Student Information Guide

RTO Number 22401
Thank you for taking the time to consider the Integrity Education Group Pty Ltd (IEG) for your personalized education needs.

This Student Information Guide (SIG) applies to all previous and current Integrity Education Group education courses and divisions. This document contains details of IEG policies and a guide to each course presently offered.

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IEG is an education provider (Registered Training Organisation number 22401) & does not provide any form of legal or financial advice.

All Students of the Integrity Education Group are enrolled as Distance Education (self-paced learning) students but have the option of attending structured workshops programs. This document is known as the IEG Student Information Guide and is designed to provide students with a comprehensive understanding of IEG Policies and Procedures & a course guide prior to enrolling. Classroom Workshops are conducted strictly on a “sufficient-numbers” basis and are subject to cancellation or rescheduling if the required sufficient number of attendees is not met. This document is known as the IEG Student Information Guide and is designed to provide students with a comprehensive understanding of IEG Policies and Procedures & a course guide prior to enrolling.

Any questions relating to this Student Information Guide should be addressed directly to the IEG CEO

Mr. Joel Ronchi (j.ronchi@integrity.edu.au)

General Correspondence - Any additional questions relating to this Student Information Guide should be addressed to:

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Australian Skills Quality Authority (ASQA) (www.asqa.gov.au)

Please visit http://www.integrity.edu.au/pages/student-info/pre-enrolment-information prior to enrolling.
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1. The Integrity Education Group (‘IEG’)

“Education is the most important weapon you can use to change your life”,
Nelson Mandela.

Integrity Education is a financial services industry learning and development specialist offering courses in the following areas:

1) Financial Planning;
2) Life Insurance
3) Superannuation and SMSF
4) Securities, Managed investment and Derivatives,
5) Bookkeeping and Accounting; and
6) Mortgage Broking.

Integrity Education Group offers flexible, progressive education programs designed to help students build dynamic careers in the financial services industry. Our courses and qualifications are nationally recognised and our graduates are held in the highest regard by the financial services industry. All of our nationally recognized qualifications comply with the standards set by the Australian Quality Training Framework (AQTF), the Australian Skills Quality Authority (ASQA) and (where applicable) the Australian Securities and Investment Commission (ASIC).

The RG146 compliance courses we offer are all registered on the ASIC Training Register and meet the full requirements of Regulatory Guide 146 (RG146). This was formerly known as Policy Statement 146 (PS146). These can be viewed at http://www.asic.gov.au/eTraining/eTrain.nsf

All Students of the Integrity Education Group are enrolled as Distance Education (self-paced learning) students that have the option of also attending workshops. Classroom Workshops are conducted strictly on a “sufficient-numbers” basis and are subject to cancellation or rescheduling if the required sufficient number of attendees is not met.

Key Information:

*Standard Enrolment Period* means

1. Certificate Courses - 6 months
2. Diploma Courses and above - 12 months

Course duration shall be extended for Higher Education & Skills Group (formerly Skills Victoria) Students that have submitted over 50% of their Assessment Booklets, or an extension of 6 months shall be granted if an additional payment of $450 is made (unless otherwise agreed to). The number of study hours required to be undertaken by a student per week to complete a particular course shall vary. If the standard course duration is amended so will the number of study hours per week required change.

Please visit http://www.integrity.edu.au/pages/student-info/pre-enrolment-information prior to enrolling.
Australian Skills Quality Authority (ASQA)

IEG is registered with the Commonwealth Authority for the national regulation of the Vocational Education and Training (VET) sector, the Australian Skills Quality Authority (ASQA) (more information can be found at www.asqa.gov.au). ASQA regulates courses and training providers to ensure nationally approved quality standards are met.

IEG was previously registered with the Victorian State authority, the Victorian Registration and Qualifications Authority (VRQA).

The key features of ASQA are:
- independence in its regulatory role and in providing advice
- transparency in its regulatory decisions and activities
- collaboration with industry bodies, employers, governments and RTO.

Standards for NVR Registered Training Organisations 2011 - Essential Standards for continuing registration (SNR).

IEG abides by the Australian Quality Training Framework and Australian Skills Quality Authority (ASQA) Standards for National VET Regulator (NVR). The Standards for NVR Registered Training Organisations 2011 are the standards guiding nationally consistent, high-quality training and assessment services in the vocational education and training system.

NVR replace the former AQTF standards for RTOs (formerly IEG was subject to the (AQTF) 2010 Standards when registration was held with the VRQA). In addition, IEG financial services courses are industry recognised and listed on the Australian Securities and Investment Commission (ASIC) Training Register qualifications (http://www.asic.gov.au/eTraining/eTrain.nsf). In addition, IEG financial services courses (those courses which are advice related and regulated under RG146) are listed on the Australian Securities and Investment Commission (ASIC) Training Register qualifications (www.asic.gov.au) and industry recognised.

IEG’s Quality Assurance and Continuous Improvement Policy ensure our courses are of the highest quality in terms of theory, industry practice and skills requirements. IEG engages independent external quality auditors to conduct internal audits as well as our Operations Manager conducting regular internal audits according to contractual requirements.

The Higher Education and Skills Group provides government funding for eligible students (see below) and was formerly known as Skills Victoria Funding. All Students of the Integrity Education Group are enrolled as Distance Education (self-paced learning) students that have the option of also attending workshops.

Higher Education & Skills Group (Skills Victoria)

All IEG courses secured government funding under the Higher Education and Skills Group funding (previously known as Skills Victoria Funding) for calendar 2013 year.

“Skills Victoria is an office of the Department of Education and Early Childhood Development (DEECD). Their role is to support and facilitate access to training and tertiary education opportunities so that Victorians can acquire higher skills that are utilised by, and contribute to the success of, Victorian businesses.”

Funding is provided under the Victorian Training Guarantee and more information can be found at http://www.education.vic.gov.au/training/learners/vet/Pages/funding.aspx

You do not have to repay the Government – the funding is not a loan. There has never been a better time to upskill and start a new career. Please note that Government Funding under the Higher Education and Skills Group regime is NOT a Loan that needs to be repaid.

IEG Quality & Compliance information is available at www.integrity.edu.au/quality-reports.
2. Reasons to study with Integrity

*Integrity Education* is a Registered Training Organisation (RTO Number 22401) is a specialist in providing qualifications relevant to the Financial Services Industries. If you are seeking to become a RG146 qualified Financial Planner or Financial Adviser you should enrol in one of our ASIC Accredited RG146 compliant courses.

**Study Options**

**Distance (Self-Paced) Study**: Distance learning (often called *self-paced learning*) allows you to start a course when it suits you best – anytime / anywhere. It is ideally suited if you are remotely location and it provides you with the flexibility to continue with your other commitments in life, such as work or family. You are assigned an industry-experienced Facilitator who can discuss concepts, conduct skill-based role plays and provide feedback on any assessments submitted.

**Workshops (Classroom group-based learning)**: Face-to-face workshops create a friendly classroom environment to enable learning in a timely and structured way. By opting to attend a workshop it provides a great way for you to *‘bounce ideas around’* with other Students – not to mention the networking opportunities. We offer weekend workshop programs in addition to weekday options, providing greater flexibility to meet your needs.

Facilitators are industry professionals skilled at making the classroom experience interactive and take the time to tell the *‘war stories’*, which help explain concepts. The Workshops environment is an extremely valuable learning tool moderated by Facilitators who are responsible for imparting their knowledge and skills to assist you with the completion of the Assessment Booklet in a group setting. We limit class sizes to ensure personalised service is provided and is ideal if you are new to the industry.

**In House Training Workshops**: Integrity Education offers private and tailored in-house training to small and large organisations subject to minimum student numbers. The course content is customised to a client’s specific industry needs after an *initial training needs analysis* is undertaken to ensure we deliver enhanced learning outcomes whilst still maintaining ASIC RG146 and AQTF compliance standards. Please call *Integrity Education* for further information or to obtain a tailored quote.

**Student Care and Support Services.**

From your initial contact through to graduation our knowledgeable Education Consultants, industry-experienced Facilitators and expert Distance Education Assessors will assist you in any way possible to ensure you reach your goals.

At *Integrity Education* our student service charter provides you with UNLIMITED Telephone / Online Support: Students undertaking any of our courses have access to our experienced Distance Education Team to assist with any queries, discuss concepts, conduct skill-based role plays and provide feedback on any assessments submitted.

Our Distance Education Team (mentor support system) is designed to help keep you motivated. Our Distance Education Assessors are all industry professionals and have vast amounts of experience. Each one will provide a wealth of knowledge to Students outside of just merely the content of the course materials. Students are invited to contact our Assessors anytime about any queries they may have.
Learning tips

Plan your program

• Clarify course requirements and deadlines at the beginning.
• Work out how much time you will have daily (which days?) on average.
• Set date targets to finish topics and activities, not just for the assignments.

Be in charge

• Set your own learning goals for the program – be clear about why you are doing it, why it’s going to be worth the trip.
• Expect and demand good service from your tutor and provider.
• Ask for any help early, when you need it, as often as you need it.

Develop a routine

• Timetable study into your week.
• Set up your study area.
• Give yourself rewards for finishing things on time.
• Give yourself special rewards for finishing things well.

Be a smart learner

• Focus on the requirements (what will be assessed).
• Look through all the materials to get the big picture first.
• Check the introductions and summaries before you start a section to see what to look for.
• Skim through parts you already know about, checking that there are not some things you don’t know amongst them.
• Review each section as you go – test yourself on main points, what you recall.

Discuss your learning

• Keep in regular touch with your Assessor
• Don’t shut off contact if you’re getting behind (it will only make it worse)
• Keep in touch with other learners (email, phone)
• Talk about what you are learning with others (family, colleagues, friends).

