a variety of tools used to assess whether the student has achieved competency. These may include, but are not limited to:

Method	Activity
Essay	Students are expected to write an answer to a question in detail, and to demonstrate ability to draw conclusions about issues.
Presentation	Students are expected to conduct a brief session in class, to lead discussion and to provide information for other students; this may also be in the context of group work and a group presentation where collaborative learning is used.

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[4] Assessment Policy
[5] Student Progress Policy and Student Progress Procedure

Short answer question	Students are expected to research and briefly answer set questions; this may be with in a class or outside of class time.
Group Project	All members of the groups are expected to work together equally on a particular topic or project and to co-operate in producing a finished product.
Role Plays	Students engage in a practical demonstration of particular skills or reactions.
Verbal questions and activities	Students involved in class discussions, activities and groups projects.
Work Placement	Assessment 'on the job' is a requirement. This will include the placement competencies at each level of the course. Placement is structured to assist students to develop learning goals and measure their achievements by matching these to outcomes.
Observation	The teacher may give a task and observe the student within the context of this whole class. Students must be aware that assessment is taking place
Reports	Students are to prepare a written piece of work on an activity where analysis, description and conclusions are required.
Journal	Students keep a journal of experiences / thoughts / challenges which are used to develop reflective practice.

9.4 Assessment Responsibility

Assessment is undertaken by a teacher qualified in financial counselling and with a current and relevant qualification in Training and Assessment as outlined in the Standards for RTOs 2015.

Other actions may contribute to assessment information, e.g.

Workplace Mentor oversees the Learning in the Workplace experience with support from ICAN Learn. Workplace observation records contribute to the final assessment for units linked to placement in the course.

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A meeting is conducted following a tripartite agreement (Workplace Mentor, liaison teacher [RTO] and student) to establish the processes and again at completion to formalise the observations and progress. ICAN Learn makes the final competency decision which is documented for outcomes records purposes.

9.5   Assessment checklist

The checklist below is useful in working out whether you have completed all steps the assessment process. You can apply this to all units.

Assessment checklist	DONE
I have completed all written formative and summative assessments in the ICAN Learn assessment portal [unless otherwise arranged].	
I have not been able to get the assessments done in time, but I have made a request for an extension to the assessment due date in writing <u>prior</u> to the due date.	
My work is submitted by the specified date in the assessment portal.	
I have not copied any of my work and where I have referred to other resources and used content, I have used the Harvard referencing method as per appendix 2 of this manual	
I have been asked to resubmit my work. I have resubmitted the requirements to the assessment portal as per teacher request.	
I have responded to each statement requiring resubmission, leaving the original response and teacher comment as a reference.	
Special circumstances only I arranged to submit my assessments on paper, and I have kept a copy of my work.	
Special circumstances only My name, student ID and teacher's name is on the front page of my assessment of any work submitted manually.	

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9.6   Assessment Deadlines

- Assessments must be submitted by the due date.

- All assessments are undertaken using the online learning and assessment portal. Students are required to use and become familiar with this portal.

- All assessment due dates are set in the online learning and assessment portal and must be adhered to.

- On rare occasions, or when a student has specific needs, assessments may need to be submitted in hard copy [by negotiation]. In this instance, the appropriate assignment cover sheet must be attached and should clearly identify the student name, student number, the competency name and the name of the teacher. It must be hand-signed or submitted as a PDF with a digital signature to demonstrate authenticity.

- Students who fail to submit or-re-submit assessments prior to or by the due date *without having negotiated an alternative due date* with their teacher will incur a Not Competent outcome. In this course this result will be recorded as a Not Competent (NC) on the student record and will appear on the student USI as such.

9.7   Assessment Extensions

Application for an assessment extension must be made on the '**Assessment Extension Request'** form at least *three working days <u>before</u> the assessment is due.* The assessment extension request form is in the student area of the ICAN Learn website and on the student resource portal.

https://icanlearn.edu.au/policy/students/student-essentials/

If extenuating circumstances prevent the request being in writing, these circumstances must be emailed to and discussed with the unit teacher as soon as practicable.

