



Trainer/Assessor Handbook



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**CHC51115 - Diploma of
Financial Counselling**
General trainer procedures & information

CHC51115 DIPLOMA OF FINANCIAL COUNSELLING

TRAINER/ASSESSOR HANDBOOK

General procedures & information

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Registered Training Organisation
Registration number 45177

Welcome to our teaching team at
ICAN Learn

This Handbook provides you with information about ICAN, ICAN Learn and the policies and procedures relating to the course in which you are delivering teaching services.

We look forward to having you in our team!

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SECTION 1 - STAFF CONTACTS

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Dear tutor

Congratulations on your employment with ICAN Learn, we look forward to having you in our teaching team!

Many marginalised Indigenous people are not given their financial rights as consumers and members of society. Your work in this area 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 teach, which requires commitment and fortitude. ICAN Learn strives to give students the best learning experience possible to become financial counsellors. We do this by having expert tutors who understand the role and are able to give you study support throughout the course, and by providing a variety of ways to learn.

ICAN Learn prides itself on a blended learning approach which has face to face delivery as well as on line and personal support. The learning model is a mentor model where workplace based learning is paramount.

We expect that you are committed to the teaching and learning process because you have experience and understanding of the financial counselling sector as well as education. We know that you will communicate challenges that risk success, so that we can assist you or any student to jump those hurdles. We want our course to be a success and know that you will dedicate time to your teaching for that to occur. ICAN Learn staff are committed to assisting you to achieve your goals as a teacher.

Welcome, we look forward to working with you to educate our students to become accredited financial counsellors!



Bernadette Pasco
Executive Officer
ICAN Learn

AGREEMENT

TRAINER & ASSESSOR HANDBOOK

I _____
(Tutor Name)

Employee ID: _____

Have read the **TRAINER & ASSESSOR HANDBOOK** and agree to abide by the guidelines outlined and want to work towards achieving the best outcomes for our students within the context of the Accredited Training framework supported by our organisation.

Signed by trainer/assessor : _____

Date: _____

Signed by training coordinator/ executive officer _____

Date: _____

Welcome

We welcome you to our team at ICAN Learn, a Registered Training Organisation and a branch of the Indigenous Consumer Assistance Network (ICAN).

About ICAN

Indigenous people living in regional and remote communities are one of the most disadvantaged consumer groups in Australia. A combination of low literacy levels, lack of services and an uncompetitive marketplace leave the population open to financial exploitation. Further, 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 salesmen. 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), with a number of financial counsellors available to provide financial counselling. In July 2015, ICAN opened an office in Townsville to service the Townsville Region and Palm Island. We have three financial counsellors at Townsville, and the service is available to all residents of Townsville. There are also outreach sites in the Tablelands of Queensland, Yarrabah and other areas. ICAN Learn proactively engages with community with regard to financial literacy education, including specialist approaches such as Yarnin' Money.

ICAN's services are free, independent and confidential. Our services are available to Aboriginal and Torres Strait Islander peoples, as well as non-Indigenous peoples, from Townsville to the Torres Strait. We specialise in providing quality financial counselling and consumer advocacy services, financial capability and financial literacy training, and offer a national Diploma of Community Services (Financial Counselling) program for Aboriginal and Torres Strait Islander peoples, via our "Indigenous Financial Counselling Mentorship Program".

The Indigenous Consumer Assistance Network (ICAN) has formed a Registered Training Organisation (ICAN Learn) as an arm of the organisation to support and expand the key purpose of the organisation: to provide consumer education, advocacy through financial counselling and financial capability services to Indigenous consumers across the nation with a vision of 'empowering indigenous consumers'. ICAN Learn is an ethical social enterprise structured to give back through the development of further services to the Indigenous peoples of Australia.

Mission

ICAN Learn seeks to engage students in meaningful education that empowers their lives and enables them to be confident in their professional development, through excellent quality education. Our documentation states: Educate. Learn. Empower. Lead. to capture this mission.

Values

ICAN Learn is committed to deliver training with respect, understanding and consideration to our students within a quality framework that upholds standards of equity and access and the principles of social justice.

Objectives

To empower our learners to be the best, grow professionally and share their knowledge and understanding with consumers and peers alike.

ICAN educators

Our educators are qualified and dedicated professionals who are committed to quality education, have current industry experience and are qualified in the areas that they teach. ICAN Learn is immersed in the financial counselling and financial capability industry, giving students the best exposure to industry possible. ICAN educators are committed to ICAN Learn values and objectives, and work closely with industry peak bodies across Australia to ensure that education and information is current and relevant.

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 success in their future jobs. It does this through the consistent and fruitful relationships with financial counselling peak bodies throughout Australia, and financial counselling professionals employed by ICAN, in the agency and ICAN Learn and a consistent review of materials and approaches used in its education programs.