Apply your learning

• Use examples from your work and life in activities, assignments and assignments
• Use what you learn while it’s fresh, during the course
3. Competency based learning

Integrity Education courses are based on the highest national standards for content and assessment methods as required by the Financial Services Training Package FNS10. The national qualifications offered are comprised of Units of Competency against which you must demonstrate both skills and knowledge over a period of time.

Training Packages

A Training Package is a set of nationally endorsed standards and qualifications used to recognise and assess the skills and knowledge people need to perform effectively in the workplace. Training Packages are developed by enterprises or industry through national Industry Skills Councils (ISCs) to meet the identified training needs of specific industries or industry sectors.

Training Packages endorsed by the National Quality Council (NQC). The nationally endorsed components include the:

1) Competency Standards,
2) Assessment Guidelines and
3) Australian Qualifications Framework (AQF)

Each Training Package provides details of those units of competency that must be achieved to award AQF qualifications.

National competency standards describe the skills needed by people working in all sectors of the industry. The national qualifications show the required packaging of competencies to achieve qualifications in particular areas and at different levels. To achieve a qualification, a person must achieve the full set of units of competence as specified in the Training Package.

The AQF includes Guidelines on Cross-Sector Qualification Linkages that enable students to move from one qualification to another in more efficient and effective learning pathways. Units of Competency describe the skills and knowledge required for effective performance in a particular function or role and combined lead to a formal qualification. Each unit of competency is grouped into elements, a series of work activities or steps directed toward the achievement of the overall outcome of the unit.

For each element, there are a number of performance criteria that specify the required level of performance in the workplace. The critical aspects of evidence usually reflect the performance criteria but may contain important, additional information required for demonstration of competence.

The relationship of the elements, performance criteria and critical aspects of evidence to the unit of competency is shown below.

A Unit of Competency is composed of the following:

1.1 Element

1.1.1 Performance Criteria 1
1.1.2 Performance Criteria 2
1.1.3 Performance Criteria 3

A person is considered to be competent when they demonstrate they have the requisite skills and knowledge, and are able to apply them to the level required in the relevant competency standard. A person is considered not yet competent if these elements cannot be demonstrated. You are participating in a course of competency-based training. Qualifications are made up of Units of Competency and these skills and knowledge are divided into related categories that form national competency standards for the financial services industry.
Unit of Competencies

Units of Competency describe the skills and knowledge required for effective performance in a particular function or role. Each unit of competency is grouped into elements, a series of work activities or steps directed toward the achievement of the overall outcome of the unit. For each element, there are a number of performance criteria that specify the required level of performance in the workplace.

The critical aspects of evidence usually reflect the performance criteria but may contain important, additional information required for demonstration of competence.

A person is considered to be competent when they demonstrate they have the requisite skills and knowledge, and are able to apply them to the level required in the relevant competency standard. A person is considered not yet competent if these elements cannot be demonstrated. Integrity Education has structured its training to meet the required national standards for content and assessment methods as required by the FNS10 and the VET policies.

AQF Diagram
4. Financial Services Training Package (FNS10)

The Financial Services Training Package - (FNS10) endorses a skills-based approach to training that has established a single regime for the training requirements of the entire financial services industry in Australia. Under this single regime, all training providers must deliver training that is designed based on the same set of strict requirements from the FNS10.

FNS10 is based on a set of competency units and qualifications, which are nationally endorsed and recognised. The nationally endorsed components include the competency standards, assessment guidelines and qualifications framework. These form the basis of training and assessment in the training package and, as such, they must be used.

The nationally recognised qualifications we offer from the FNS10 Training Package in 2013 to either full fee paying students or those with Government funding under the Higher Education and Skills Group (Skills Victoria) eligibility criteria are:

- FNS41811 Certificate IV in Financial Services (Advice Support Stream)
- FNS50611 Diploma of Financial Planning
- FNS51811 Diploma of Financial Services (SMSF Specialist Elective Stream)
- FNS60410 Advanced Diploma of Financial Planning
- FNS40811 Certificate IV in Finance and Mortgage Broking
- FNS50311 Diploma of Finance and Mortgage Broking Management

To learn more about Government Funding please go to:


Real-world qualifications

Our qualifications have a practical, ‘hands-on’ focus rather than a traditional ‘theory only’ academic orientation. The skills learned are underpinned through the completion of realistic case studies and carefully selected reading materials. The course text is clear, concise and written in plain English so as to make the learning experience not only easy but also enjoyable.

Our courses are of the highest quality, surpassing the basic national standards, and rigorously reviewed through our intensive student feedback program which enables us to continuously improve the delivery and assessment so you learn skills that make you job ready. The qualifications listed above are on the ASIC Training Register and enable you to achieve the required generic knowledge and advisory skills necessary to embark on a career in financial services.

Students should allocate between 15 to 25 hours a week over a 12 month period to complete a Diploma level and Advanced Diploma level qualification. During this period students shall be reading, conducting research, performing assessments and managing feedback. Classroom Workshop attendance is optional but is available to assist in completing assessments, networking & understanding career opportunities. A further 6 months of course duration is provided if hardship circumstances require. (see Appendices A to C)
Certificate IV in Financial Services (FNS41811) - Advice Support Stream

*Important Announcement* - Strategic Review of Combined Qualification Pathways

Effective September 2014

We wish to advise that our Certificate IV in Financial Services is undergoing a strategic review to better reflect industry requirements and changes, and this is being achieved through active engagement with industry employers.

Integrity Education is currently not taking any enrolments for new students. We regret any inconvenience, please contact us at a later date to enquire about our Certificate IV in Financial Services.

In the meantime, please take the opportunity to review our Diploma and Advanced Diploma level financial planning courses.
**Diploma of Financial Planning (FNS50611) & Diploma of Financial Services (FNS51811) - SMSF Stream**

**Entry requirement** - There is no *minimum education requirements* for entry in to the Diploma level qualifications.

The Diploma of Financial Planning & Diploma of Financial Services (combination)\(^1\) provides students with the skills and knowledge, through the completion of the subjects listed in the table below, necessary to achieve full RG146 compliance in the specialist knowledge areas of:

- Financial Planning
- Life Insurance (including Term Life, TPD, trauma and Income Protection)
- Superannuation
- Self-Managed Superannuation Funds
- Managed Investments
- Securities, and
- Derivatives.

<table>
<thead>
<tr>
<th>Practice of Financial Planning (PFP) – this is the foundation course and must be completed first.</th>
<th>This course provides students with the general knowledge areas required to work in the financial services industry. Topics covered include: the financial planning process and adviser skills, Australian financial markets and economics, taxation, investment fundamentals, financial products, risk management, superannuation and estate planning.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Practice of Risk Management (PRM)</td>
<td>This course provides an overview of the general and life insurance industry in Australia, and considers the application of risk products for retail clients. Students will learn about managing personal risk; regulation of the life insurance industry; general, government and life insurance; underwriting, risk appraisal and pricing; and designing recommendations using insurance policies.</td>
</tr>
<tr>
<td>Practice of Superannuation and Retirement Planning (PSR)</td>
<td>This course examines the superannuation environment and social security scheme in Australia. Topics covered include the importance of retirement planning, superannuation legislation and regulations, fund design and tax aspects, termination payments and retirement income streams, social security and retirement planning.</td>
</tr>
<tr>
<td>Practice of Investment Planning (PIP)</td>
<td>In this course Students learn how to evaluate the investment options in Australia and how to offer appropriate investment solutions. The subject covers topics such as the basics of investment, shares and the stock market, derivatives, fixed interest investments, property investments and managed investments.</td>
</tr>
</tbody>
</table>

**FNS51811** – for participants completing this qualification as part of their FNS50611 studies the participant needs only to complete the SMSF module listed below.

| Practice of Self-Managed Superannuation Funds (SMSF) | This course is designed for new entrants to the SMSF industry looking to specialise, financial planners, accountants, auditors, SMSF administrators and lawyers who want to become SMSF experts. The RG146 Self-Managed Superannuation Funds (SMSF) course provides full compliance with ASIC’s Regulatory Guide 146. |

Please note, if someone wishes to complete the FNS51811 Diploma of Financial Services as a stand-alone qualification they **are not required to complete the Practice of Investment Planning (PIP)** from the subjects listed above.

Students shall take up to 25 hours a week over a 12 month period to complete a Diploma level qualification. During this period students shall be reading, conducting research, performing assessments and managing feedback. Classroom Workshop attendance is optional but is available to assist in completing assessments, networking & understanding career opportunities. A further 6 months of course duration is provided if 50% of the assessments have been completed or hardship circumstances require. *(see Appendices A to B)*

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\(^1\) Each Diploma qualification can be completed individually or in combination with the other.
It is expected that on average, students will have the following study load to complete this course which has a combined total of 1825 study hours taken over 52 weeks will require approximately 35 study hours per week (this will vary with each individual’s previous level of training and work experience undertaken.) The units of competency that comprise the Diploma level qualifications can be found in Appendices A to B.
Advanced Diploma of Financial Planning (FNS60410)

Entry requirements

The entry requirement for this qualification is:

- Completion of the Financial Services units from the core of the Diploma in Financial Planning in the Financial Services Training Package FNS10.

or

- Completion of the sectoral core units and the regulatory unit FNSASIC503ZB Provide advice in Financial Planning from the Diploma in Financial Planning in the Financial Services Training Package FNS04.