If extension requests are not in writing, they will not be considered.

The maximum time for any extension request is 2 weeks.

9.8   Resubmission of Assessment Task

Students may submit assessment for comment or submit the assessment for marking.

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9.8.1   When a student wants a comment from the teacher of some feedback in terms of direction etc. the student will email the teacher to request a review and NOT formally submit the assessment.

9.8.2   When a student submits an assessment for marking in the online learning and assessment portal it is counted as the first formal assessment. Should the assessment responses be incorrect or inaccurate, the teacher will make comments and the work will be returned to the student as Not Yet Competent. This allows the student to revisit the assessment questions and add information.

9.8.3   A student who receives a NYC result, is given up to two opportunities to resubmit the required assessment.

9.8.4   When a resubmission of the assessment is granted the student will be given the due date [negotiated with individual teachers] for the work and feedback outlining the requirements for the assessment task to be completed to achieve a satisfactory result.

9.9   Assessment Outcomes

In the Diploma of Financial Counselling, ICAN Learn uses a competency-based framework. This means that students are not graded with a numeric mark, but determination is made as to whether the student is Competent, Not Yet Competent or Not Competent. These grades are noted on the student's Statement of Attainment, Record of Results, Qualification Parchment and in the student USI portal [once RTO AVETMISS reporting is undertaken]

All assessments marked according to the competency based approach.

Corrected assessment tasks are returned to students within 30 days of submission. This also applies to Skills Recognition assessments. [6]

Terms used in statements

C	Competent
CT	Credit Transfer
RPL	Skills Recognition / Recognition of Prior Learning (RPL)
NC	Not Competent
W	Withdrawn

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[6] Skills Recognition Policy / Skills Recognition Procedures

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9.10   Assessment Appeals

If a student considers that he/she has been unfairly assessed, the student contacts administration@icanlearn.edu.au to request an appeal form.

9.11   Leave of Absence

Special circumstances are situations that may warrant Leave of Absence. This must be considered by teachers in consultation with the student, when considering a student's progress through a unit of competence e.g., family commitments and medical considerations.

No student shall be discriminated against for circumstances beyond their control.

Students with special circumstances have the right to be directed to relevant staff within ICAN Learn to request a Leave of Absence.

Students must use the Deferment and Leave of Absence Application form and apply prior to the due date of any given assessment. This form can be obtained from administration@icanlearn.edu.au

9.12   Copies of Assessments

This section applies only to those who are submitting hard copy assessments, which is an exception to the ICAN Learn general process. Should the student be submitting hard copy of assessments, it is the student's responsibility to keep a copy of all hard copy work submitted for marking and associated teacher feedback. The RTO will not take responsibility for lost assessments.

Where students submit assessments via the online portal [which is the designated method], ICAN Learn will have access at all times to assessment status and visibility over completed work, whether competent [C]. not yet competent [NYC], or not competent [NC].

The e-learning portal provides for records of the student assessments and activity on the portal, which are kept for audit purposes.

Should the student want to keep their submitted work, they must download and save into their own records, since once the student completes the unit/ course, these materials will no longer be available

to them. Students will not have access to the assessment portal once their enrolment is finished – i.e. if the student withdraws of if the student completes.

9.13   Signed Consent

- Information gathered for the purpose of assessment must respect confidentiality and contain NO identifying material, such as names of clients, workplaces or programs. There is an exemption for workplace identification in relation to learning in the workplace procedures.

- Any collection of information from clients or agencies for assessment purposes [including from the Agency where the student is undertaking Learning in the Workplace] must comply with ethical and privacy requirements.

- Assessments must never reveal the identity of any clients and signed informed consent is obtained should any identifying client information be used for assessment purposes [e.g. learning in the workplace case studies].

- De-identified case studies do not need permission.

9.14   Referencing

Students are required to reference the sources of information to avoid plagiarism and ensure that the student genuinely understands all aspects of the role of the financial counsellor including answers to knowledge questions.