Teachers in our programs are involved in continuous improvement through processes like validation and moderation, reviewing teaching materials and other activities that maintain quality of ICAN Learn education in accordance with the Australian Skills Quality Authority [ASQA- the regulator of Vocational Education]

Information

Staff employed at ICAN Learn must familiarise themselves with each section of this manual and raise questions with management where they are uncertain of their responsibilities and or obligations as an employee of ICAN Learn. Understanding the following topics is essential for your role as a trainer with ICAN Learn.

1-Job/ Position Description

Staff members will be employed on the basis of their written job description. Where tasks and responsibilities evolve into additional activities or a departure from those contained in their Job description, the staff member should advise management of the need to upgrade their Job description. The annual Staff Appraisal will provide an opportunity to review changes in task and responsibilities and provide administrative staff with copies of additional qualifications achieved.

2-Employment

All ICAN Learn teachers are employed as sessional teachers on casual rates of pay as per employment agreement [Happy HR]

3-Staff Induction Procedure

Staffs are required to attend a staff induction conducted by ICAN Learn management. ICAN has moved to an online Human Resources [HR] management approach, which has a live platform called Happy HR for staff to be involved in HR activities including contract and performance management.

The induction will involve provision of materials and guidance in the following:

- Access to ICAN Learn’s Policies and Procedures
- Risk management and Identification procedure instruction
- Access to Relevant Commonwealth and State / Territory legislative requirements (Electronic Copies maintained by ICAN Learn)
- Letter of employment offer
- Job description
- Staff Manual
- Code of Practice
- Access and Equity Policy
- Assessment tools and guides
- Professional Development Schedule

Staff should acknowledge receipt and their readership of ICAN Learn Policies and Procedures Manual by signing the Policies and Procedures ‘receipt form’ returning the signed copy to ICAN Learn Management for filing along with ‘original sighted’ copies of their current vocational and training and assessment qualifications.

4-Organisation Chart

The Executive Officer directs ICAN Learn and its operations. An organisational diagram is available at induction and on the Happy HR portal.

5-Management Meetings and Staff Feedback

ICAN Learn senior staff meets for a management team meeting normally on a weekly basis to review, analyse and plan ICAN Learn's business activities. All staff are provided with opportunities to present individual needs through stakeholder feedback forms, continuous improvement forms or stakeholder feedback advice to the fortnightly management meeting.

6-Staff Appraisals

The EO conducts staff appraisals on an ongoing basis, and formalises some of these using the Happy HR portal. Our approach of consistent review is in keeping with the philosophy of ongoing continuous improvement. Staff will be provided prior advice of any scheduled appraisal, and be given opportunity to discuss their workplace experience and report any issues or aspirations. Productivity Goals and key performance measures are identified and negotiated. Staff are provided with a questionnaire that will direct their preparation for the staff appraisal meeting. The appraisal also should be utilised to provide administrative staff with copies of additional qualifications achieved for filing in staff files.

7-Professional Development

ICAN Learn is committed to providing professional development (PD) opportunities to all employed staff. ICAN Learn's management will provide regular information and bulletins to staff regarding workplace relevant training workshops and short courses. Staff are encouraged to identify PD opportunities and submit the dates and costs of these to ICAN Learn Management for approval.

8-Access and Equity

ICAN Learn management and staff assist all clients to identify and achieve their desired outcomes regardless of race, religion, sex, socio-economic status, disability, language, literacy or numeracy.

ICAN Learn staff should take time to consider their conduct toward all students in the light of the principles of Access and Equity. ICAN Learn Management will not tolerate discriminatory or harassing practices by staff or students.

9-Competency Based Training and Assessment

Competency Based Training aims to develop specific learning outcomes that reflect the standardised workplace competencies of a given Industry skill area.

Competency Based Assessment is the manner by which competency is recognised as being attained. It determines if an individual's workplace performance matches the workplace standard for competency.

Teaching staff are involved in student management processes as a part of the Competency Based Assessment framework when students struggle with completion for a variety of reasons.

10-Training and Assessment Procedures

ICAN Learn Management and staff are committed to quality assuring its Training and Assessment Services. All assessments conducted by ICAN Learn's Staff will be measured for their validity, reliability, flexibility and fairness with the judgement of competency being based on evidence gathered from a number of occasions and a number of contexts.

Staff are required to attend and participate in scheduled moderation meetings and will be required to apply assessment review checklist tools to their training and assessment preparations.

11-Training Packages

Training packages are developed by specific industries to provide the training outcomes that relate to the workplace competencies required by a particular industry. Nationally endorsed Training Packages are reviewed by Industry Skills Council, normally in a three-year cycle. Training Packages can be sourced by visiting the online at <http://training.gov.au>

12-Accredited Courses

Accredited Courses are developed by a specific Industry or group to meet an identified training need only when no relevant training package or endorsed units of competency exist. When a course is accredited it is placed on the TGA and will be recognised in all other States and Territories.