The Advanced Diploma of Financial Planning provides students with skills and knowledge to offer complex financial product and strategic advice across a range of financial product areas and practice management skills. The Advanced Diploma of Financial Planning is comprised of 4 knowledge areas contained in the following subjects:

| Practice of Advanced Taxation Planning (PATP) | This course provides students with an insight into providing complex advice to clients on the Australian taxation system, income and investment tax, Capital Gains Tax, and investment gearing amongst other areas. |
| Practice of Advanced Estate Planning (PAEP) | This course provides students with an advanced perspective on offering complex advice to clients on estate and succession planning issues, such as Wills, trusts and death benefits from superannuation. |
| Professional Practice Management | Students can choose an elective stream that best suits their desired learning outcomes and career pathways. |
| OR | |
| Practice of Self-managed Super Funds (PSMSF) | |
| Practice of Construction of a Statement of Advice (PSOA) | This course provides students with the tools necessary to construct a comprehensive Statement of Advice (SOA) containing innovative strategy recommendations for a range of complex client scenarios. Students will also learn how to conduct complex research. It further includes strategies in about how to develop and grow a financial planning practice and includes business planning, market analysis, strategic planning, target market evaluation, client value propositions, and marketing strategies. |

The qualification is designed to enable Students to:

- conduct complex financial planning research
- provide technical and professional guidance
- determine requirements and expectations for clients with complex needs
- provide comprehensive monitoring and ongoing service
- develop a complex and innovative financial planning strategy
- present and negotiate a complex and/or innovative financial plan to a client
- implement a complex and innovative financial plan

It is expected that on average, students will have the following study load to complete this course which has a combined total of 680 study hours taken over 52 weeks will require approximately 13 study hours per week (this will vary with each individual’s previous level of training and work experience undertaken.) The units of competency that comprise the Advanced Diploma level qualification can be found in Appendix C.
5. Flexible Learning & Assessment

Units of competency in a course are delivered and assessed either individually and/or clustered. Furthermore, IEG adopts a formative and summative approach to assessments to ensure the required standard is achieved for competency in a required knowledge or skills.

All Students of IEG are enrolled as Distance Learning students and have the value added option of also attending workshops.

IEG is committed to ensuring wide accessibility of its training. As such, IEG recognises that literacy or numeracy problems may not, of themselves, preclude a person from successfully acquiring the competencies associated with any of our courses. Every effort will be made to assess a candidate’s ability to carry out all the learning tasks and demonstrate mastery of the program competencies.

For each new enrolment, where the individual is not a previous or existing student, a Language, Literacy & Numeracy evaluation is conducted to determine if any special requirements exist and what appropriate actions needs to be implemented. For existing or previous students, a new Language, Literacy & Numeracy evaluation is only required if the student finished a qualification (with IEG) over 12 months prior to the time of the new enrolment and the new enrolment is in a higher qualification than the one previously completed.

Flexible learning and assessment procedures form an integral part of our learning and assessment strategies. We customize our training and assessments to meet your specific needs and in accordance to the concept of competency-based training. Where possible, the learning activities may be modified to compensate for trainees with literacy or numeracy skills needs. An initial assessment of a participant’s literacy and numeracy skills will be made upon enrolment in a course where it is deemed necessary.

If you have any difficulty achieving competency in any module, our assessor/trainer will be happy to discuss the matter and where possible alternative learning/assessment strategies will be provided to you. IEG strives to offer training and assessment that is accessible and equitable to all individuals. A customization fee shall be liable to be paid by any Client or Student requiring Course customization unless specifically waived by IEG. All customization requires all documents to be included within a Course to be delivered to IEG in a suitable digital format and is subject to final approval by IEG in its absolute discretion.

Standard Enrolment Period(s) for qualifications are as follows:

- Certificate Courses 6 months
- Diploma & Advanced Diploma Courses 12 months
6. Course Delivery & Student Resources

Course Delivery Options

All courses offered by IEG are delivered to students via Distance Learning (self-paced study). As a value-add, students may attend optional face-to-face classroom workshops which IEG conducts on a periodic basis. IEG Workshops are designed to provide conceptual clarity of key topics and issues contained in the course content. Workshops are conducted in an environment that promotes discussion and sharing of ideas leading to genuine learning outcomes. It is expected that participants study and work through their Learning Manuals before attending the workshops, bringing with them the main issues that they would like to discuss. Students may select from a range of classroom workshops that are scheduled and published on the IEG website (www.integrity.edu.au). There will be no limit to the number of times a student can attend the same workshop.

Distance Learning

Self-paced learning is ideal if you are remotely located, returning to the industry or just can’t take the time off work. If you choose to study purely by Distance Learning you will be assigned an experienced professional Facilitator, who will be available by telephone and email to provide support.

Classroom Workshops

Students can decide to undertake our Workshops on a face-to-face basis. Our Workshop option is a valuable additional learning tool and is a skill-based program moderated by Facilitators responsible for delivering and assessing knowledge and skills as well as a method to assist in the completion of the Assessment Booklet in a group setting. Students have the option of supplementing their Distance Learning studies by attending a group setting to assist them in the completion of the Assessment Booklet for the purposes of Assessment.

Our interactive classroom based Workshop Courses are the fastest way to help achieve and complete the Assessment Booklet in a tutorial environment. Training is delivered to small groups of Students in most capital cities every month and are ideal if you are new to the industry, want support and like to network. Our Facilitators are skilled at making the classroom experience interactive, providing real life examples to stimulate interest. (Please note our policy is that to be eligible to attend a Classroom Workshop, You must have received the course material at least 3 weeks prior to the commencement date. Unless you make special pick-up arrangements, this will require enrolling three weeks prior to the commencement date.)

Student Resource Requirements

IEG prefers that all Students have access to a computer and a reliable internet connection. All Students can nominate an email account that is accessed on a regular basis. Email is IEG’s primary method of contact with Students, however IEG does not email large files. A free web based email address (eg yahoo) may be suitable for this purpose, so long as it is checked on a regular basis.

The requirements for Students to successfully complete each Course or Professional Program consist of three types of content - General Content, Reference Material; and Assessment Material (Assessment Booklets or Workbooks).²

² All Course Manuals shall be sent by Australia Post or other authorised couriers upon receipt of full payment unless otherwise agreed to by IEG.
Online Access (coming soon)

IEG will deliver training online meaning our learner resources and assessment will be online so that students can complete and submit their assessment electronically. The Learning Management System (LMS) will:

1. Track Students online logins
2. Track Students assessments performed online
3. Allow Students to learn and complete assessments online

Student Resource Requirements

IEG prefers that all Students have access to a computer and a reliable internet connection. All Students can nominate an email account that is accessed on a regular basis. Email is IEG’s primary method of contact with Students, however it is best to not email large files as they sometime may not be received.

A free web based email address (eg. yahoo / gmail) may be suitable for this purpose, so long as it is checked on a regular basis.

Student resources will be provided top student upon enrolment.

Student Mentor Program

IEG shall assign a mentor (qualified Assessor with Financial Services industry experience) to you to assist you in completing the course. Your Mentor shall call you at least once per month and shall guide you thru any problems that you may have. Your Mentor should be your first port of call if you are having problems or issues with the course.

Online Learning Tools

IEG has a large range of additional learner resources available to students to help them understand the course and its surrounding industry. These additional resources include:

1. Industry reports
2. Articles
3. Research reports
4. Learning tools
5. Videos
6. Financial models

Training Guarantee in line with the National Standards requirements

IEG under SNR 22.2 c) guarantee to deliver the training and/or assessment once the student has commenced study (and submitted assessments) within the required study period in their chosen qualification or course, however, in the event of any unforeseen circumstances, impacting on IEG within the agreed timeframes, arising that this cannot occur, IEG shall assist the student to any entitled refunds and shall search for another suitable VET institution that delivers these courses or services.
7. Assessments Methodology

(Refer to IEG Assessments Policy & Procedure)

Units of competency in a course are delivered and assessed either individually and/or clustered. Furthermore, IEG adopts a formative and summative approach to assessments to ensure the required standard is achieved for competency in a required knowledge or skills.

Assessment Materials is comprised of Assessment Booklet that contains:

a) Assessment Activities (incl. multiple choice & written questions, Role Plays, Case Studies); and
b) Responses to Activity Assessments.

Please read our Assessment Policy & Procedure for further information (contact our office for a copy).

Students must demonstrate competency in all skills and knowledge that are required by the unit of competency. This can be achieved by receiving a total 100% score covering all the required skills and knowledge demonstrated by one or more assessment methods. Students who receive a score of less than 100% in Specific Activities (such as specific skills and knowledge based questions) and Broad Activities (e.g. short answer questions), must demonstrate the missing skills and knowledge in Comprehensive Activities (for example, case study, role play and written role play summary). Only when all required skills and knowledge have been demonstrated in one or more assessment methods, will the student be assessed as competent.

If a student does not achieve 100% competency in three attempts, the student will be provided with extra mentoring to develop the skills and knowledge required to achieve competency. Thereafter, a qualified trainer and assessor may interview the student to identify specific learning support requirement and/or make a judgment of their competency and record the outcome on the student’s Assessment Schedule / Training Plan document or as a note on the student management system.

All Students must, after completing the Questions and Case Study, deliver a Role Play. Please use our Roleplay Guidelines contained in the Course Materials as a framework for each specific Role Play. The Guidelines requires the student to assume the role of a financial adviser to a prospective client played by another individual and/or assessor.

Role Play (Workshop Students) - Workshop classrooms students deliver the Role Play to an Integrity Education Group assessor at IEG training session or as set out below.

