



**Financial  
Education**

# Student Information Handbook

[www.financialeducation.com.au](http://www.financialeducation.com.au)



## Introduction

### Welcome to Financial Education Professionals Pty Ltd (FEP)



Established in 2001, Financial Education Professionals is a leading provider of technical training and assessment services in the Australian financial marketplace. We deliver innovative, contemporary training solutions developed by prominent industry experts and education specialists.

We are an accredited Registered Training Organization (90725) and offer a variety of courses through interactive workshops, assessments or online study.

We design our qualifications and training to help our participants receive current, relevant and accurate learning about financial markets and financial planning.

What differentiates us is that we seek to contextualise our learning; it is practice-based and focuses on how individual proficiency boosts organisational capability.

This handbook will guide you through the policies and procedures to ensure the best possible training outcome.

**Kate Whiteley, CEO**

*Championing emerging Issues | Future proofing industry capabilities | Facilitating interactive learning*

## Contact Us

We support students throughout their course.

Feel free to contact us with any enquiry;

Head Office | Suite 703 Level 7, 5 Hunter Street Sydney NSW 2000 Australia

Phone | 02 9233 2000 (Within Australia) | +61 2 9233 2000 (Overseas)

Email | [enquiries@financialeducation.com.au](mailto:enquiries@financialeducation.com.au)



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## Legislative Requirements

FEP will comply with all Commonwealth and State legislative and regulatory requirements including but not limited to;

- » The Standards for Registered Training Organisations (RTOs) 2015
- » National Vocational Education and Training Regulator Act 2011
- » Additionally, FEP also abides by a range of other legal requirements at a State and Commonwealth level including, but not limited to:
  - » Education and Training Reform Act 2006
  - » Education and Training Reform Amendment (Skills) Act 2010
  - » AQF Essential Conditions and Standards for Continuing Registration
  - » ASIC Regulations
  - » Fair Work Act 2009
  - » Occupational Health and Safety Act (2004) and supporting legislation;
  - » Privacy Act 1988 (Commonwealth)
  - » Anti-Discrimination Amendment Act 1997
  - » Disability Discrimination Act 1992
  - » Disability Standards for Education 2005
  - » Equal Opportunity Act 1995
  - » Fair Trading Act 1999
  - » Racial and Religious Tolerance Act 2001
  - » Human Rights and Equal Opportunity Commission Act 1986
  - » Industrial Relations Reform Act 1993
  - » Safety, Rehabilitation and Compensation Act 1988
  - » Copyright Act 1968
  - » Financial Advisers Standards and Ethics Authority

## Student code of conduct

FEP students are required to act honestly and ethically and not act in a manner that is disrespectful or unprofessional.

Students have the right to a safe and supportive environment, free from any form of discrimination or harassment. If at any time a student does not follow the Student code of conduct, FEP have the right to remove you from your course without a refund or issue a failing grade.

## Workplace Health and Safety

FEP is committed to providing a healthy and safe environment for all staff, students and visitors. We will do all we can to identify, evaluate and eliminate hazards which could potentially cause sickness or injury. Should you have any concerns, please notify a staff member immediately.

We are registered as a COVID-safe office and each visitor is required to check in via QR code.



## Emergency Evacuation Procedure

Should an emergency evacuation arise please follow instruction advised by the staff.

Collect all your belongings and procedure to the fire escape. Do not use the lifts. If possible alert others in your vicinity. Level 7 evacuation diagram is located next to the fire escape. Exit of the building as instructed. The assembly area is George Street, Martin Place.

Please remain there until roll-call has been completed and wardens have given the 'all-clear' to return. Report any missing person to your floor warden.

## Privacy and confidentiality

Student information acquired is kept strictly confidential and will not be released to any 3rd party unless otherwise advised by yourself/enrollee or your current corporation.

The information obtained is used for administration, communication and evaluation purposes. All student records are confidential and will be held securely for 30 years. Payment methods are also kept confidential. If at any time you feel your details are incorrect or should you have any concerns about your privacy and/or confidentiality, please do not hesitate to contact us. For more information on our Privacy Policy, please see our [website](#).

## Consent form for qualification check

In order for us to confirm your prior qualification, you will be required to complete our Education Verification consent form. This consent form will only be used for the purpose of checking your educational background with another RTO.

## Access and Equity

FEP is devoted to providing training that is accessible and equitable to all our students. FEP will not disadvantage or discriminate based on disability, race, age, gender, religion, sexuality or culture.

FEP's policy and approach are aimed to remove any unfair treatment toward our students whether it be directly, indirectly or systemic.

## Complaints

FEP will do all possible to ensure that any concerns/dissatisfaction or frustrations voiced will be treated seriously and addressed promptly and fairly.

All complaints will be handled by our Customer Experience Manager at first contact. Please send through your concerns to [admin@financialeducation.com.au](mailto:admin@financialeducation.com.au), you will receive a confirmation within 48 hours.