The Harvard referencing system must be used in all written assessments. [See appendix 2]

9.15   Plagiarism

Plagiarism occurs when a student:

- Hands in someone else's work as their own

- Allows someone to hand in your work as their own

- Use resources without permission and acknowledgment during assessment

- Complete an assessment with others [without approval] and acknowledgment and each hand in the work as your own

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- Take an assessment task and/or solution from the classroom without approval

- Copies slabs of written material from online sites -e.g. Google or other search engines.

Plagiarism does not give the teacher an indication of whether the student understands the key aspects of the unit that is being assessed and hence is treated seriously.

Should plagiarism be using another person's work, it contravenes the authenticity and genuineness of the assessment and hence breaches the assessment requirements for RTOs.

The principles of assessment encourage students to maintain Authenticity by:

- Discussing assessment or project requirements with others and use the provided course material – this leads to a better understanding and is both permitted and encouraged

- Submit separate written aspects of assessment for a group, generally to accompany an oral presentation, where group work is explicitly permitted and required.

Ensuring that external resources or material used from other sources are referenced.

9.15.1 Consequences of Plagiarising /Cheating

Plagiarism is serious. All assessments completed by the student to meet the competencies of a course are formal assessments and must demonstrate a development of knowledge.

Where clear evidence of copying or other misconduct occurs, ICAN Learn will implement the Student Progress Policy and procedure.

A student will be withdrawn from the course should plagiarism be identified and continued in spite of guidance.[7]

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[7] Plagiarism policy ; https://icanlearn.edu.au/policy/students/student-essentials/

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SECTION 10   STUDENT PROGRESS PROCEDURE

10.1   Academic Progress

The academic progress of all students is monitored to ensure that those who need support receive it and to ensure that the student is making satisfactory progress. Students who are not making satisfactory academic progress are then identified as being 'at risk' of falling behind, failing or not achieving competence.

* Unsatisfactory progress includes situations when; The student fails to progress through assessment by not undertaking assessment tasks without notification or request for extension; and/or

* Resubmission more than 2 times for any unit which remains NYC; and/or

* the student is deemed not competent in a Unit of Study for the second successive enrolment; and/or fails 25% or more of the enrolled course load for the relevant teaching period; and/or

* the student breaches the professional or ethical frameworks of the profession or displays critically dangerous practice whilst undertaking Learning in the Workplace; and/or

* the student fails to meet the academic conditions previously imposed by the subject/ unit teacher, the course manager and /or ICAN Learn Executive Officer.

Should a student not progress appropriately through any of the reasons above, ICAN Learn will request a Level 1 student progress meeting in writing. The student is advised that they can bring a support person to this meeting and has a limited time for response. This support person does not need to be a teacher or staff member and should be unconnected with the progress management process.

Student progress level 1 meetings are attended by the course manager and the unit teacher and arranged through the ICAN Learn administration team.

Following the student progress 1 meeting a student workplan will be written to summarise actions and timelines. This document is issued to the student and saved in the student file.

Failure to progress following Level 1 progress meeting leads to a level 2 progress meeting where a similar process will occur.

Failure to progress beyond level 2 progress meeting will lead to course termination and student withdrawal from the course.

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SECTION 11   SKILLS RECOGNITION

Skills recognition includes one or a combination of

- Credit transfer [CT];

- Recognition of prior learning (RPL);

- Recognition of current competence (RCC); or

- Alternative assessment.

11.1   Credit Transfer

Credit Transfer applies where a student has undertaken previous studies, which directly match or are same units of the course in which the student is enrolled. This generally means that the unit code is identical on a previous Record of Results or Statement of Attainment.

11.2   RPL/RCC – Recognition of Prior Learning/Recognition of current competence

Successful applicants may apply for Recognition on the basis of previous study, including in-service courses, and on the basis of work and/or life experience, provided that experience addresses key competencies outlined in various units.

Assessment of the suitability of the candidate's evidence will determine whether prior learning or current competence is relevant.

11.2.1 RPL/RCC Process

Applicants interested in applying for Recognition need to follow this process:

Complete the Skills Recognition form following a discussion with the RTO manager, course coordinator or subject teacher. Complete the Skills Recognition self-assessment and submit to the designated teacher/ course coordinator or manager.