Role Play (Distance Students Only) - All Students enrolled purely by correspondence need to complete each Role Play after completing all Questions and Case Study. Your delivery of the Role Play MUST be assessed. This can be done either by an IEG assessor at an IEG training centre or via skype/telephone. IEG’S Courses are designed to provide skill-based learning outcomes involving ‘Activities’, which may include multiple choice questions, short answer, Case Studies and Role-Plays. The Diploma and Advanced Diploma qualifications have a number of Assessments incorporating Case Studies and Roleplays whereas our Certificate courses rely (mainly) on MCQ and Short Answer questions.

This assessment process allows Students to reinforce knowledge gained as the Courses are made practical. This assessment process replaces the formal university style examination method by providing Students with practical real-life learning outcomes.

If you choose to study by Distance Learning, an Assessor will be assigned to you that will be available to provide feedback by telephone and email. Once you have completed responses to all assessment activities in the Assessment Booklet, keep a digital copy or photocopy and send the originals to IEG for assessments (preferably by email). Activities are generally assessed within 10 working days. Some activities (e.g. presenting a Statement of Advice to a client) will require you to comply with the instructions in the Assessment Booklets.
Each Student of IEG is enrolled as a Distance Learning Student with an option to attend workshops.

The Workshop option is a supplement that provides an opportunity for Students to have their knowledge and skills assessed as well as a method to assist in the completion of responses in the Assessment Booklet in a group setting that supplements learning outcomes under the Distance Learning program. Students are required to complete a number of Activities each hour to apply and are assessed by an Assessor as to the knowledge and skills gained. Activities are generally assessed during the Course to provide you with timely feedback.

If you are deemed ‘not yet competent (“NYC”)’ in an Activity and/or Unit of Competency, you will be provided with personal coaching and given the opportunity to resubmit the Activity. If you are deemed ‘not yet competent (“NYC”)’ in an Activity and/or Unit of Competency, written feedback will be sent back to you to provide with the opportunity to resubmit the Activity. A Statement of Attainment will be awarded once you are deemed competent in all Course Activities.

Appealing an Assessment

In rare instances, it is possible that you may wish to challenge an Assessment outcome by:

a. speaking with your Assessor in the first instance and if unresolved

b. making a request in writing to the Head Assessor/Instructor

c. IEG has a formal Appeals Procedure and Process of copy of which shall be provided to you upon your request.

You have the right to represent yourself at all forums where the issue is being discussed and you will have the matter heard within 5 working days. The outcomes and the reasons for it will be given to you in writing.
8. Recognition Pathway

(Refer to IEG RPL Policy & Procedure)

IEG is aware that many people working in the Financial Planning Services sector have gained the knowledge and skills from their previous experience.

In such cases, IEG will consider formally recognising this through a process known as (Recognition of Prior Learning) or simply RPL. If you would like to apply for RPL for a particular unit of study, then you must supply evidence of your prior skills and knowledge needed to achieve the standard of competency required. In addition, you must also demonstrate the currency of those skills and knowledge.

Briefly, the RPL process is as follows:

1. Download the RPL application form from www.integrity.edu.au

2. Complete and submit the following:
   a. RPL Application form
   b. Self-assessment for skills and knowledge
   c. Evidence of prior skills and knowledge
   d. Evidence of currency of prior skills and knowledge
   e. RPL application fee ($500 upfront, non-refundable, plus $50 per unit of competency, plus $100 per hour of RPL application assessment time by an IEG Assessor). There is no fee payable for RPL under the Victorian Training Guarantee (VTG) funding. There are no refunds applicable for RPL once the enrolment has been processed.

3. Upon receipt of the abovementioned items, an interview will be arranged with you.

4. Upon completion of the assessment of your RPL application, you will be advised of the outcome. The success of your application is not guaranteed.

National Recognition

National recognition means recognition by an RTO of the AQF qualifications and statements of attainment issued by all other RTOs, thereby enabling national recognition of the qualifications and statements of attainment issued to any person. Recognition by each state and territory’s registering body of the training organisations registered by any other state or territory’s registering body and of its registration decisions. Recognition by all state and territory course-accrediting bodies and registering bodies of each other’s accredited courses and accreditation decisions.

If you cannot provide evidence of the currency of your skills and knowledge in your nominated units, depending upon the assessment of your application, you may be offered an “Assessment-Only RPL” wherein you can complete the assessment tasks for your nominated units from the comfort of your own home without the need to attend classes. In such a case you will not be provided any learning manuals and are encouraged to research various sources of regulations.

- Start by reviewing the units of study in your chosen course.
- Select the units you are comfortable with in terms of your knowledge and experience in.
- Assessments for the specific units you nominate shall be sent to you
- You will have 30 days to complete each unit selected
- Marking of your submissions will occur within 4 days of submission
• You shall be informed whether you have been assessed as “Competent” or “Not yet competent”
• There are no opportunities to resubmit RPL assessments.
• If you are marked competent, then you will receive a transcript of your results.

Credit Transfer

For credit transfer you must provide formal qualifications that may include certificates, Statements of Attainment and other forms of qualifications. Provided these documents have a corresponding unit code then credit transfer will be granted. If competency for an old unit of study was previously achieved that is not part of the new Training Package course then Credit Transfer shall not be available.

If you have any questions regarding the Recognition pathways available including the RPL Process or eligibility for Credit Transfer, please contact IEG by either Email education@integrity.edu.au or Call 1300 400 346.

Credit Transfer can occur upon enrolment and/or during the study period to enhance academic efficiency.
9. Fees and Refund Policy

Fees (Refer to IEG Refund Policy & Procedure).

All Course fees\(^3\) and Administration fees\(^4\) are detailed in the IEG Course Fee Schedule. This Student information Guide and/or in the Student Enrolment Forms that are available on our websites www.integrity.edu.au or related websites, or upon request by emailing education@integrity.edu.au or telephone 1300 400 346.

Fees are payable to Integrity Education Group Pty. Ltd. and can be paid by:

- ☐ credit card, [IEG does not accept American Express or Diners Club Cards]
- ☐ online electronic transfer to the following banking account details:
  Integrity Education Group Pty. Ltd.
  BSB 013265
  Account Number 203308013
- ☐ or by cheque made out to “Integrity Education Group Pty. Ltd.” Please post to:
  Integrity Education Group Pty. Ltd.,
  Level 2, 460 Collins Street, Melbourne, Victoria 3000

IEG guidelines try to ensure all respective learner resources are delivered to students at least 4 weeks prior to the commencement of any Workshops selected by the student so that the required reading can be completed. If the student desires to accelerate this process on any grounds then IEG in its discretion has flexibility to acknowledge prior learning and/or work experiences subject to receiving independent evidence that supports the reduction in the 4 week timeframe which does not negate the assessment requirement for the completion of the required reading.

Generally, all Course Manuals will be dispatched within 2 Business days of receipt of fees (funds clearing). A Statement of Attainment or Qualification will be provided upon successful completion of the Assessment for the Course. All fees must be paid and received in full prior to the issue of the attained qualifications and course materials.

Payment Plan Agreement

In accordance with the Australian Skills Quality Authority (ASQA) Standards for Continuing Registration if a Course Fee (including a Tuition Fee for Government funded Victorian Students) payable by a student is in excess of $1,500 then Integrity Education Group requires a deposit of $1,500 (upon application) and will require further payment(s) in advance attributable to courses fees, tuition or other services yet to be delivered to the student in instalments of up to $1,000 (or part thereof) as applicable.

Full payment is required from the Student prior to completion of their studies and a Statement of Attainment/Certificate will not be issued until all required outstanding payment amounts have been received.

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\(^3\) Course Fees are GST Free (Please see the IEG Fees and Charges Policy & Procedure).

\(^4\) Administration Fees for courses under GST are inclusive of GST. (Please see the IEG Fees and Charges Policy & Procedure)
Refunds (Refer to IEG Refund Policy & Procedure)

IEG will ensure that all Refunds for courses are completed correctly and in accordance with ASQA and National Vocational Regulator standards (SNR 16.3, 20.1, 20.2, 22.2, 22.3, and 24.1).

All students are deemed to be enrolled and have commenced the course on the date of enrollment. All fees must be paid and received in full prior to the issue of any Statements of Attainment and Qualifications, unless otherwise agreed to between the parties in writing. All tuition fees must be paid and received upon enrolment, in exceptional cases in full prior to the issue of the attained qualifications if consented to in writing. An administrative fee of $100 can be charged if the credit card submitted for payment is declined due to insufficient funds or telegraphic transfer is insufficient.

An administrative fee of $250 will be charged by IEG on the student if a Telegraphic transfer of funds does not occur or is deficient by more than 5% of the total amount or confirmation of payment is not email to IEG or the credit card submitted for payment on the student enrolment form is declined due to insufficient funds.

When an applicant completes, dates and delivers the IEG Student Application form a binding Agreement has arisen between the parties subject to various conditions subsequent including, but not limited to:

1. This contract is subject to the laws of Australia & the Courts of the State of Victoria.
2. All refund requests, notifications of withdrawal, deferrals or leaves of absence must be made in writing addressed to the IEG Operations Manager, by the person who has entered into a contract with IEG.
3. Application, accommodation placement and airport reception fees are not refundable in any circumstance. Any payments refunded back to the student will attract a 10% administration charge.
4. All subjects within a qualification undertaken by a student will be deemed to be one course, regardless of the start and finish dates of each subject.
5. Any approved refund provision will be paid by IEG in the same currency in which the fees were paid, to the person who has entered into a contract with IEG.
6. Where a person who has entered into a contract with IEG and does not start the course or withdraws from the course at any time, IEG will (in addition to those fees specified in clause 3 above) retain the cancellation amounts. All other funds held by IEG will be refunded within four (4) weeks of receipts of a written refund request from the person who has entered into a contract with IEG.
7. No Refund Policy or Grievance Policy of IEG removes the right of a person who has entered into a contract with IEG to pursue other legal remedies including action under Australia's Consumer Protection Law.