13-Staff Qualifications

ICAN Learn's staff are required to provide ICAN Learn's management with the original documents of their current Vocational Qualifications during the Staff Induction or within 7 days of commencing employment. The original must be sighted and copied and sight signed with the copies being maintained on staff files. Qualification documents verified by a JP are accepted. Originals will be returned to staff as soon as the copy process is completed.

ICAN Learn requires that delivery and assessment staff be qualified and hold the Certificate in Training and Assessment [TAE40110 and TAE 40116 post June 30 2019].

Staff who do not hold the qualification may only train/lecture when they are under supervision by a trainer holding the required qualifications. Direct supervision is achieved through regular guidance, support and direction given by a person who holds the Certificate IV in TAE40116.

All 'direct supervision' events are to be documented and recorded by the appointed supervisory staff.

Staff who do not hold the trainer and assessor qualification will not be able to determine assessment outcomes. Supervision measures are documented and recorded in the 'Non Cert IV Supervision Log', and subsequently uploaded to Audit Answers and relevant compliance tools.

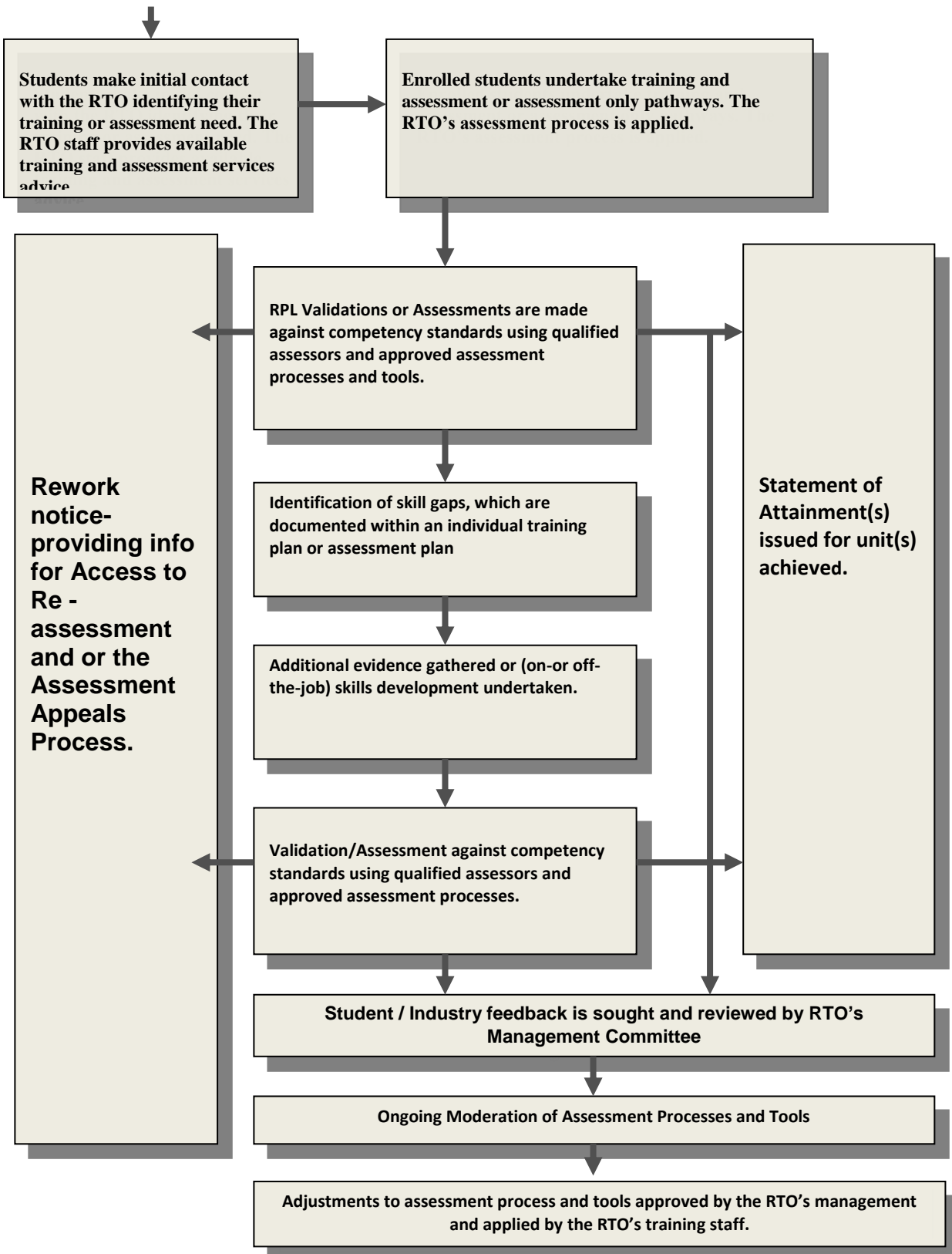
ICAN Learn does not use third party trainers or third party assessors in any training activities.