To ensure a speedy resolution, please mention as many details/information as possible for our CEO to investigate. Should our CEO be unable to resolve the concerns, it will be referred to our Directors for a final outcome.

If your concern can not be resolved internally, we will refer the matter for independent mediation. You may also be provided with external authorities you may approach if required. The resolution will be provided in writing and within a reasonable timeframe.





## Our Nationally Accredited Training Courses and Qualifications

Our courses from leading industry practitioners and training specialists;

- » FNS550013 Business Ethics and Conduct Skill Set
- » FNS51820 Diploma of Financial Services (Corporate enrolments only)
- » FNS51220 Diploma of Insurance Broking

We also offer other training in the following areas:

- » RG146 Compliance
- » RG105 Responsible Manager
- » RG206 Australian Credit Licence
- » Compliance Professionals
- » Risk Management Training

## Certifications

Certification is issued within 10 days via email upon successful completion of a course. One of the below may be obtained depending on the course studied.

### Academic Transcript

Lists the successful completion of a full single subject.

### Certificate of Attainment

Issued upon successful completion of required subjects to provide general advice to clients.

### Statement of Attainment

A Statement of Attainment is issued when an individual has completed one or more units of competency from a nationally recognised qualification to provide general/ personal advice.

### Certificate and Diploma

Consists of a Statement of Attainment, Record of Results and a Testamur, stating the completed qualification.

FEP will comply with all requirements of ASQA and other authorities in regard to the information contained in Diplomas, Certificates and Statements of Attainment and Record of Results. We will issue qualifications in accordance with the Conditions of Registration.

## Enrolment and Entry Requirements

FEP is committed to supporting all of our students in successfully completing their course. Students are expected to have sound English language, literacy, numeracy and communication skills. These skills are incorporated in each subject and allows for a fair and reasonable assessment process. For nationally accredited training, students may need to undertake a brief language, literacy and numeracy assessment to help us understand your LLN needs and best assist you. Enrolments will only be processed after this assessment has been successfully completed.



For corporate cohorts, the employer is required to check that all learners put forward hold a qualification at minimum AQF level 4. If a learner does not hold one, FEP offers an LLN module to that learner. Students may enroll online via our [website](#), alternatively you may also call us on +61 2 9233 2000. Please note that payment will be required before enrolment into any course.

## Unique Student Identifier (USI)

The [USI](#) is a requirement for all Australian students who have studied or are studying nationally recognised training. It allows students to access their qualifications via a single website, regardless of the training provider. As this scheme was implemented in 2015, it will only show achievements from 01 January 2015 onwards.

## Assessment Process

Here at FEP our assessment process varies depending on the course selected. Many will have an on-line multiple choice assessment/exam while others will have a face-to-face assessment to ascertain your skills and knowledge. Some also require a research assignment or short answers. In most instances, your result will be advised immediately after your assessment.

All submissions are treated equally and fair. Should you wish to appeal the assessment outcome, all appeals will be given top priority and consideration in full detail with the objective of a satisfactory and speedy resolution. Any assessment appeals should be advised in writing within ten (10) working days, our team will review the decision and reply in writing within three (3) working days of the final outcome along with any notes and further study suggestions.

Assessment tasks may be a combination of:

- » short answer questions
- » multiple choice questions
- » case study and scenarios
- » research tasks
- » journal entries

## Fees

### Course fees

Fees for any course will be required prior to enrolment. If an order has been received and payment has not been settled, FEP will send a reminder email or call and hold the order for two (2) weeks. After this period the order and invoice will be cancelled if payment has still not been received. You can choose to re-purchase when you are ready to make payment.

Payment can be made by:

- » Credit card
- » On-line bank transfer (EFT)

If payment has not been received and course has been completed, FEP will withhold the release of any certificates until full payment has been made or void any certificate issued.



## Assessment re-sit

Depending on the course you have enrolled into, you have one, two or three attempts for the assessment. Should you require more than the given amount, we will not charge for one additional attempt however this is at the discretion of the CEO.

## Course Extension

Where possible, FEP will extend a course for a maximum of two (2) months at no cost. Should a further extension be required, please contact FEP directly. Depending on the situation, we may be able to grant a second extension without a penalty.

## Recognition of Prior Learning

Where applicable, FEP can recognise prior learning. A fee of \$195 will be charged if a Statement of Attainment is required.

## Course enrolment lapse

Should you not complete your course within the period provided and have not requested an extension within a reasonable timeframe, you will forfeit the course and payment. You can choose to re-enrol into the course at the full price.

If your course completion lapsed due to medical reasons, you will need to provide a medical certificate for consideration of an extension.

## Cancellation prior to course commencement

Should you wish to cancel your course enrolment prior to commencing, we can arrange a full refund for you. Please advise of any cancellation via [admin@financialeducation.com.au](mailto:admin@financialeducation.com.au) and we will respond within 2 working days working hours. FEP can also hold course fee for future enrolments in lieu of a refund.