REFUND Policy - Before Commencement Date\(^5\) of Course(s)

- More than 10 weeks (Full Refund minus $500 admin fee)
- More than 4 weeks & up to 10 weeks (30% tuition fees withheld plus Administration fee of $500)
- 4 weeks or less (50% tuition fees withheld plus Administration fee of $500)

\(^5\) Commencement Date means the earlier of the date the applicant has signed the IEG Student Application form delivered to IEG or the date Course Materials have been posted to the Students by IEG or its authorised Agent.
REFUND Policy - After Commencement Date Course(s)

- Week 1 (NO REFUND IS AVAILABLE)
- Approved Refund / Withdrawal /Transfer ($500 admin fee applies) (Exceptional hardship)
- Approved refunds will be paid within 20 days of written request made by student.
- All IEG fees are outlined in our IEG Course Fee Schedule. (Please Note: Fees and charges are quoted in Australian dollars and are subject to change without notice.)

Classroom Workshops (subject to student numbers)

Once a Student has enrolled in a Workshop, the student may postpone or defer by providing 10 working days’ notice in writing by email to education@integrity.edu.au along with payment of $150 deferment fee for administration (may be waived at the discretion of IEG).

Non-attendance to a Workshop will result in fees being forfeited if 10 working days’ notice is not provided by email to IEG. Where IEG cannot hold a Workshop at the time(s) nominated by the student on the Student Application Form then IEG will nominate an alternative Workshop date within a suitable timeframe of the previously scheduled date.

If an alternative Workshop date cannot be provided by IEG, then the enrolment will remain a pure Distance Learning program and students will be entitled to request a refund for any difference in fees as specified on the Student Application Form (if any). In addition, if IEG believes there shall be insufficient students attending the workshop then IEG can postpone the workshop to the next available workshop scheduled or make alternative arrangements without any rights accruing or obligations arising to any refund entitlement being made to a student. Any classroom workshop postponement does not amount to a total failure of consideration by IEG. All students are automatically entitled to attend the next available workshop.

Distance Learning

The Assessment Booklet for each Course module must be completed, submitted and received for Assessment within one year from the date on the Student Enrolment Form (unless subject to Skills Victoria minimum performance requirements). The Enrolment Period shall commence on the day of enrolment (regardless of the number of Modules enrolled in) by a student (that is the time periods will run concurrently rather than consecutively). After the end of the enrolment period students may request an extension period by email to education@integrity.edu.au for consideration (subject to them having completed more than 50% of the assessments already. If not an extension past the enrolment period will require a payment of $450.

Standard Enrolment Period means

- Certificate Courses 6 months
- Diploma & Advanced Diploma Courses 12 months
Replacement Manuals and Certificates

A replacement fee of $100 per Course Manual ($400 for complete course) and a $50 per Certificate will be charged and $10 for any CD Rom or Flash Drive requested. This fee is due and payable prior to the delivery of the replacement item in question. GST is payable in addition to these fees.

If express postal delivery for Course Manuals or Certificates is required by a student an additional fee of $15 shall be payable. Electronic unprintable certified versions of a Student’s qualification Certificates are available (in certain circumstances at an additional cost of $50 plus GST).

### Summary of Charges (inclusive of postage & handling)

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Re-enrolment/Extension Charge</td>
<td>$450 (if applicable – note this does not include updated course materials. Updated course manuals vary per qualification.</td>
</tr>
<tr>
<td>Re-submission of Assessments/ Skills Assessment</td>
<td>$0</td>
</tr>
<tr>
<td>Replacement/Updated course manuals for Financial Planning</td>
<td>$75 per manual</td>
</tr>
<tr>
<td>Private tutoring - $250 per hour (plus GST)</td>
<td></td>
</tr>
<tr>
<td>Re-issue of qualifications or Statement of Attainment</td>
<td>$50 (plus GST)</td>
</tr>
<tr>
<td>Initial Course Materials Fee</td>
<td>$0</td>
</tr>
<tr>
<td>Postage and Handling</td>
<td>$30 (inclusive of GST)</td>
</tr>
<tr>
<td>Initial Administration Fee</td>
<td>$0</td>
</tr>
<tr>
<td>Request for accessing personal information or copies of previously submitted assessments to be made available to the student - $50 per hour administration fee (plus GST).</td>
<td></td>
</tr>
<tr>
<td>Advanced Diploma of Financial Planning</td>
<td></td>
</tr>
<tr>
<td>Your initial assessment of your PSOA and one re-submission is provided free of charge. In situations where a 3rd submission is required an additional fee of $150 per submission is applicable.</td>
<td></td>
</tr>
</tbody>
</table>
10. Academic Misconduct & Disciplinary Procedure

(Refer to IEG Academic Misconduct Policy & Procedure)

This policy sets out the minimum behavior standards IEG requires of students insofar as Academic Misconduct and Plagiarism and Collusion. Academic Misconduct refers to behaviour that may:

- Disrupt the learning environment,
- Be inappropriate towards a staff member or other student,
- Involve dishonesty or helping others to gain an unfair advantage in assessments,
- Contradicts the Assessment Policies and Procedures set out in this guide,
- Result in misadventure during an examination,
- Plagiarism content from material not referenced in the bibliography,
- Copy another student’s work, or
- Involve lodging work completed by another person under your name.

Plagiarism and Collusion

You are not to represent someone else’s ideas or work as your own. This includes:

- Not referencing other people’s work
- Copies or substantially copies another student’s work as your own
- Substantially paraphrasing the course materials in your assessments

You are not to undertake any behavior that purposely undermines a fair and just assessment system including:

- The submission of an assessment that has already been submitted
- Unauthorised access to assessment resources or inappropriate help from another person in relation to assessments

The above policies apply to all students that have undertaken study previously, as well as current and future students.

All students are required to sign a declaration at the time of submitting any assessments stating the assessments submitted are their own work.

11. Access, Equity and Anti-discrimination

(Refer to IEG Access, Equity and Anti-discrimination Policy & Procedure)

IEG will not engage in discrimination towards any group or individual in any form, inclusive of; gender, race, nationality, religion, physical or intellectual disability, age, or physical disease where there is no risk to others. This policy applies to all services and operations of the company, including recruitment, assessment, and customer services. IEG will attempt to provide particular services to assist the training outcomes of people with special learning needs, or those facing particular difficulties. However, although IEG will make every effort to accommodate the special needs of individuals, as a matter of ethical conduct it will not enroll a student if it is clear or becomes evident that it would be impossible for the student to successfully complete a particular course. In those circumstances IEG will assist the student in choosing a suitable alternative to ensure that the training needs of the student are met.

In accordance with SNR 16.6 all students/learners have timely access to current and accurate records of their participation and progress.
12. Welfare and Guidance

(Refer to IEG Welfare & Guidance Policy & Procedure)

IEG recognises that a significant aspect of the quality of training programs relies on effective support and management of student and staff welfare. Considering this, IEG is committed to providing both students and staff with adequate access to:

- Educational, vocational, and personal counseling services;
- Guidance and support with financial requirements specifically related to training and education;
- Information relating to OH&S, equal employment opportunity and anti-discrimination policies as is appropriate and relevant; and
- In the event that required support extends beyond IEG’s capabilities. IEG will source/give referral information for relevant organisations that supply required support services.

13. Complaints & Appeals

(Refer to IEG Complaints & Appeals Policy & Procedure)

IEG has a documented process for lodging a formal complaint/appeal if such a situation arises. In the event that Students have a grievance, then it should be submitted by email to education@integrity.edu.au for consideration. In the event you are not satisfied with the outcome, then students can submit a written appeal to the CEO.

IEG complaints and appeals policy and procedures clearly identifies each of the stage of the process that is available to students:

- Stage 1 – Informal procedures
- Stage 2 – Formal Procedure
- Stage 3 – Appealing a complaints decision
- Stage 4 - External arbitration

For further information refer to IEG Complaints and Appeals Policy & Procedure.

Transition

See IEG’s Policy on Transition that provides further details to changes to fees and extensions to the Standard Enrolment Period due to introduction of new Training packages or courses, industry demand (such as a new ASIC Regulatory Guide release) or other compelling circumstance impacting your particular course.

Standard Enrolment Period means

- Certificate Courses 6 months
- Diploma & Advanced Diploma Courses 12 months
14. Legislative & Regulatory Requirements

(Refer to IEG Compliance with Legislation Policy & Procedure)

IEG abides by the following legislative requirements;

- Australian Skills Quality Authority (ASQA) (formerly VRQA);
- Standards for National VET Regulator (NVR) issued by Australian Skills Quality Authority (ASQA) (formerly AQTF 2010 Standards)
- Higher Education and Skills Group (formerly known as Skills Victoria) compliance obligations (Service Agreements 2013)
- ASIC Act and Regulations;
- Corporations Act and Regulations;
- VET Act;
- Occupational Health and Safety Act (2004) and supporting legislation;
- Privacy Act 1988 (Commonwealth); and
- Anti-Discrimination Act.

IEG owns and/or licenses all the Intellectual Property rights to all training Content and Materials retaining full copyright (all rights reserved) in Australia. No part of our training services, including Content, Materials, Activities, Assessment Materials and the Student Information Guide may be transmitted in any form or by any means, or copied or reproduced in any form or by any means (whether graphic, electronic or mechanical, including photocopying, printing, recording, or storing in an information retrieval system) without the prior written permission of IEG.