14- National Recognition

All staff of ICAN Learn will be required to recognise qualifications issued by other Registered Training Organisations and apply credit transfer within assessment records when applicable (see Recognition Policy). Staff will be required to use ICAN Learn RPL toolkit and all documents that apply to the RPL policy and procedure.

15-Assessment System

All staff of ICAN Learn conducting assessments will be required to apply the steps contained in ICAN Learn's assessment system. **Please refer to the following flow chart**



SECTION 2 - COURSE DETAILS / STRUCTURE

OVERVIEW

This qualification reflects the role of financial counsellors working in the context of financial counsellors who work in a variety of agencies that meet the requirements for the Australian Securities and Investments Commission (ASIC) exemption from a financial services or credit licence under ASIC regulations. Financial counsellors work across a variety of metropolitan, rural and remote settings.

All financial counsellors have specialist knowledge of legal remedies and options to manage debt and financial difficulty and are advocates who work in a model of social justice and client empowerment.

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

This qualification does NOT refer to therapeutic counselling. 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 practitioner. However, a recognition of, and an ability to work within, a counselling framework and the way in which other issues may interact with financial issues is highly relevant to financial counselling practice.

The course is delivered within the context of an adult learning framework that assumes as adults, all 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 in order to meet the educational standards required. As adult learners, students will need to reflect and build on their existing knowledge and experience and apply their learning to a range of different situations they encounter in the workplace with the integration of theory and practice.

Student entry requires significant life and/or work experience. Students undertake field education placements intended to broaden their range of experience, and develop their knowledge and skills. Learning and assessment of modules occurs both on and off the job. This comprises class based delivery, field placements, projects, workbooks, reading, written assignments, group work and experiential learning.

AIMS

The ICAN Learn education team are committed to the principles of social justice and social change for a more equitable society.

The Diploma of Financial Counselling course (CHC51115) aims to provide participants 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 of financial counselling is

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

CAREER OPPORTUNITIES:

Successful completion of course may lead to employment as a financial counsellor, Rural financial counsellor [with completion of required electives for this role], Senior financial counsellor and Practice lead positions. Graduates are able to apply for registration as financial counsellors through the relevant State/ Territory peak bodies around the country.

COURSE AVAILABILITY, DURATION AND LOCATION:

Course duration is two years full-time or part time equivalent as arranged and is delivered in as flexible a manner as possible. Training and Assessment Strategies are developed with full input of the relevant industry representatives or clients seeking course delivery.

All students need to be aware that, to meet Work Health and Safety requirements, certain competencies must be completed prior to placement.

Classes for this course are delivered at:

ICAN Learn

209 Buchan Street

Bungalow

Qld 4870

and in other locations around Australia.

Tutors are not required to travel unexpectedly and will be informed of cohorts in other locations so that suitable arrangements are made for travel and accommodation, if that is required.

COURSE ENTRY REQUIREMENTS

All applicants must attend an information and interview session to determine understanding and suitability for the course. Those with bans from ASIC that relate to financial licencing are also not able to practice financial counselling.

Applicants need to demonstrate interest and relevant experience in the social and community services field and show that they have the appropriate maturity and interpersonal skills required to work with a diverse range of people.

Applicants must demonstrate functional literacy skills equivalent to Year 12 level to enter the course.

LITERACY AND NUMERACY

ICAN Learn education materials are written in plain language, but there is complexity of the financial counselling role that needs you to use complex terms as well as written and verbal advocacy within a professional context. Tutors will ensure all materials used identify as suitable and will communicate new information to ICAN Learn as appropriate.

ICAN Learn tutors will assist students to work through literacy and numeracy challenges, with the understanding that there are certain tasks that cannot be avoided in the role of the financial counsellor.

Support for getting into study mode is provided by ICAN Learn which has an interest in every student and the clients that our students will serve.

COURSE STRUCTURE:

DIPLOMA OF FINANCIAL COUNSELLING (CHC51115)

This course consists of seventeen (17) units from the Community Services Training Package of the Australian Qualifications Framework. Fourteen (14) of these units are compulsory and three (3) are electives chosen by ICAN Learn. There is a requirement to undertake 220 hours of work placement linked to a number of key subjects in the course.

ICAN Learn delivers the course in a blended manner, with blocks of face-to-face engagement, on line training support and workplace mentoring. The outline of the block delivery lends itself to the clustering of units that have related content. One example of our block approach is below.

This allows similar and related competencies to be taught in a holistic way.

Units
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
CHCCCS019 recognise and respond to crisis situations
CHCFIN003 Develop and use financial counselling tools and techniques
CHCLEG002 Interpret and use legal information
CHCCDE002 Develop and implement community programs
CHCADV005 Provide systems advocacy
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

SECTION 3 – GENERAL INFORMATION**COURSE INFORMATION and ACCESS**

Catapult e-learning portal is used for all formative and summative assessments – this enables a blended approach and reduces the need for paper documents. Catapult allows full audit records of contact and supports volume of learning.