Skills Recognition Application Forms and RPL self-assessment are available on and can be downloaded from the ICAN Learn Website or requested from the ICAN Learn administration team.

RPL/RCC can only be granted for entire **competencies [e.g. not part of a unit]**

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- Students **must be enrolled** in the relevant unit at the time of their Skills Recognition assessment.

- Complete Skills Recognition Application Form and return to administration@icanlearn.edu.au [found on ICAN Learn public course pages]

- Complete all items outlined in the **Recognition** section of the Catapult e-learning unit related to the subject area

- Upload your evidence into the **Recognition** section of each individual unit for which you are requesting recognition. This may include documents and you can also make a video to support your evidence [speak about your role and experience in relation to the subject area]

- Please note that qualifications / certificates uploaded **must be verified documents**.

The Skills Recognition Assessor is designated by ICAN Learn and is a qualified financial counsellor and teacher bearing responsibility for ensuring that all evidence is collected, and you are fairly assessed.

The Skills Recognition Application will be assessed within 30 days of receipt and the outcome will be forwarded in writing to the Applicant, to the course manager, and to administration for noting on the student record.

If your Skills Recognition Application is NOT successful, you have 7 working days, after you have been notified of the result, to appeal in writing.

Any appeals relating to RPL decisions must be sent to appeals@icanlearn.edu.au

If your Skills Recognition Application/Appeal is unsuccessful, or you are required to attend some classes, the enrolment fee for that unit will be amended to the full cost of that unit. be.

11.2.2   Skills Recognition Application Closing Dates

The student must be enrolled to undertake the Skills Recognition process. If the student is already enrolled and then decides to seek skills recognition, please note that any recognition of units in which students are **currently enrolled** must be completed by the required date. In order for this timeline to be met Skills Recognition applications and evidence must meet deadlines set in the online assessment portal; if this is not likely to occur, or the student needs more time, an Assessment Extension request should be submitted.

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11.2.3 RPL/RCC/ CT Cost

The fee for Skills Recognition is calculated per unit and is 75% of the unit fee for that course; at times this cost may be negotiated.

Credit Transfer [CT] is always free. Credit Transfer only occurs for units already completed with identical codes, when **verified** Records of Results are presented to ICAN Learn that demonstrate completion of units with the identical code.

Before a Skills Recognition Application can be finalised, ALL fees must be paid. [8]

11.3   Alternate Assessment

In some instances, students will have undertaken activities prior to their enrolment in their current course, which may allow them to demonstrate achievement of individual learning outcomes/elements within competencies of their current course.

As entire modules or competencies have not been attained, they are not eligible for Credit Transfer or Recognition. In this situation the student may be offered the opportunity for 'up front' assessment. It is possible in some circumstances that if a student undertakes an alternative assessment, that the outcome may result in reduced time in class. However, there is no reduction in fees nor is a refund available.

> **Note:** Up front assessment does not give the student access to learning materials and requires the student to complete all assessments only using their current and prior knowledge.

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[8] ICAN Learn Skills Recognition Policy

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SECTION 12   COMPLAINTS AND GRIEVANCES

ICAN Learn defines a complaint as a circumstance arising from a situation within the control and/or responsibility of the RTO, where a student considers that she/he has been wronged because of an action, decision, or omission, which the student regards as unjust, wrongful, and discriminatory or adversely affecting their course progress or standing.

Complaints issues may involve the administrative, course, and support service functions within the RTO. A grievance may arise from any matter relating to a student's enrolment or membership of the ICAN Learn community [students, teachers and administrators].

There is a formal complaints procedure for students who wish to make a complaint.[9]

It should be noted that there are informal procedures that are often successful in resolving a complaint, and it is always preferable to resolve problems that way. If you have a problem, then the first step is to speak to your teacher or make an appointment with an ICAN Learn manager. Often areas of concern for students can be dealt with directly within the course by the course teacher.