All student records are the property of Integrity Education Group only. The requirements of the Privacy Act will be strictly adhered to. Licensees for whom students are authorised representatives to provide financial services may gain access to any student’s file but only with the full prior permission from the relevant student.

Students by enrolling in a course grant approval and consent to IBI to:

1. collect your town of birth, drivers license number, passport number or Medicare number) or VISA Number (if applicable), and

2. either confirm (if applicable) your Victorian Student Number (VSN) from the appropriate government authority, and if not provided by the Student for IEG to apply for a VSN for you.

15. Privacy and Records Management

(Refer to IEG Privacy & Records management Policy & Procedure)

All student information will be kept strictly confidential as per the requirements of the Privacy Act and will not be released to anyone, other than the student, without the student’s express permission. However, common with many commercial websites and business operations, IEG may also collect aggregated information which tells us about you.

For example, we may collect information about the date, time and duration of visits and which pages of the websites are most commonly accessed. This information is used by us to help to administer and improve the websites. If you provide your Assessment Booklet (or other information eg. resume) to IEG, we may only may make this available to the members of the IEG Group or our authorised Agents only by a reference number and not your name. Personal information collected about you will be used in the course of IEG business. Certain personal information may be required by the Victorian Skills Commission or the Australian Skills Quality Authority (ASQA) before you can be issued with a Nationally Accredited Qualification.
16. Higher Education & Skills Group (formerly Skills Victoria)

The Victorian Training Guarantee (VTG) is a Government initiative providing subsidized training for eligible individuals who wish to obtain a Certificate IV, Diploma or Advanced Diploma qualification. It is funded with Victorian and Commonwealth Government Funding. We organize everything on behalf of the student and the process is in line with Government requirements.

This training is delivered with Victorian and Commonwealth Government funding.

Please visit the the Higher Education and Skills Group funding (previously known as Skills Victoria Funding) website\(^6\) for further information concerning the Securing Jobs for your Future – Skills for Victoria\(^7\). The VTG eligibility criteria are confirmed by sighting original, certified identification documentation and place of abode (being Victoria).

**Eligibility Self-Check**

You may be eligible for a government-subsidised place in a vocational training course. This is called the Victorian Training Guarantee (VTG). If you are eligible the government will contribute to the cost of training.

You can check your eligibility for the VTG at the following website http://www.education.vic.gov.au/victorianskillsgateway/Students/Pages/vtg-eligibility-indicator.aspx

Application and Enrolment requirements - Students may receive a National Centre for Vocational Education Research (NCVER) survey and/or an invitation to participate in a Department endorsed project and/or be contacted by the Department (or persons authorised by the Department) for audit or review purposes. The reference to 'Department' means the State of Victoria acting through the Department of Education and Early Childhood Development (or its successor).

**Fees**

Prior to enrolment, please ensure you read the "Statement of Fees" at the end of this Guide which is an itemised list of all fees and materials required for the course.

IEG publishes on its website all other fees associated with government subsidised training including but not limited to any student services and amenities fees, fees for goods, services or materials and administration fees. If IEG imposes any other fees then IEG will supply the individual with itemised details of the fees prior to enrolment as part of a Statement of Fees.

**How many Government subsidised courses can I commence in 2014?**

An individual is eligible to commence a maximum of two government subsidised courses in a calendar year. Where an individual is enrolled in a course(s) that is scheduled to commence at a later date in that calendar year, this course(s) must be counted for the purpose of this clause when assessing eligibility.

An individual is eligible to undertake a maximum of two government subsidised courses at any one time.

Please note that if you are eligible and chose to enrol under the Victorian Training Guarantee this may impact your access to further government subsidised training.

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\(^7\) Known as the Victorian Training Guarantee (VTG)
Effective 16th June 2014 – the ‘two in a lifetime’ limit

An individual is eligible to undertake a maximum of two government subsidised courses at any one time in a training year. Any courses that the individual is enrolled in but has subsequently withdrawn from count towards to maximum limit of 2 government subsidised courses. Qualifications listed in the Approved Foundation Skills List will not be counted towards the course maximums.

For all enrolments on or after 16 June 2014, individuals accessing the Victorian Training Guarantee will only be eligible to commence a maximum of two courses/qualifications at the same Australian Qualifications Framework (AQF) level in their lifetime. Individuals will also only be eligible to commence a maximum of two accredited courses with the title ‘Course in…’ in their lifetime (excluding courses on the Foundation Skills List).

The ‘2 at level’ limit applies in addition to all other existing eligibility criteria, including the upskilling requirement, and the existing limits on the number of courses a student can commence in a calendar year (2), and the number of courses a student can undertake concurrently (2).

This variation does not mean an individual can complete a second qualification at the same level as one they have already completed. It means an individual can only begin two qualifications at the same level before needing to move to another level, regardless of whether they completed the qualification or not.

EXEMPTION - If the student is recommencing training in the same qualification at the same or a different provider then this should not be counted towards the ‘2 at level’ limit.

For example - A person enrolls in the following in 2013:

- Diploma of Management
- Diploma of Business

In 2014 they have not finished and decide to withdraw.

The new rules for all enrolments we receive on or after 16th June 2014 mean that this person would NOT be eligible to in the Diploma of Financial Planning, however they would be allowed to enrol in the Certificate IV in Financial Services and/or the Advanced Diploma of Financial Planning (provided they satisfied all the other criteria).

If however, the student decided to withdraw from the Diploma of Management / Diploma of Business they would be able to re-enrol in these exact two qualifications (with the same provider or another provider) as it meets one of the exemption rules.

Step 1 - What is your citizenship/residency status?

To be eligible, an individual must meet Victorian Training Guarantee requirements as follows:

1) an Australian citizen
2) an Australian Permanent Resident (holder of a permanent visa), or
3) a holder of a Special Category Visa (sub-class 444, New Zealand citizen).

AND

Step 2 - What course are you seeking entry to?

An individual must enrol and commence training in a course or qualification provided by the Integrity Education Group between the later of 1 January 2014 or when the VET Funding Contract is executed, and 31 December 2016 inclusive and be:
i) **under 20 years of age** (as at 1 January in the year of commencement of training) and seeking to enrol in nationally recognised training; or

ii) **over 20 years of age** (as at 1 January in the year of commencement of training) and seeking to enrol in nationally recognised training in a Foundation Skills List course; or

iii) **over 20 years of age** (as at 1 January in the year of commencement of training) and seeking to enrol in nationally recognised training as an Apprentice (not Trainee); or

iv) **over 20 years of age** (as at 1 January in the year of commencement of training) and seeking to enrol in training in the Victorian Certificate of Education or the Victorian Certificate of Applied Learning (Intermediate or Senior); or

v) **over 20 years of age** (as at 1 January in the year of commencement of training) and seeking to enrol in nationally recognised training in a course that is at a higher qualification level than the highest qualification held at the time of the scheduled commencement of training.

Where an individual is enrolled in a course(s) that is scheduled to commence at a later date in the training year, this course(s) must be counted for the purpose of this clause when assessing eligibility.

**Tuition fee waivers/exemptions**

IEG must allow tuition fee waivers/exemptions in accordance with this Section 2 of the “2014 Guidelines about Fees” document issued by the Department. Prior to the commencement of training, IEG must sight and retain copies of all documentation demonstrating an individual’s eligibility for the tuition fee waiver/exemption granted by the RTO for audit or review purposes and to meet the record keeping requirements set out in Section 6 of the “2014 Guidelines about Fees” document issued by the Department.

**Concession fees**

IEG must allow concessions on standard fees in accordance with this Section 3 of the “2014 Guidelines about Fees” document issued by the Department. The concession fee must be 20 per cent of the IEG’s published tuition fee, being the fee that IEG would have charged a non-concession government subsidised student in the same course at that time.

If an individual who was previously eligible for a concession, under Section 3 of the “2014 Guidelines about Fees” document issued by the Department, becomes ineligible for the concession before the completion of the hours for which they have paid tuition fees, this does not affect the tuition fees payable for the enrolment.

Prior to the commencement of training, IEG must sight and retain copies (electronically or in hard copy) of all documentation demonstrating an individual’s eligibility for the fee concession granted by IEG for audit or review purposes and to meet the record keeping requirements set out in Section 6 of the “2014 Guidelines about Fees” document issued by the Department. Where a concession card is presented to IEG via a Digital Wallet through a Centrelink Express Plus mobile application, IEG must sight and authenticate the card by viewing the card directly through the Centrelink Express Plus mobile application on the cardholder’s mobile device. These cards may not be sighted via a screen shot of the card that is e-mailed or otherwise produced.

**Withdrawal of Enrolment**

If a student decides to withdraw from a course/qualification after the Course Commencement Date and has paid the relevant Tuition Fee, then the student will not incur any further costs nor will they be eligible for a refund of the Tuition Fee. Furthermore, the Tuition Fee is not refundable once a student’s enrolment has been confirmed (an Enrolment Date exists).

The student is under no obligation to pay any money to the Victorian Government as the VTG scheme does not operate in such a manner.
General Concessions on Tuition Fees (VTG Students Only)

This information on concessions on Course Administration fees applies to VTG Students undertaking training courses categories except Skills Deepening (Diplomas and above level qualifications).

For enrolments in courses at the **Certificate IV level and below**, IEG must charge the **concession fee** (equal to 20% of the standard published Tuition Fee) to an individual who, prior to the commencement of training, holds a current and valid:

i. Commonwealth Health Care Card;
ii. Pensioner Concession Card; or
iii. Veteran’s Gold Card; or
iv. an alternative card or concession eligibility criterion approved by the Minister.