All tutors will have access to electronic platforms for communication. Teachers will manage communication with their class, class content and assessment via means suitable for the cohort.

WITHDRAWAL

If a student leaves the course but intends to return to the course in the subsequent year, it will be necessary for them to complete a Leave of Absence form. The student will be contacted for enrolment at the end of the same year as the withdrawal.

It is the tutor's responsibility to ensure that the student has understanding about where to find forms and to contact the Training coordinator to manage the situation. Emails can be sent to wirhdrawal@icanlearn.edu.au and also by completing the online form on the student tab of the ICAN Learn website [<https://icanlearn.edu.au/policy/students/student-essentials/>]

COURSE EVALUATION & FEEDBACK:

Tutors are required to give the student an evaluation form to get feedback about the delivery and content of each module/unit of competency undertaken.

Students are also able to lodge complaints / appeals or contact the RTO by using the following emails: complaints@icanlearn.edu.au; appeals@icanlearn.edu.au and obtain information by emailing info@icanlearn.edu.au

ACCESS TO STUDENT INFORMATION:

Students are entitled to access their information and can do so by making a request in writing to the Training Coordinator. Details about the student are kept in a student file in ICAN Learn electronic and hard copy student management system.

CHANGE OF PERSONAL DETAILS:

If there is a change to your name, address, or telephone number during the course, you must ensure that ICAN Learn human resources and finance department are advised by emailing info@icanlearn.edu.au

It is essential that ICAN Learn has correct contact phone numbers and addresses so that important correspondence can be communicated to the staff member.

SECTION 4 - ATTENDANCE

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.

Student attendance is recorded for each class on the designated document. Tutors are required to keep a record of attendance for every class including scheduled online classes. This record is required submitted to the Lead Teacher each month.

Teachers must be punctual for class. This upholds respect for the students and ICAN Learn processes and reputation.

98% course attendance is expected as participation in classroom activities and discussion is an important part of the assessment criteria for most units of competence, unless negotiated under special circumstances. Tutors must instruct students to notify them of absence from class; medical certificates are required for illnesses that result in absence.

If a student misses 2 classes for an individual unit or three successive days of a course the tutor will contact the student by email or phone (preference will be registered in the relevant student's file).

If a student misses any further classes the tutor needs to contact the Training Coordinator who will send the student a letter via certified mail to request if they are still interested in continuing with the course.

Tutors are required to tell students about ICAN Learn process; which is to notify the appropriate administration officer of their absence with the reason, at their earliest opportunity. Extra work / assessment to make up for absenteeism may be given but is at the discretion of the tutor and the Executive Officer; there is no guarantee that the student can make up for learning missed due to absenteeism.

If a student misses significant learning opportunities, the student may apply for an extension to assessments, but it may be deemed that the student has fallen too far behind and is recommended to withdraw from that unit/ course, and apply to re-enrol in the following semester/ year.

If a student encounters prolonged illness or other problems which affect his/her studies, the Training and Stakeholder Coordinator is to be consulted to clarify the student's situation in regard to the continuation of their studies. Unexplained or unjustifiable absences may result in the cancellation of the student's enrolment.

Students are able to apply for 'special consideration' using the appropriate form, which is available by emailing info@icanlearn.edu.au if there has been an event or illness that prevents completion of one or more units. The special consideration will be considered on its merit and will consider the

capacity of the student, ways to support catching up and whether the student is realistically able to reach competence.¹

Conduct in class

ICAN Learn has a code of conduct that addresses teacher and course participant expectations. As a general rule mobile phones are required to be switched off / silent in class. Teachers will notify students of additional requirements.

The Code of Conduct is available in the student manual. Students sign this manual when commencing courses, indicating that they have read and understood the code of conduct required when studying at ICAN Learn.

¹ ICAN Learn special consideration policy

SECTION 5 - ASSESSMENT AND COURSE WORK

WHAT IS ASSESSMENT?

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

Tutors need to be familiar with ICAN Learn assessment policy. This information will be provide to you through induction.

ICAN Learn prides itself on upholding the key values of assessment. This means that all assessment processes are:

Valid

- assessment against the unit(s) of competency and associated assessment requirements must 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 to be based on evidence that demonstrates that a learner could demonstrate these skills and knowledge in other similar situations; and
 - Judgement of competence is based on evidence of learner performance that is aligned to the unit/s of competency and associated assessment requirements

Reliable

- Evidence presented is consistently interpreted an assessment results are comparable regardless of the assessor

Flexible

- reflects the learner’s needs;
- assessing competencies held by the learner no matter how or where they have been acquired; and
- drawing from a range of assessment methods and using those that are appropriate to the context, the unit of competency and associated assessment requirements, and the individual

Fair

METHODS OF ASSESSMENT:

There are a variety of ‘tools’ used to assess whether students have 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.
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.
Placement assignments/ activities	Students involved in practical field placements or projects must demonstrate the practical skills required in 'real situations'.
Verbal questions and activities	Students involved in class discussions, activities and groups projects.
Field 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 tutor 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

WHO ASSESSES?

