



Financial  
Education

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# Vocational Education Student **HANDBOOK**

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



## Welcome

Welcome to Financial Education Professionals. I am genuinely delighted to have you join us.

With over two decades of experience, we have earned our reputation as a trusted Registered Training Organisation in the Australian financial services sector. Our courses are built with industry relevance, practical insight and – most importantly – you, the learner, in mind.

This handbook is here to support you. It outlines what you can expect from us and answers common questions you may have throughout your training journey. If there's anything else you need, please reach out. Our team is here to help, and we're only ever a call or email away.

Our commitment to you includes:

- » Programs that are current, engaging, and aligned with today's industry standards and market needs
- » Responsive, human-centred student support – real people who care about your progress
- » A flexible, intuitive online learning platform that's available 24/7

Our goal is to make your learning experience smooth, rewarding, and tailored to help you succeed. Because your success is what drives us.

Wishing you all the best as you take this step forward in your studies. We're excited to support you along the way.

Warm regards,



**Philip Botté**

Chief Executive Officer

## Contact us

Feel free to [contact us](#) with your enquiries. Our friendly learner support team is here to help you throughout your studies.

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+61 2 9233 2000 [admin@financialeducation.com.au](mailto:admin@financialeducation.com.au) [www.financialeducation.com.au](http://www.financialeducation.com.au)

*Financial Education Professionals acknowledges the Traditional Custodians of country throughout Australia and their connections to land, sea and community.*

*We pay our respect to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples today.*

## Contents

Welcome	2
Contact us	2
About us	4
Enrolment and entry requirements	4
Fees	4
Refunds	5
Declaration	5
Unique Student Identifier (USI)	5
Credit transfer and recognition of prior learning	6
Credit transfer	6
Recognition of prior learning (RPL)	6
Course Materials	6
Assessment requirements	7
Complaints and appeals	7
Course extension and special consideration	7
Certificates	8
Traineeships	8
Student support	9
Student study tips	9
Reasonable adjustment	9
Student feedback	9
Access and equity	10
Privacy and confidentiality	10
Consumer protection	10

## About us

Financial Education Professionals (RTO 90725) was established in 2001. We are a leading provider of nationally recognised training in Australia and proud of our highly respected reputation.

We deliver innovative, contemporary training solutions developed in consultation and collaboration with prominent industry experts and education specialists.

Our qualifications and courses are designed to develop robust industry knowledge, build confidence and create the accomplished and competent financial services professional.

FEP's policies and procedures are clearly outlined in this student handbook. Comprehensive course information is also available on our [website](#) and in our course brochures for learners to make informed decisions on their course choices.

## Enrolment and entry requirements

Financial Education Professionals (FEP) is committed to supporting all students in successfully completing their course. Enrolment criteria for nationally recognised training courses is clearly publicised in our course information and in our course brochures on our [website](#).

As part of the enrolment process, a member of our student support team will contact you to better understand your interest and study needs. This suitability interview will include assessing your course eligibility, your work experience and employment, your language, literacy, numeracy and digital skills.

Sound Language Literacy and Numeracy skills (LLN) are essential for a successful course outcome as these, together with communication skills, are fundamental to achieve required skills and knowledge as per the relevant training package requirements.

## Fees

All course and subject fees are clearly advised on the relevant course page of our website.

You can make a payment by:

- » Credit card or debit card
- » Online bank transfer (EFT)

Under The Standards for Registered Training Organisation (RTOs) 2015, Financial Education Professionals will not accept more than \$1,500 in a single payment. Payment by instalments is available for our qualifications.

Invoice payment terms are 15 days from date of issue.

Upon receipt of your initial payment, you are committed to paying the total course fee, unless you cancel your course within the 7 calendar days cooling off period.

Other fees are:

Credit transfer	\$0
Recognition of Prior learning	\$395 + GST per subject (credited towards course fee)
Short answer assignment re-submissions*	\$75 + GST (per additional re-submissions)
Extensions	\$0
Re-issuance of certification	\$0

\*You receive 2 attempts for the case study assignment submissions as part of your course. For further attempts, a fee of \$75 +GST per attempt is charged.

## Refunds

For nationally recognised training refunds are only made if you make a written request to withdraw from your course within 7 calendar days of your initial enrolment date and have not completed an assessment item.

A refund of the subject enrolment fee, less \$250 administration fee, will be awarded.

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

## Declaration

Upon enrolment with Financial Education Professionals, you are subject to our [Terms and Conditions](#) and [Privacy Policy](#) as published on our website.