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[9] https://icanlearn.edu.au/policy/students/student-essentials/

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SECTION 13   STAFF AND STUDENT CODE OF PRACTICE

13.1   Overview

It is understood that when you become a student, you have certain rights and responsibilities, as do staff members. The following points are made to clarify both what you as a student can reasonably expect of staff and what is expected of you as a student.

In a very significant way ICAN Learn strives to sustain a "culture of learning and respect" which requires a commitment by both staff and students.

The values central to this culture are:

- Promotion of principles of adult learning

- Excellence

- Honesty

- Mutual respect / unconditional positive regard

- Fairness

- Equity

- Social Justice

13.2   Staff

13.2.1 Staff Code of Conduct

Teaching staff will:

- deliver the course as outlined in the course overview & timetable;

- be punctual in terms of class, tutorial, online training session, or office consultation times;

- provide and post contact details/office hours where staff are available for consultation;

- inform students of class cancellations or other changes;

- treat students with such courtesy and respect as we would want for ourselves;

- respect students' viewpoints at all times and accommodating these where appropriate;

- challenge common wisdom, including your own;

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- encourage students to be involved actively in the learning process; provide the highest quality learning environment and experience as resources permit;

- be honest with students regarding our mistakes if we make them;

- be fair in assessing students work;

- return students graded work in the shortest reasonable time;

- provide constructive feedback (where appropriate) on all graded work returned to students;

- provide an opportunity for subject evaluation by students; and

- provide a safe learning environment.

13.2.2 Staff Rights and Responsibilities

Teachers and other staff at ICAN Learn also have rights in the learning environment. They include:

- the right to uphold standards of best practice in the assessment of learning;

- the right to deliver subject materials or provide learning experiences in an environment free from discrimination or harassment based on gender, sexual persuasion, age, disability, marital status, ethnicity, religion, disability, or physical features;

- the right to refer assessment or course progress matters to the appropriate Manager;

- The right to be treated with respect by students and staff alike; and

- The right to be valued for their skills and expertise by both students and ICAN Learn.

13.3   Student

13.3.1 Student Code of Conduct

Students will:

- take responsibility for their own learning;

- take full advantage of learning resources and opportunities made available;

- be punctual;

- respect the right of staff and other students to express their views;

- critically reflect on their own established views;

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- ensure that submitted work is authentic;

- be honest about learning problems or personal difficulties and seek assistance as soon as possible;

- negotiate extensions on papers or other assessments directly with teachers before the due date;

- ensure awareness of teacher's office, phone and fax numbers, their email address to ensure that messages get to them;

- keep in mind that during Learning in the Workplace experiences, students represent ICAN Learn. In these circumstances, students should always be punctual, dress appropriately and behave in a manner that enhances the community's view of ICAN Learn and the financial counselling profession;

- provide honest and fair assessment of teachers when completing course evaluations.

13.3.2 Student Rights and Responsibilities

As a *student,* you have the right to:

- a learning environment free from discrimination or harassment based on gender, sexual orientation, age, disability, marital status, ethnicity, religion or physical features;

- offer considered and respectful feedback to staff even if it has not been expressly solicited;

- appeal on decisions related to course progress. This can include having papers or exams reassessed, final grades reconsidered, Program Committee decisions reviewed, or any other assessment matter where you have a strong reason to believe you are being unfairly treated, and where you have tried unsuccessfully to discuss and negotiate the matter; and

- complain to the teacher, the administration team, the course coordinator or the executive officer (usually in this order) if you believe a staff member is behaving unacceptably (wherever possible, it is best to have previously raised the matter with the teacher concerned). For full ICAN Learn Policy on Student Conduct, please refer to https://icanlearn.edu.au/policy/students/student-essentials/

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SECTION 14   STUDENT SUPPORT SERVICES

14.1   Overview

ICAN Learn provides opportunities for support through ICAN Learn management team and individual teachers.

14.2   Counselling

ICAN Learn will assist students by referring to counselling support if available. ICAN financial counselling services are available to assist students in financial difficulty.

14.3   Equity and Diversity

ICAN Learn is committed to being fair, equitable and sensitive to the diverse needs of all its students and staff in all its policies and practices.