To be eligible for the concessions Tuition Fee, the student must present a copy of the relevant concession card at the time of application. The person enrolling must either have the card or be able to show that they are a dependant spouse or dependant child of a card holder.

For individual seeking to undertake training at the **Skills Deepening (Diploma and/or Advanced Diploma)** level any concession to the usual Tuition Fee is at the sole discretion of IEG and may be applied on an individual basis. There is no requirement for IEG to offer a concession fee for any Skills Deepening qualifications.

**Indigenous students** - Under an Indigenous Completions Initiative, Indigenous students pay only the concession tuition fee for all courses, including courses in the Skills Deepening category.

**Fees paid by the Commonwealth Government** - If the Commonwealth Government is funding your enrolment, the concession fee is not available. If you are referred to a provider by an agency of the Australian Government, for example a Job Network agency, you should pay the standard tuition fee and then seek reimbursement from the agency. No fee is payable only in circumstances where funding has been provided directly or indirectly by the Commonwealth Government and where a condition of the funding prohibits the imposition of a tuition or other fee.
17. Disclaimer

IEG and related entities and representatives are not responsible for the results of any action taken by the student and/or their licensee for whom the student is an authorised representative to provide financial services, on the basis of any information in the training materials, nor for any errors and/or omissions.

IEG expressly disclaims all and any liability to any persons or corporations in respect of anything and any consequences of anything done or omitted to be done by the student (or any person either undertaking or being involved with facilitating the training materials on behalf of the student, IEG and/or the student’s licensee for whom the student is an authorised representative to provide financial services) in reliance, whether whole or partial, upon the whole or any part of the content of the training materials/training services and any attestations made in Statements of Attainment or formal qualifications awarded by IEG - including those attesting to the ability of the student to provide general or personal advice as per the rules of ASIC Regulatory Guide 146.

It is the licensee’s responsibility (for whom the student is an authorised representative to provide financial services) to ensure that the student acts within the boundaries of their authorisations and the legal requirements of the Corporations Act and Corporation Regulations for all actions undertaken, including the provision of all financial services to any persons or corporations (which includes providing general and/or personal financial product advice).

IEG does not purport to provide legal or other expert advice in the training materials or its training services and if legal or expert advice is required, then the services of a competent professional legal practitioner should be sought.

18. Course Duration, Deferring, Suspending or Cancelling/withdrawal of an Enrolment

IEG’s standard course duration is 6 months for a Certificate course and 12 months for a Diploma and/or Advanced Diploma course which may be extended in certain circumstances subject to IEG policies & procedures:

1) Completion within Expected Duration
2) Monitoring Course Progress
3) Deferring, Suspending or Cancelling a Student’s Enrolment
4) Complaints and Appeals
5) Fees and Charges Policy

A student wishing to defer an enrolment must do so prior to the commencement date of the course. Students must complete an ‘Application to Defer, Suspend, Cancel or Withdraw Enrolment’ form and submit to the Administration Section Please contact our office for a copy of this form.

Students wishing to cancel/withdraw their enrolment must submit a ‘Application to Defer, Suspend, Cancel or Withdraw Enrolment’.

IEG is able to defer an enrolment, suspend (or temporarily suspend) or cancel/withdraw a student’s enrolment with agreement from the student.
19. How to Enrol

To enrol in a course or qualification please ensure you read this Student Information Guide in full as well as all the relevant pre-enrolment information found [http://www.integrity.edu.au/pages/student-info/pre-enrolment-information](http://www.integrity.edu.au/pages/student-info/pre-enrolment-information). Once completed, you should:

1. **Download** a Student Enrolment Form and Student Information Guide
   
   Website: www.integrity.edu.au

2. **Fax** all completed student enrolment forms to (03) 8677 6910;

3. **Mail** all completed student enrolment forms to
   
   Integrity Education Group Pty Ltd.
   
   Level 2, 460 Collins Street, Melbourne, VIC, 3000, Australia

4. **Email** - education@integrity.edu.au

You agree to be bound by the terms and conditions of this document and confirm you had the opportunity to seek advice and read our Pre-enrolment Information prior to signing our Student Application Form and Payment Plan Agreement (if applicable).

20. Code of Practice

RTOs are required to conduct their organisations under a 'code of practice' that guarantees a fair and equitable approach for all students, solid grievance processes and appropriately qualified staff. We will meet the following minimum administrative and management standards.

- Ensure a person or persons with relevant qualifications and experience will undertake responsibility for the management and coordination of training delivery, assessment, verification, staff selection and professional development of the Registered Training Organisation.

- Maintain adequate and appropriate insurance including public liability, professional indemnity, and Work Cover.

- Advice the Registering Authority in writing within 10 working days of any change to the information contained in its Registration/Endorsement Application.

- Allow the Registering Authority or its agent’s access to training records, delivery locations and staff for the purpose of auditing performance or verifying compliance with the Conditions of Registration/Endorsement.

- Pay the Registering Authority all registration fees within 30 days of these fees being due and payable to maintain currency of registration.

- Maintain systems for recording student enrolments, attendance, completion, assessment outcomes (including Recognition of Prior Learning), results, qualifications issued, grievances and the archiving of records.

- Treat all personal records of clients with the strictest confidentiality.

- Provide for staff and students to be able to access their own records.
## Appendix A – Units of Competency & Nominal Hours

### Diploma of Financial Planning (FNS50611)

#### Core Units of Competency

<table>
<thead>
<tr>
<th>Unit Code</th>
<th>Unit Title</th>
<th>Nominal Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNSASICZ503A</td>
<td>Provide advice in Financial Planning</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL501A</td>
<td>Comply with financial planning practice ethical &amp; operational guidelines &amp; regulations</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL502A</td>
<td>Conduct financial planning analysis and research</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL503A</td>
<td>Develop and prepare financial plan</td>
<td>60</td>
</tr>
<tr>
<td>FNSFPL504A</td>
<td>Implement financial plan</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL505A</td>
<td>Review financial plans and provide ongoing service</td>
<td>40</td>
</tr>
<tr>
<td>FNSFPL506A</td>
<td>Determine client requirements and expectations</td>
<td>60</td>
</tr>
<tr>
<td>FNSINC401A</td>
<td>Apply principles of professional practice to work in the financial services industry</td>
<td>30</td>
</tr>
<tr>
<td>BSBITU402A</td>
<td>Develop and use complex spreadsheets</td>
<td>50</td>
</tr>
</tbody>
</table>

#### Elective Units of Competency

<table>
<thead>
<tr>
<th>Unit Code</th>
<th>Unit Title</th>
<th>Nominal Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNSFPL507A</td>
<td>Provide Financial Planning advice</td>
<td>50</td>
</tr>
<tr>
<td>FNSFMK505A</td>
<td>Comply with Financial Services Legislation &amp; Industry Codes of Practice</td>
<td>80</td>
</tr>
<tr>
<td>FNSIAD502A</td>
<td>Provide appropriate and timely information and advice to clients</td>
<td>70</td>
</tr>
<tr>
<td>FNSASICX503A</td>
<td>Provide advice in Life Insurance</td>
<td>50</td>
</tr>
<tr>
<td>FNSASICU503A</td>
<td>Provide advice in Superannuation</td>
<td>50</td>
</tr>
<tr>
<td>FNSASICT503A</td>
<td>Provide Advice in Managed Investments</td>
<td>50</td>
</tr>
<tr>
<td>FNSASICW503A</td>
<td>Provide Advice in Securities</td>
<td>50</td>
</tr>
<tr>
<td>FNSASICV503A</td>
<td>Provide Advice in Derivatives</td>
<td>50</td>
</tr>
</tbody>
</table>

#### Pre-requisite Units of ASIC Elective Units of Competency

<table>
<thead>
<tr>
<th>Unit Code</th>
<th>Unit Title</th>
<th>Nominal Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNSCUS505A</td>
<td>Determine client requirements and expectations</td>
<td>70</td>
</tr>
<tr>
<td>FNSCUS506A</td>
<td>Record and implement client instructions</td>
<td>75</td>
</tr>
<tr>
<td>FNSIAD501A</td>
<td>Provide appropriate services, advice and products to clients</td>
<td>150</td>
</tr>
<tr>
<td>FNSINC501A</td>
<td>Conduct product research to support recommendations</td>
<td>80</td>
</tr>
<tr>
<td>FNSFMK502A</td>
<td>Analyse financial market products for client</td>
<td>50</td>
</tr>
<tr>
<td>FNSFMK503A</td>
<td>Advise clients on financial risk</td>
<td>60</td>
</tr>
</tbody>
</table>
## Appendix B – Units of Competency & Nominal Hours

### Diploma of Financial Services (FNS51811) – SMSF Specialist Stream

**Core Units of Competency**

<table>
<thead>
<tr>
<th>Unit Code</th>
<th>Unit Title</th>
<th>Nominal Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNSINC401A</td>
<td>Apply principles of professional practice to work in the financial services industry</td>
<td>30</td>
</tr>
</tbody>
</table>