## Cancellation of course after commencement

After commencement of any course, refunds will not be considered for students enrolled in a course where more than 7 days has passed since their enrolment date.

Should you wish to cancel your enrolment after commencement, please send your request through to [admin@financialeducation.com.au](mailto:admin@financialeducation.com.au) and we will respond within 48 working hours.

## Cooling off period

### Self-study/ on-line learning

If a student has enrolled in a subject and Financial Education Professionals receives a request from the student to withdraw from the subject within 7 days of the initial enrolment, a refund of the subject enrolment fee less \$100 per subject will be awarded to the student, as long as the student has not completed the assessment piece.

Refunds will not be considered for students enrolled in a subject where more than 7 days has passed since their enrolment date.





## Credit Transfer/mutual recognition

Where possible, FEP can allow for credit transfer of a module. Before we are able to recognise any credit transfer with another registered training organisation, we will require you to follow the below procedure:

- » Obtain a certified copy of the certificate and statement of attainment (if applicable), clearly stating the RTO's name and logo, signature of authorised person, date of when the credit was granted and with the module, unit and/or competency listed.
- » Match unit code/s. If there is not a unit to unit code match. FEP will determine if the unit obtained elsewhere is the equivalent to our current module or unit
- » FEP will advise in writing if credit transfer has been granted or denied.

It is recommended that any credit transfer be processed before commencement of studies as you may be exempt from studying the module and may result in a shorter timeframe to gain your qualification or competency.

## Recognition of Prior Learning (RPL)

Recognition of prior learning is an assessment pathway to recognise skills and knowledge gained through previous formal or informal studies and through work or life experience. Hence you will not have to repeat modules/units or subjects when you can demonstrate that you already obtain the required skills.

Any participant who believes they possess the required knowledge and skills are encouraged to apply for Recognition of Prior Learning. The following factors may help you in deciding whether an application will be successful.

- » Can you demonstrate the required knowledge and skills?
- » Are your knowledge and skills current?
- » Can you provide evidence of your knowledge and skills to your Assessor?

Participants are assessed against a set of industry standards. Assessments are conducted by ASIC authorised assessors who have significant experience in the financial services industry. All assessors hold nationally recognised assessment qualifications.

Participants undertake the following activities;

- [Portfolio of participant work samples](#)

Participants are required to submit a portfolio of evidence to demonstrate their knowledge and skills against the relevant industry standards. A portfolio is a folder containing samples of the practitioner's everyday work. In some cases, this will involve complete files showing the history of a range of clients. Details of the kinds of evidence required are outlined for each Unit of Competency and are available from Financial Education Professionals on request.

- [Interview & observation](#)

Participants send their portfolios to their assessor who will then arrange with them a time to undertake a telephone interview which will cover each Unit of Competency. During the Interview the assessor may also use Case Studies to gauge the participant's knowledge of their particular field of practice as well as their legal and industry obligations.

Some participants may find they have knowledge or skills gap in some area(s). Where this arises, they will be advised by their assessor to undertake appropriate gap training or provide further evidence. Once this has been successfully completed, the participant will then be awarded with the relevant qualification.

Where applicable, FEP can recognise prior learning. A fee will be charged if a Statement of Attainment is required.



## Student Study tips

We also have study tips available for our students to help with time management, motivation, study rhythm and more. This can be located on our [website](#).

Please take the time to read through this and plan ahead.

## Practice Exams

FEP's online courses may contain practice exams to help you familiarize yourself with the online assessment environment. The practice exams can be taken any number of times. You are advised of your results immediately.

## Support

FEP provides Reasonable Adjustment for learners with a disability or special needs and adheres to:

- » Disability Standards for Education 2005 (formulated under the Disability Discrimination Act 1992) and
- » Australian Quality Training Framework (AQTF) Essential Conditions and Standards for Registered Training Organisations.

Please contact us on +61 2 9233 2000 or [admin@financialeducation.com.au](mailto:admin@financialeducation.com.au)

## Student Feedback

If along the way you feel we can improve, please let us know. We value our learners' feedback and FEP will ask for your comments in regards to your training with us from first point of contact to last, we ask you to take some time to complete the surveys or feedback forms to help us improve our processes and training. All feedback is recorded and analyzed as it helps us continually develop and improve, whether it be from course material to workshop delivery or system navigation, we encourage you to let us know both what works or what can be improved.

## Further Information:

Web [www.financialeducation.com.au](http://www.financialeducation.com.au)

Post Financial Education Professionals, Suite 703 Level 7, 5 Hunter Street Sydney NSW 2000

Phone Aust: +61 2 9233 2000

Email [enquiries@financialeducation.com.au](mailto:enquiries@financialeducation.com.au)