This policy fosters a strategic approach to equity and social justice within ICAN Learn, develops and implements policies; provides advice to staff, students, supervisors and senior managers, including in the resolution of discrimination and harassment-based grievances; and provides direct support services for Indigenous students and students with a disability or other challenges.

14.4   Indigenous Student Support

ICAN Learn is an organisation committed to the development, education and support of Aboriginal and Torres strait Islander people, both through consumer advocacy within the context of social justice and also through education and working towards an empowered Indigenous workforce.

ICAN Learn employs Indigenous persons in the organisation to facilitate the provision of support for all aspects of cultural, educational and personal needs of our Indigenous students.

ICAN Learn is committed to the education of non-indigenous students about the culture of the Aboriginal and Torres Strait Islander people through its course content. [10]

14.5   Student Portal

ICAN Learn hosts electronic platforms that allow you to access additional course content information. Students are able to download and save any information from this portal during their enrolled period.

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[10] Access & Equity Policy / Learner Support Policy

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The ICAN Learn e-learning portal is used for all formative and summative assessments, including all teacher feedback relating to written tasks for every unit in the course.

Students will be provided with log in and detail about all electronic learning and assessment portals following enrolment.

ICAN Learn aids and advice regarding enrolments, fees and other student administration matters by facilitating direct contact with staff responsible for student services.

email: enquiries@icanLearn.edu.au

14.6   Student Learning Services

Provides language, study skills and academic writing support for students via the course teachers and ICAN Learn management team.

14.7   Financial Difficulty

ICAN provides financial counselling services to consumers across Australia. Should students have financial issues, they are welcome to make a confidential appointment with one of the ICAN financial counsellors – all services are free.

ICAN Learn will consider financial difficulties in relation to fee payments and will work with the student and finance department to resolve these issues.

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SECTION 15   RESULTS

Results are sent to individual students by email, and a hard copy will be sent by surface registered mail within 10 business days.

The relevant teacher advises individual unit outcomes achieved throughout the course to the student via the Assessment Portal and to the Teaching, Learning & Course Coordinator through regular outcomes reports.

The Teaching, Learning & Course Coordinator ensures that results are sent to administration to update the student record.

SECTION 16   QUALIFICATIONS

16.1   Issuing qualifications

ICAN Learn management will ensure qualifications and certificates issued by ICAN Learn are only those that relate to the ICAN Learn scope of registration and certify the achievement of a learner whom ICAN Learn has assessed as meeting the requirements of the relevant AQF qualifications, skills sets, units of competency or VET courses.

ICAN Learn maintains a QR individual identifier for all qualifications issued. This system can be accessed by the qualification recipient using a QR reader to determine the authenticity of the qualification.

16.2   Retaining documentation

Records of all issued Statements of Attainment, Record of Results and Parchments are recorded in a Qualifications Issuance Register is maintained by ICAN Learn for 30 years in keeping with VET legislation.

16.3   Access to previously earned qualifications

ICAN Learn shall ensure that all records of Learner achievement of AQF qualifications and Statements of Attainment are accessible to current and past learners.

ICAN Learn uses a QR code for each qualification issued. This QR code can be scanned externally to obtain details of the validity of the qualification. ICAN Learn maintains student data and the QR code list as required by legislation.

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Access to qualification using the QR code is free. Should a past student request a printed or reissued copy of their qualification, a cost will be incurred.

16.4   Compliance with VET regulation

ICAN Learn provides reports of its records of AQF qualifications and Statements of Attainment issued, to its VET Regulator on a regular basis, as determined by the VET Regulator.

ICAN Learn maintains a register (list) of all AQF qualifications that ICAN Learn is authorised to issue is maintained.

ICAN Learn maintains an auditable register of all AQF qualifications and Statements of Attainment that ICAN Learn has issued. Information contained in the register includes:

- Holder of the qualification;

- AQF qualification by its full title, and

- Date of issue/award/conferral.

The register is available for review and is exportable from the ICAN Learn Student Management System.