Student Assessment can only be undertaken by tutors that are appropriately qualified and experienced. This means that tutors must have the Diploma of Financial Counselling and also have more than 2 years of experience as a financial counsellor in the field. ICAN Learn does not use external assessors.

Assessment is undertaken in several ways:

- **The teacher/ lecturer** who sets the assessment task.
- **Peer assessment.** Other course participants or group members decide whether the criteria are met. This is undertaken with the guidance of the course tutor
- **Combination of the above.** For example, the teacher and student discuss the criteria and reach consensus as to whether the criteria are met.
- **Placement Supervisor** would assess placement practice of student. This form of assessment is conducted following a tripartite agreement (Placement Supervisor, liaison teacher and student).
- **Self-assessment** against a set of pre-determined criteria.

CRITERIA FOR ASSESSMENT:

Student can check whether they have met the criteria by using the following checklist. Students are provided with this checklist in the student handbook.

CRITERION	DONE
Written work is completed using catapult e-learning unless otherwise arranged	
Work is submitted according to dates specified at beginning of each unit.	
Requests for extensions are made in writing on the appropriate form <u>prior</u> to the due date	
Participants are required to keep a copy of all submitted work if handed in hard copy- and of documents uploaded into Catapult e-learning	
The name of the student, student ID and teacher must be clearly stated on the front page of all work submitted in hard copy and on all pages of any document that is uploaded onto the electronic portal [use of footers/ headers is encouraged]	
Copying of work is unacceptable. If teachers believe work has been copied this will be formally addressed applying ICAN Learn Plagiarism Policy and the ICAN Learn student management process	
When resubmitting an assessment, the student must include the original assessment document, the resubmitted document and the feedback sheet. Resubmission via Catapult is managed online and has identification built in	
Do not destroy or alter sections needing re-submission	
Assessments sent via email will NOT be accepted. Students must submit via Catapult e-learning portal or in hard copy if negotiated and agreed	

EXTENSIONS FOR ASSESSMENT:

Students must formally apply for an extension of time to complete assessments.

Application for the extension of assessment completion must be made on the appropriate form at least three working days before the assessment is due.

Extension request forms and other forms are available on the Staff and Student Essentials pages of the ICAN Learn website. Logins are issued for this at induction.

If extenuating circumstances prevent the request being in writing, these circumstances must be discussed with the unit teacher as soon as practicable. Extensions will only be granted for serious matters outside the course participant's control, such as illness or critical family circumstances etc. Relevant documentation should be provided wherever possible. Tutors will be fair and equitable in their approach.

ASSESSMENT DEADLINES:

- Tutors will give due dates for the submission of assignments and completed work
- Tutors will let students know the relevant date and method for assignments and completed work.
- Use of the Catapult portal manages assessment for individual students and negates the need for paper coversheets etc. Assessments submitted via the Catapult e-learning portal have an implicit identification- protected by individual login and tutor contact with each individual student.
- All information is stored in the portal and reports can be generated to identify feedback and submission of the documents in the portal implies the assessment declaration;
- If conducting assessment outside of the Catapult portal [for reasonable adjustment or for courses other than the diploma of financial counselling] The appropriate **Assessment declaration and tutor feedback form** must be attached to every assessment with clear identification of the student name, student number, the unit name and the name of the teacher.
- The tutor should not accept assessments without the assessment declaration- students have this information in their handbooks
- Students who fail to submit or-re-submit assessments on the due date without having negotiated an alternative due date with their tutor (this includes special consideration) will incur a fail mark. Tutors will be required to record the outcomes as **Not Competent (NC)**

OUTCOMES OF ASSESSMENT - RESULTS:

All competency units will be graded according to ICAN Learn standards.
Corrected assessment tasks will be returned to students within 20 days of submission.

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**.

Results for *units* using competency-based assessment

Notation Grade Definition

PP Achieved Competency

NN Competency Not Achieved

Additional terms used in statements

RO	Result Outstanding
RCC	Recognition of Current Competence
CT	Unit Exemption/Credit Transfer
RPL	Recognition of Prior Learning (RPL)
UC	Unsatisfactory Completion of Class hrs
NYC	Yet to complete work place component or assessment
WD	Withdrew - Without Academic Penalty

Tutors are required to record student outcomes on the student attendance and outcomes list which is then submitted to the Training and Stakeholder Engagement Coordinator who will enter results on the system.

RESUBMISSION OF ASSESSMENT TASK:

Tutors need to support students who receive a NYC result, **may** by giving **one additional opportunity** to resubmit the required assessment. Tutors must only grant resubmission for assignments that are close to competent.