By submitting an enrolment form you are agreeing to these terms and conditions and thereby declaring:

- » You have determined that the competency based outcomes and self-paced online learning approach meets your needs
- » You have met the entry requirements
- » You have advised FEP of any special needs or assistance you may require
- » You are digitally competent and meet the minimum technology requirements for your chosen course
- » The information provided in your enrolment form is true and complete and giving false or incomplete information may lead to the cancellation of your enrolment.
- » You understand that Financial Education Professionals will collect information to meet its obligations under the National Vocational Education and Training Regulator Act and the Standards for Registered Training Organisations (RTOs), and to ensure you comply with your obligations under Australian laws.
- » You or your employer accept liability for the payment of all relevant fees.

## Unique Student Identifier (USI)

Your USI is your individual education number for life. It is a compulsory requirement for all Australian students studying nationally recognised training. It also creates a government authenticated record of your vocational education and training (VET) achievements regardless of the training provider from 2015 onwards.

It is a condition of enrolment with Financial Education Professionals that you have a verified USI. This is collected as part of the enrolment process.

Visit [www.usi.gov.au](http://www.usi.gov.au) to learn more or to create your USI.



## Credit transfer and recognition of prior learning

These are the processes whereby Financial Education Professionals can recognise previous training, study or work experience that is equivalent to units of competency in our Nationally Recognised Training.

Fees apply for a Recognition of Prior learning whilst Credit Transfers are fee free.

### Credit transfer

Financial Education Professionals can award credit for units of competency (UoC) attained with another Registered Training Organisation (RTO) that are equivalent to units of competency in our Nationally Recognised Training.

- » To apply for a credit transfer, you will need to provide evidence of your previously completed UoCs. A certified copy of any relevant qualification certificates or statements of attainment listing the UoCs is required.
- » To apply for a credit transfer you will need to complete the application form on our Credit Transfer & Recognition of Prior Learning [webpage](#).

### Recognition of prior learning

Recognition of prior learning (RPL) is an assessment process that assesses the skills and knowledge that you may have acquired through formal, non-formal and informal learning. This is an alternative approach to studying an online qualification or course.

You are required to provide evidence that your skills and knowledge meet the qualification competency requirements by completing FEP's RPL kit for the relevant qualification.

Your portfolio of evidence is assessed against a set of industry standards and training package requirements by our highly experienced assessors. An assessor may also interview you for additional evidence.

To check your eligibility for a Recognition of Prior Learning you will need to complete the application form on our Credit Transfer & Recognition of Prior Learning [webpage](#).

## Course Materials

All course materials are available online and accessed via our online learning portal.

To facilitate learning, FEP provides course content in two formats:

- » PDF, which can be downloaded and read offline. It is clearly laid out and features bookmarking for easy navigation, but contains only few additional features
- » Digital/online, which opens in a browser and must be viewed while online for full functionality.

The digital/online version is designed with larger type and features more images, animation, and interactivity, making it more user-friendly for kinaesthetic learners and others with special learning styles/preferences.

For the PDF, software like Adobe Reader has screen reader functionality to assist with accessibility.



## Assessment requirements

Assessment can be either:

- » Questioning
- » Product-based methods e.g. reports, role plays, work samples
- » Portfolios – annotated and validated or
- » Direct observation

To demonstrate competence in your subject you must undertake all activities and have them deemed Satisfactory by an assessor. If you do not answer some questions or perform certain tasks, and therefore you are deemed to be Not Yet Competent, you may be asked supplementary questions to determine your competence.

Once you have demonstrated the required levels of knowledge and performance, you will be deemed Competent in your subject and awarded the units of competency applicable (as disclosed in the Subject Introduction).

Should you still be deemed Not Yet Competent, you will have the opportunity to resubmit your assessments or appeal the result.

As part of the assessment process, all students must abide by any relevant assessment policies as provided in the Subject Introduction, the Student Assessment Declaration document and individual assessment instructions.

You are given five (5) attempts for all multiple-choice question assessments and two (2) submission attempts for case study assignments.

If you feel you are not yet ready to be assessed or that our assessment is unfair, contact our student support team to discuss your options. You have the right to formally appeal any assessment outcome.

## Complaints and appeals

All students and relevant stakeholders have the right to express a concern or problem and/or lodge a complaint if you are dissatisfied with the service you have been provided.

If a concern or problem cannot be resolved informally with our student support team in the first instance, then you can lodge a formal complaint.

If you are dissatisfied with the outcome of the formal complaint or of an assessment decision, you can appeal the decision.

Please refer to our Complaints and Appeals policy on our [website](#) for further information.

## Course extension and special consideration

If you are experiencing extenuating circumstances which impact your studies you can request a course extension or deferment.