ICAN Learns ensure that all certificates issued that relate to AQF Qualifications and Skills Sets, units of competency or VET courses are only issued on the completion of all course assessment and reporting requirements.

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16.5   Issuance procedure

16.5.1   As soon as practical after receiving the confirmation of achievement of competency from ICAN Learn Teaching staff the competency decision will be formalised by issuing a Statement of Attainment or Certifying the Qualification.

16.5.2   Issuance of all certifications that are verified by ICAN Learn management team and must occur in no less than 5 working days and before the expiry of 30 calendar days provided all fees the learner owes to ICAN Learn have been paid.

16.5.3   Only the Executive Officer or RTO Coordinator has the authority to sign AQF qualifications and Statements of Attainment.

16.5.4   The ICAN Learn Management team ensures that the Legal entity's seal is applied to every issued qualification and Statement of Attainment.

16.5.5   In accordance with its Records Management Policy, ICAN Learn Management retains records of qualifications and Statements of Attainment it has issued for a period of 30 years.

16.5.6   On issuance of AQF qualifications the ICAN Learn Management team ensures that achievement data is entered and recorded within the ICAN Learn Student Management System.

16.5.7   ICAN Learn provides returns of its records of qualifications and statements of attainment to the VET Regulator on a regular basis, as determined by the VET Regulator. [Minimum reporting is annual] [commonly known as AVETMISS reporting]

16.5.8   Before signing AQF qualifications and Statements of Attainment the RTO coordinator shall ensure that these are formatted in accordance with the:

- Australian Qualifications Framework - 2nd edition January 2013.

- Schedule 5 of the Standards for RTO's 2015. (see Below).

- National Logo requirements.

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SECTION 17   Cessation of operation

In the event of ICAN Learn ceasing to operate as an RTO, ICAN Learn is committed and responsible to assist students to transfer to another training organisation that will suitably meet their training and qualification requirements.

Students will be notified at the earliest possible time that ICAN Learn will cease to operate and will be offered a refund for any training not delivered.

ICAN Learn will ensure that all required documentation is sent to ASQA to ensure that students can access information as required. ICAN Learn will advise students that there will be a fee for this service.

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APPENDIX 1   THE AUSTRALIAN FINANCIAL COUNSELLING CODE OF ETHICS

You must download and read the Australian Financial Counselling Code of Ethics and have this with you at all times during your training sessions.

You are required to become familiar with it and work towards having a full understanding of all of its implications.

https://www.financialcounsellingaustralia.org.au/docs/australian-financial-counselling-code-of-ethical-practice/

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APPENDIX 2   HARVARD REFERENCING

Full detail of Harvard Referencing may be found at the following WEB Reference:

https://www.adelaide.edu.au/writingcentre/referencing_guides/harvardStyleGuide.pdf

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Harvard Reference List Overview[11]

Reference lists are created to allow readers to locate original sources themselves. Each citation in a reference list includes various pieces of information including the:

1.   Name of the author(s)

2.   Year published

3.   Title

4.   City published

5.   Publisher

6.   Pages used

Generally, Harvard Reference List citations follow this format:

• Last name, First Initial. (Year published). *Title*. City: Publisher, Page(s).

Citations are listed in alphabetical order by the author's last name.

If there are multiple sources by the same author, then citations are listed in order by the date of publication.

Harvard Reference List Citations for Books with One Author

The structure for a Harvard Reference List citation for books with one author includes the following:

• Last name, First initial. (Year published). *Title*. Edition. (Only include the edition if it is not the first edition) City published: Publisher, Page(s).

If the edition isn't listed, it is safe to assume that it is the first edition and does not need to be included in the citation.

Example: One author AND first edition:

• Patterson, J. (2005). *Maximum ride*. New York: Little, Brown.

Example: One author AND NOT the first edition

• Dahl, R. (2004). *Charlie and the chocolate factory*. 6th ed. New York: Knopf.

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[11] http://www.citethisforme.com/harvard-referencing

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Harvard Reference List Citations for Books with Two or More Authors

When creating a citation that has more than one author, place the names in the order in which they appear on the source. Use the word "and" to separate the names.