When a resubmission of the assessment is granted, the tutor will give the student the due date (to be negotiated) for the work and feedback outlining the requirements for the assessment task to be completed to achieve a satisfactory result.

A re-submit result cannot be marked higher than a pass result (50% for graded assessments).

STUDENT APPEALS AGAINST ASSESSMENT OUTCOME:

If a student considers that he/she has been assessed unfairly, then the student is entitled to undertake the following steps:

PROCESS

1. Discuss assessment tasks and criteria with appropriate teacher.
2. If the above is unsatisfactory, the student has the right to ask the Education Manager/Head of School for re-assessment.
3. If a student feels dissatisfied with the above decision, the student has the right for their case to be handled by student grievance procedures.

SPECIAL CONSIDERATION

Special circumstances are situations, which teachers should take into consideration, 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 for support .

When special circumstances are recognised, then resolution of issues must be negotiated and recorded between the teacher and the student, e.g. workload, attendance requirements. Students must use ICAN Learn Special Consideration Form and apply prior to the due date of the assessment.

Tutors should make themselves familiar with the special consideration policy, process and documents as provided at induction and on request.

COPIES OF ASSIGNMENTS [hard copy assessments only:

It is the tutor's responsibility to keep a copy of all work handed back to the student which has student feedback and outcomes. This will be stored in the student file until course completion.

SIGNED CONSENT:

Information gathered for the purpose of assessment must respect confidentiality and contain NO identifying material, such as names, workplaces or programs.

Any collection of information from clients or agencies for assessment purposes must comply with ethical and privacy requirements. Assessments must not reveal the client's identity and signed informed consent must be obtained before any client information may be used for assessment purposes

REFERENCING:

Harvard referencing system is to be used in all written assessments. All references must be attributed to avoid plagiarism. It is the tutor's responsibility to ensure that students understand and use this system. There is information about the Harvard Referencing system and how to use it in the Student Handbook.

PLAGIARISM / CHEATING IN ASSESSMENT:

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

The principles of assessment encourage students to:

- Discuss with others assessment or project requirements and the course material – this leads to a better understanding and is both permitted and encouraged
- Submit one assessment for a group where group work is explicitly permitted and required.
- Hand in work separately when undertaken individually.

CONSEQUENCES OF PLAGIARISING/ CHEATING:

ICAN Learn considers plagiarism/cheating to be a very serious matter. All assessments completed by students to meet the competencies of a course are formal assessments whether they are completed in or out of class. Unless otherwise specified, the assessment submitted must be the original work of the student who is to be credited with a result for that work.

Tutors are responsible to act on assessments that they suspect may not be the original work of the student.

Where clear evidence of copying or other misconduct occurs, ICAN Learn policy and process relating to misconduct during assessment will be followed.

Tutors are required to consult with the Lead teacher and the Executive Officer to manage the student process associated with plagiarism / cheating.

The plagiarism policy is available on the student page of the ICAN Learn website. [students will have password for this site on enrolment]

SECTION 6 - STUDENT PROGRESS PROCEDURE

Academic Progress

It is important that the academic progress of all students is monitored to ensure that those who need support receive it. In order to identify those students that need support, academic criteria are used to judge each student's progress. Students who are not making satisfactory academic progress are then identified as being 'at risk' of failing or not achieving competence.

Academic progress by a student will be considered to be unsatisfactory if:

- 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 has withdrawn from the same Unit of Study on more than two occasions without good reason; and/or
- the student breaches the professional or ethical frameworks of the profession or displays critically dangerous practice whilst on practical placements; and/or
- the student fails to meet the academic conditions previously imposed by the Training and Stakeholder Engagement coordinator / Business and Sector Development Manager.

**SECTION 7 – RECOGNITION OF PRIOR LEARNING (RPL)
RECOGNITION OF CURRENT COMPETENCE (RCC)
CREDIT TRANSFER & ARTICULATION,
ALTERNATIVE ASSESSMENT**

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.

If a student wants to apply for credit transfer the tutor can give them the above information and refer it to the RPL Coordinator. The application process and form are on <https://icanlearn.edu.au> In each course area.

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, or on the basis of work and/or life experience

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

Note: RPL/RCC can only be granted for entire competencies.

1. The Student needs to contact the recognition coordinator
2. Obtain the forms from ICAN Learn website – application form and RPL tool.
3. Complete Recognition Application Form.
4. Attach to it a copy of an up-to-date resume and all other evidence, which supports your RPL/RCC Application.
5. Complete all items listed on the Recognition Checklist.
6. ALL your completed RPL/RCC Application material in a Folder should then be lodged with portfolio of evidence to an RPL/RCC Assessor.
7. Students must be enrolled in the relevant unit at the time of heir RPL assessment.

Responsibility for RPL does not rest with the tutor, it is the responsibility of the student.

The RPLCoordinator is responsible for ensuring that the student is assessed fairly. The Recognition Coordinator will refer to a subject expert and together they will decide if your application contains all the information required for the Recognition assessment or whether further assessment data is required. for example: a video of a casework role play, a research report, an essay. Contact with a referee or with the Recognition assessor may also be required.