**Elective Units of Competency**

<table>
<thead>
<tr>
<th>Unit Code</th>
<th>Unit Title</th>
<th>Nominal Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNSINC402A</td>
<td>Develop and maintain in-depth knowledge of products &amp; services used by an organisation or sector</td>
<td>40</td>
</tr>
<tr>
<td>FNSCUS505A</td>
<td>Determine client requirements and expectations</td>
<td>70</td>
</tr>
<tr>
<td>FNSCUS506A</td>
<td>Record and implement client instructions</td>
<td>75</td>
</tr>
<tr>
<td>FNSIAD501A</td>
<td>Provide appropriate services, advice and products to clients</td>
<td>150</td>
</tr>
<tr>
<td>FNSINCS501A</td>
<td>Conduct product research to support recommendations</td>
<td>80</td>
</tr>
<tr>
<td>FNSSMS501A</td>
<td>Invest self-managed superannuation funds assets</td>
<td>60</td>
</tr>
<tr>
<td>FNSSMS505A</td>
<td>Support trustee in the selection &amp; performance monitoring of outsourced services</td>
<td>50</td>
</tr>
<tr>
<td>FNSSMS601A</td>
<td>Provide advice in self-managed superannuation funds</td>
<td>100</td>
</tr>
<tr>
<td>FNSSMS602A</td>
<td>Apply taxation requirements when advising in self-managed superannuation funds</td>
<td>80</td>
</tr>
<tr>
<td>FNSSMS603A</td>
<td>Apply legislative &amp; operational requirements to advising in self-managed superannuation funds</td>
<td>120</td>
</tr>
</tbody>
</table>

**Units of Competency – Credit Transfer from FNS50611**

<table>
<thead>
<tr>
<th>Unit Code</th>
<th>Unit Title</th>
<th>Nominal Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNSASICU503A</td>
<td>Provide advice in Superannuation</td>
<td>50</td>
</tr>
<tr>
<td>FNSASICZ503A</td>
<td>Provide advice in Financial Planning</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL501A</td>
<td>Comply with financial planning practice ethical &amp; operational guidelines &amp; regulations</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL502A</td>
<td>Conduct financial planning analysis and research</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL503A</td>
<td>Develop and prepare financial plan</td>
<td>60</td>
</tr>
<tr>
<td>FNSFPL504A</td>
<td>Implement financial plan</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL505A</td>
<td>Review financial plans and provide ongoing service</td>
<td>40</td>
</tr>
<tr>
<td>FNSFPL506A</td>
<td>Determine client requirements and expectations</td>
<td>60</td>
</tr>
<tr>
<td>FNSFPL507A</td>
<td>Provide Financial Planning advice</td>
<td>50</td>
</tr>
<tr>
<td>BSBITU402A</td>
<td>Develop and use complex spreadsheets</td>
<td>50</td>
</tr>
<tr>
<td>FNSFMK505A</td>
<td>Comply with Financial Services Legislation &amp; Industry Codes of Practice</td>
<td>80</td>
</tr>
</tbody>
</table>
### Appendix C– Units of Competency & Nominal Hours

#### Advanced Diploma of Financial Planning (FNS60410)

**Core Units of Competency**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Nominal Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNSFPL508A</td>
<td>Conduct complex financial planning research</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL601A</td>
<td>Provide technical and professional guidance</td>
<td>40</td>
</tr>
<tr>
<td>FNSFPL602A</td>
<td>Determine client requirements and expectations for clients with complex needs</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL603A</td>
<td>Provide comprehensive monitoring and ongoing service</td>
<td>40</td>
</tr>
<tr>
<td>FNSFPL604A</td>
<td>Develop complex and innovative financial planning strategies</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL605A</td>
<td>Present and negotiate complex and innovative financial plans</td>
<td>40</td>
</tr>
<tr>
<td>FNSFPL606A</td>
<td>Implement complex and innovative financial plan</td>
<td>50</td>
</tr>
<tr>
<td>FNSPRM601A</td>
<td>Establish, supervise &amp; monitor practice systems to conform with legislation &amp; regs</td>
<td>60</td>
</tr>
</tbody>
</table>

**Elective Units of Competency – Stream 1**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Nominal Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNSPRM602A</td>
<td>Improve the practice</td>
<td>60</td>
</tr>
<tr>
<td>FNSPRM603A</td>
<td>Grow the practice</td>
<td>60</td>
</tr>
<tr>
<td>BSBMGT617A</td>
<td>Develop and implement a business plan</td>
<td>60</td>
</tr>
<tr>
<td>FNSORG507A</td>
<td>Manage Client Service and business information</td>
<td>120</td>
</tr>
</tbody>
</table>

**Elective Units of Competency – Stream 2**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Nominal Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNSSMS501A</td>
<td>Invest self-managed superannuation funds assets</td>
<td>60</td>
</tr>
<tr>
<td>FNSSMS505A</td>
<td>Support trustee in the selection &amp; performance monitoring of outsourced services</td>
<td>50</td>
</tr>
<tr>
<td>FNSSMS601A</td>
<td>Provide advice in self-managed superannuation funds</td>
<td>100</td>
</tr>
<tr>
<td>FNSSMS602A</td>
<td>Apply taxation requirements when advising in self-managed superannuation funds</td>
<td>80</td>
</tr>
<tr>
<td>FNSSMS603A</td>
<td>Apply legislative &amp; operational requirements to advising in self-managed superannuation funds</td>
<td>120</td>
</tr>
</tbody>
</table>

### Appendix D– Units of Competency & Nominal Hours

#### Certificate IV in Financial Services (FNS41811) **

**Core Units of Competency**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Nominal Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNSINC401A</td>
<td>Apply principles of professional practice to work in the financial services industry</td>
<td>30</td>
</tr>
</tbody>
</table>

**Elective Units of Competency**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Nominal Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNSFPL508A</td>
<td>Conduct complex financial planning research</td>
<td>50</td>
</tr>
<tr>
<td>FNSASIC302C</td>
<td>Develop, present and negotiate client solutions</td>
<td>50</td>
</tr>
<tr>
<td>FNSASIC301C</td>
<td>Establish client relationship and analyse needs</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL401A</td>
<td>Extract and analyse information on specified financial strategies and products</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL402A</td>
<td>Prepare financial plans to set strategies and guidelines</td>
<td>50</td>
</tr>
<tr>
<td>FNSFPL403A</td>
<td>Implement financial plans to predetermined guidelines</td>
<td>40</td>
</tr>
<tr>
<td>FNSFMM505A</td>
<td>Comply with Financial Services Legislation &amp; Industry Codes of Practice</td>
<td>80</td>
</tr>
<tr>
<td>FNSILF403A</td>
<td>Develop &amp; maintain in-depth knowledge of products &amp; services used by the Life Insurance sector</td>
<td>40</td>
</tr>
<tr>
<td>FNSCUS505A</td>
<td>Determine client requirements and expectations</td>
<td>70</td>
</tr>
<tr>
<td>FNSCUS506A</td>
<td>Record and implement client instructions</td>
<td>75</td>
</tr>
<tr>
<td>FNSIAD501A</td>
<td>Provide appropriate services, advice and products to clients</td>
<td>150</td>
</tr>
<tr>
<td>FNSINC501A</td>
<td>Conduct product research to support recommendations</td>
<td>80</td>
</tr>
</tbody>
</table>

** This qualification provides an educational pathway in to the Diploma of Financial Planning and it is recommended that both qualifications be completed by anyone who is new to the financial services industry, or are presently working in the financial services industry in a non-advice role, seeking to move into an advice role. **This qualification is no longer offered after September 2014 until a strategic review is undertaken and completed.**
## 21. Statement of Fees

<table>
<thead>
<tr>
<th>Course</th>
<th>Full Fee^</th>
<th>Full Fee^</th>
<th>Indicative Scheduled Hours Payable</th>
<th>Govt Funded Tuition Fee**</th>
<th>Indicative Tuition Fee per Scheduled Hour</th>
<th>Govt Funded Concession Fee +*</th>
<th>Concession Indicative Tuition Fee per Scheduled Hour</th>
</tr>
</thead>
<tbody>
<tr>
<td>FNS41811 Certificate IV in Financial Services *</td>
<td>$1,499</td>
<td>$2,999</td>
<td>750</td>
<td>$525</td>
<td>$0.70</td>
<td>$129</td>
<td>$0.14</td>
</tr>
<tr>
<td>FNS50611 Diploma Financial Planning</td>
<td>$1,499</td>
<td>$2,999</td>
<td>935</td>
<td>$525</td>
<td>$0.56</td>
<td>$129</td>
<td>$0.11</td>
</tr>
<tr>
<td>FNS51811 Diploma of Financial Services</td>
<td>$500</td>
<td>$1,000</td>
<td>855</td>
<td>$525</td>
<td>$0.61</td>
<td>$129</td>
<td>$0.15</td>
</tr>
<tr>
<td>FNS60410 Advanced Diploma Financial Planning</td>
<td>$1,699</td>
<td>$3,299</td>
<td>680</td>
<td>$825</td>
<td>$1.21</td>
<td>$189</td>
<td>$0.24</td>
</tr>
</tbody>
</table>

^ The student tuition fee is indicative only and subject to change given individual circumstances at enrolment. It also includes the fees listed below.

** Other fees (if applicable):

- Student Services & Amenities Fees: $0
- Fees for materials: $0
- Administration / Postage & Handling Fee: $30* (this fee is included in the Indicative Tuition Fee per Scheduled Hour in the table above)

Please note, if you enrol in any of the qualifications listed above under the Victorian Training Guarantee (VTG) you will pay the Govt Funded Tuition Fee and the Postage and Handling fee. For example, if you enrol in the FNS60410 Advanced Diploma of Financial Planning you pay $795 upon enrolment and a further $30 for postage of the course materials so the total amount due is $825.

* This qualification no longer accepts new enrolments effective 31st September 2014.

* GST Free
* Inclusive of GST
* This fee is payable in addition to the workshop fee payable for the FNS50611 Diploma of Financial Planning as FNS51811 is only offered in combination with FNS50611 and includes the Self-Managed Superannuation Fund (SMSF) specialist stream.
† This training is provided with Victorian & Commonwealth Government Funding. Offer only available to students eligible for government subsides under the Victorian Training Guarantee (VTG).

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