- Last name, First initial. and Last name, First initial. (Year published). Title. City: Publisher, Page(s).

Example:

- Desikan, S. and Ramesh, G. (2006). *Software testing*. Bangalore, India: Dorling Kindersley, p.156.

- Vermaat, M., Sebok, S., Freund, S., Campbell, J. and Frydenberg, M. (2014). *Discovering computers*. Boston: Cengage Learning, pp.446-448.

- Daniels, K., Patterson, G. and Dunston, Y. (2014). *The ultimate student teaching guide*. 2nd ed. Los Angeles: SAGE Publications, pp.145-151.

** remember, when citing a book, only include the edition if it is **NOT** the first edition!*

Harvard Reference List Citations for Chapters in Edited Books

When citing a chapter in an edited book, use the following format:

- Last name, First initial. (Year published). Chapter title. In: First initial. Last name, ed., *Book Title*, 1st ed.* City: Publisher, Page(s).

- Bressler, L. (2010). My girl, Kylie. In: L. Matheson, ed., *The Dogs That We Love*, 1st ed. Boston: Jacobson Ltd., pp. 78-92.

* When citing a chapter in an edited book, the edition is displayed, even when it is the first edition.

Harvard Reference List Citations for Multiple Works By The Same Author

When there are multiple works by the same author, place the citations in order by year. When sources are published in the same year, place them in alphabetical order by the title.

Example:

- Brown, D. (1998). *Digital fortress*. New York: St. Martin's Press.

- Brown, D. (2003). *Deception point*. New York: Atria Books.

- Brown, D. (2003). *The Da Vinci code*. New York: Doubleday

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Harvard Reference List Citations for Print Journal Articles

The standard structure of a print journal citation includes the following components:

- Last name, First initial. (Year published). Article title. *Journal*, Volume (Issue), Page(s).

Examples:

- Ross, N. (2015). On Truth Content and False Consciousness in Adorno's Aesthetic Theory. *Philosophy Today*, 59(2), pp. 269-290.

- Dismuke, C. and Egede, L. (2015). The Impact of Cognitive, Social and Physical Limitations on Income in Community Dwelling Adults With Chronic Medical and Mental Disorders. *Global Journal of Health Science*, 7(5), pp. 183-195.

Harvard Reference List Citations for Journal Articles Found on a Database or on a Website

When citing journal articles found on a database or through a website, include all of the components found in a citation of a print journal, but also include the medium ([online]), the website URL, and the date that the article was accessed.

Structure:

- Last name, First initial. (Year published). Article Title. *Journal*, [online] Volume(Issue), pages. Available at: URL [Accessed Day Mo. Year].

Example:

- Raina, S. (2015). Establishing Correlation Between Genetics and Nonresponse. *Journal of Postgraduate Medicine*, [online] Volume 61(2), p. 148. Available at: http://www.proquest.com/products-services/ProQuest-Research-Library.html [Accessed 8 Apr. 2015].

Harvard Reference List Citations for Print Newspaper Articles

When citing a newspaper, use the following structure:

- Last name, First initial. (Year published). Article title. *Newspaper*, Page(s).

Example:

- Weisman, J. (2015). Deal Reached on Fast-Track Authority for Obama on Trade Accord. *The New York Times*, p.A1

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Harvard Reference List Citations for Newspaper Articles Found on a Database or a Website

To cite a newspaper found either on a database or a website, use the following structure:

- Last name, First initial. (Year published). Article title. *Newspaper*, [online] pages. Available at: url [Accessed Day Mo. Year].

Example:

- Harris, E. (2015). For Special-Needs Students, Custom Furniture Out of Schoolhouse Scraps. *New York Times*, [online] p.A20. Available at: http://go.galegroup.com [Accessed 17 Apr. 2015].

Harvard Reference List Citations for Print Magazines

When citing magazines, use the following structure:

- Last name, First initial. (Year published). Article title. *Magazine*, (Volume), Page(s).

Example:

- Davidson, J. (2008). Speak her language. *Men's Health*, (23), pp.104-106.