The Recognition Assessment will be assessed within 28 days of receipt and the outcome will be forwarded in writing to the Applicant and to Student Administration.

All RPL applications must be submitted to rpl@icanlearn.edu.au

Students are entitled to appeal unsatisfactory RPL outcomes by communicating with the RPL assessor via rpl@icanlearn.edu.au .

Tutors must uphold the following:

Where students are enrolling in the course units progressively, It is recommended that students do not enrol in units for which they are seeking recognition until they are ready to lodge their portfolio of evidence.

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.

Tutors are directly involved in the Alternative assessment process and may be asked by the Training Coordinator or the Executive Officer to create and assess a valid and reliable alternative assessment.

SECTION 8 – GRIEVANCE PROCEDURES

ICAN Learn defines a grievance as a complaint arising from a situation within the control and/or responsibility of ICAN Learn, 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.

Grievance issues may involve the administrative, course, and support service functions within ICAN Learn. A grievance may arise from any matter relating to a student's enrolment or membership of the ICAN community, including a tutor.

There is a formal grievance procedure for students who wish to make a complaint. Complaints can be lodged by emailing complaints@icanlearn.edu.au

It should be noted however that there are informal procedures that are often successful. If you have a problem then the first step is to speak to team leader or make an appointment with the teacher, the Training Coordinator or the Executive Officer.

SECTION 9 - STAFF AND STUDENT CODE OF PRACTICE

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

Promotion of principles of adult learning
 Excellence
 Honesty
 Mutual respect / unconditional positive regard
 Fairness
 Equity
 Social Justice

STAFF CODE OF PRACTICE:

Teaching staff will:

- deliver the course as outlined in the course overview & timetable
- be punctual in terms of class, tutorial, seminar, laboratory or office consultation times;
- provide and posting 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;
- 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.
- provide a safe learning environment

STUDENT RESPONSIBILITIES :

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;
- 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 on field placements, 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 required on subject evaluations.

STAFF RIGHTS:

The staff teaching at ICAN 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/Committee.
- The right to be treated with respect by students and staff alike
- The right to be valued for their skills and expertise by both students and ICAN Learn

STUDENT RIGHTS:

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, Department 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;
- complain to the Training and Stakeholder Engagement Coordinator or the Business and Sector Development manager if you believe another staff member or student is behaving unacceptably (wherever possible, it is best to have previously raised the matter with the person concerned).

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 the University; 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.

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 has a Training and Stakeholder Engagement Coordinator who is an Indigenous Australian person who supports all aspects of cultural, educational and personal needs for our Indigenous students. ICAN Learn is also committed to teaching cultural competence to tutors and students who are not Indigenous Australian people.

SECTION 10 - INSTRUCTIONS FOR ACCESSING RESULTS

Tutors are required to give student outcomes within 30 days of students submitting as assessment or communicate with the student should a longer time be required to check competence.

SECTION 11 - INSTRUCTIONS FOR ACCESSING STAFF/ TEACHING INFORMATION

All tutors will have access to relevant on line learning platforms used for teaching and assessment, giving opportunity to communicate with students as a group. Student email addresses will be made available to tutors to facilitate private 1:1 communication.

THE AUSTRALIAN
FINANCIAL COUNSELLING

CODE OF
ethics

The Australian Financial Counselling Code of Ethics expresses the values underpinning financial counselling.

Respect

Financial counsellors treat others with respect. They ensure that their own belief systems are not imposed on others.

Empowerment

Financial counsellors empower their clients to take control of their own financial situation.

Non-discrimination

Financial counsellors do not condone or engage in discrimination.

Boundaries

Financial counsellors maintain professional relationships with their clients at all times. They do not go beyond their skill base or competence.

Professionalism

Financial counsellors strive to work to the highest standard of practice. They also share knowledge and resources and demonstrate competence, honesty, reliability, authenticity and transparency in their professional relationships.

Confidentiality

Financial counsellors value and respect client confidentiality at all times, but also abide by any legal limitations to confidentiality.

Community Engagement

Financial counsellors engage with the broader community, and recognise the wider social issues that impact on financial difficulties and situations. They work collaboratively with local community services to best support clients.

Conflicts of interest

Financial counsellors act in the best interests of their client. Financial counsellors identify any conflicts of interest and seek to resolve them.

Advocacy

Financial counsellors may act as an advocate for their client, if this is the client's wish. The nature of that advocacy will be determined by the client.

Social Justice

Financial counsellors recognise they have a role identifying unfair market practices and working to prevent these problems in the future.

This document is a precis of the Australian Financial Counselling Code of Ethics. The full document is available on the FCA website. www.financialcounsellingaustralia.org.au

The Code was produced by the National Financial Counsellors Resource Service of Wesley Mission after consultation with the financial counselling sector.