These are granted at the discretion of FEP. An application for an extension or Special Consideration needs to be made minimum seven (7) days **before** your enrolment expiry date. Late applications may not be accepted.

Where study is substantially disturbed, Special Consideration can be applied for. This covers:

- » Short-term illness
- » Hardship or trauma
- » Life events
- » Compassionate reasons

Please contact FEP student support team for more information. Should you not complete your course within the period provided and you have not requested an extension **before** your course enrolment expiry date, you will forfeit the course and payment. You can choose to re-enrol into the course at the full price.

(Approval from CEO required)

## Certificates

A full qualification with a record of results is issued to you within 30 calendar days after you have successfully completed all assessment requirements in the qualification with a Competent Outcome.

If you complete and have obtained Competent Outcome for a number of units of competencies but not equivalent to entire qualification packaging rules than you will receive a Statement of Attainment for partial completion.

Certificates and Statements of Attainment will not be issued to you if you have not provided a verified USI or paid your course fees in full.

As an RTO our administrative records are retained for a period of 30 years and academic records are retained for six (6) months.

## Traineeships

Traineeships are offered by an employer to new employees within the first three (3) months of joining an organisation (6 months if working part-time). It is a partnership between yourself and your employer to undertake this training to gain relevant and required knowledge and skills for your new role.

FEP currently has fee-free [traineeships](#) funded by the NSW government available for (if eligible):

- » FNS41422 Certificate IV in General Insurance
- » FNS41820 Certificate IV in Financial Services

FEP receives your traineeship application from your employer's chosen AASN which starts the enrolment process. You will also need to complete:

- » FEP's qualification enrolment form
- » Training Plan with indicative completion dates for each unit of competency and the overall course end date.

FEP has a friendly learner support team to get your traineeship started and to assist you throughout.

## Student code of conduct

Before you commence your studies, you are required to read our Student Assessment Declaration policy provided in your enrolment confirmation email. This constitutes your acceptance of your rights and responsibilities as an FEP student contained therein.

It also informs you of your responsibilities, i.e. conduct we expect of you and action we may take in cases of proven misconduct, such as investigation of potential plagiarism and collusion cases.

We take our commitment to ensuring the fairness and integrity of our assessment process for the benefit of all students very seriously.

If at any time a student does not follow the Student Code of Conduct FEP has the right to remove them from the course without a refund or issue a failing grade.



## Student support

Our student support team is here to help you. Initially they determine with you that the course is suitable for your needs and that you have the right tools and skills to undertake the course.

Once enrolled, our student support team:

- » Regularly check in with you by phone or email to see how you're progressing
- » Resolve any queries or issues you may be experiencing
- » Support other needs you may have such as requests for:
  - credit transfer
  - recognition of prior learning
  - course deferment
  - course extension
  - exam resits or assignment re-submissions

Please contact our friendly support team on 02 9233 2000 or [admin@financialeducation.com.au](mailto:admin@financialeducation.com.au) during business hours for their assistance.

## Student study tips

Our study tips provide guidance for you on time management, motivation and more. Please take the time to read through our [Study Guide Tips](#) brochure and plan your study.

Sample learning plans are also available in the introduction to each subject.

## Reasonable adjustment

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.

Our course materials also have accessibility features.

Any disclosure of a disability or health condition will be treated in accordance with our Privacy Policy.

Some useful resources:

- » Lifeline: 13 11 14
- » Lifeline's crisis support online chat
- » Beyond Blue: 1300 22 46 36
- » Beyond Blue's web chat
- » Health Direct Australia: 1800 022 222

## Student feedback

If along the way you feel we can improve, please let us know. We value your feedback and FEP will ask you about your training experience with us. Take some time to complete the surveys to help us improve our processes and training.

## Access and equity

FEP is committed 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 policies and approach are aimed to remove any unfair treatment toward our students whether it be directly, indirectly or systemic.

## Privacy and confidentiality

Student information acquired by Financial Education Professionals is kept strictly confidential and will not be released to any 3rd party unless otherwise advised by yourself. The information obtained is used for administration, communication and evaluation purposes.

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, please refer to our [Privacy Policy](#).

## Consumer protection

Our Terms and Conditions, and the right to make complaints and seek appeals of decisions and actions under various processes, does not affect your rights to take action under the Australian Consumer Law if the Australian Consumer Law applies.

Any dispute, claim or other matter arising under these Terms and Conditions will be subject to the laws of New South Wales.

The courts of New South Wales and their appellate courts have exclusive jurisdiction to hear any dispute arising under these terms and conditions.

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