

# Employer Handbook



**Version 1, September 2009**



CONTINUING PROFESSIONAL DEVELOPMENT & NATIONALLY RECOGNISED TRAINING

UNLOCK YOUR POTENTIAL





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## 1 ABOUT GOLD SEAL

Gold Seal Practice Management (Gold Seal) is a Registered Training Organisation (RTO) complying with administrative, delivery, staffing, facility, marketing, financial, quality assurance and assessment standards agreed to by Federal, State and Territory Governments in Australia. The State Government registering authority monitors and subjects us to regular external audit to verify adherence to these standards.

Gold Seal conduct the delivery of training and assessment activity in accordance with:

- AQTF Standards for Registered Training Organisations
- RTO policies procedures and Code of Practice
- Other requirements imposed by agreement, legislation and regulation

Gold Seal's Trainers and Assessors have minimum qualifications as follows:

- Demonstrated vocational competence to at least the level of the qualification that they are delivering and/or assessing.
- Demonstrated competence in training and assessment equivalent to the Certificate IV in Assessment and Workplace Training.

A copy of our *Code of Practice* can be found on our website [www.goldseal.com.au](http://www.goldseal.com.au) . The Code of Practice details the policies and management practices we have implemented in order to maintain high professional standards in the delivery of education and training services and which safeguard the educational interests and welfare of staff and students.

### 1.1 About this Handbook

This handbook is aimed at employers who have enrolled a staff member in a Gold Seal education programme. This handbook explains essential factors associated with 'sponsoring' a student who is undertaking a programme of study with Gold Seal including:

- The role of the Workplace Supervisor
- Education and Student Support Services offered through Gold Seal
- Enrolment information and procedures
- Information and procedures relating to assessments
- Complaint procedures

### 1.2 Contacting Gold Seal

If you have any questions or feedback regarding the content of this handbook or would like additional information on any of Gold Seal's education programmes, please contact us.

**Phone:** 03 9510 5100  
**Email:** [education@goldseal.com.au](mailto:education@goldseal.com.au)

## 2 INTRODUCTION

### 2.1 Education Services

Gold Seal is committed to providing high quality education services that embrace the true principles of competency-based learning and assessment. Drawing on our extensive knowledge of financial services compliance requirements and the compliance, risk management and operational practices for financial services organisations, we have created education programmes which aim to deliver qualified, professional staff for the financial services sector.

With this philosophy in mind, all of our materials are written for those that are currently employed within the relevant industry workplace to enable a combination of theory, industry best-practice and use of actual workplace policy and procedures.

For information on Australia's Vocational Education and Training System refer to Gold Seal's website [www.goldseal.com.au](http://www.goldseal.com.au)

#### **Course Selection and Entry Criteria**

Selection for enrolment in our programmes will be approved for applicants who meet the entry criteria detailed in individual course brochures. We encourage employers to contact Gold Seal to help you identify the appropriate programme of study for your employees' needs prior to enrolment.

#### **2.1.1 Course Delivery**

Gold Seal [programmes](#) are delivered via either distance education or through a blended delivery option.

##### **Distance Education**

Distance education is a method of study in which both the learning material and the assessment activities (workplace assignment) are provided to the student at the outset.

When studying via distance education students are expected to use the learning material as a guide; reviewing the content and exploring their own workplace and industry sources for relevant additional materials that can be applied to the assessment activities.

##### **Blended Delivery**

Blended delivery involves a combination of distance education, facilitated workshops and assessment activities (workplace assignment). Blended delivery is available for some of the module requirements in each qualification.

More information on programmes and available delivery options is located in the next chapter.

#### **2.1.2 Assessments**

Assessments are in the form of a *Workplace Assignment* that includes a combination of any, or all, of the following:

- Multiple Choice, True/False and Fill-the-Gap questions
- Short answer questions
- Workplace activities
- Case studies
- Workplace observation

A hard copy of the completed workplace assignment must be mailed to Gold Seal in Melbourne by the due date.

### **Credit Transfers**

If students have completed relevant units of competency from their chosen programme at another RTO, they may be eligible to receive Credit Transfers on presentation of a verified transcript, Award or Statement of Attainment. You should contact Gold Seal prior to enrolment to discuss available Credit Transfer options for your staff.

There are no fees associated with obtaining Credit Transfers.

### **Recognition of Prior Learning**

If a student can demonstrate the required knowledge and skills for some of the competencies in their chosen programme, they may be eligible to apply for [Recognition of Prior Learning](#) (RPL). Application may only be made at the time of their enrolment and must be made using the RPL Application Form, provided on request. We encourage you to discuss your staff's RPL opportunities with Gold Seal prior to enrolment.

Gold Seal charges an RPL fee. For current fees and charges, please contact Gold Seal.

#### **2.1.3 Study Periods and Time Commitment**

Gold Seal does not use fixed study periods and therefore study can commence at any time of the year, allowing maximum flexibility in when studies are undertaken.

Because students will be working at their own pace it is difficult to estimate how long it will take them to complete the module/s. They may work as quickly as they like, however a final due date will be provided in the covering email issued with the materials. It is recommended students allocate at least 2-5 hours a week to work on their assessment.

#### **2.1.4 Required Resources**

Students will need access to the following resources in order to undertake study with Gold Seal:

- A computer with internet access
- An active email account
- Access to workplace policies, procedures and documents
- A senior colleague, team leader or manager to act as mentor / coach and provide support for some workplace activities and/or case studies

## **2.2 Student Support Services**

If students require general support, welfare or guidance they can contact either:

- Employee Assistance programs available through you, the employer; or
- Gold Seal who will assist where possible, or refer them to an appropriate external party for assistance

### **2.2.1 Education Support Services**

If students require assistance with completing their studies; need help with a specific assessment activity; or need to request a reasonable adjustment for an assessment activity, they have access to three levels of support as described on the following page.

**Level 1 Support**

Level 1 support is available free to all students and can be used whenever it is required. Students are encouraged to contact us for Level 1 support as soon as they encounter a difficulty rather than leave it until their assessment is due. We endeavour to respond to Level 1 support queries on the same day or the next business day.

Level 1 support is available via email or phone as follows:

- Email support via [education@goldseal.com.au](mailto:education@goldseal.com.au)
- Telephone support on ph: 03 9510 5100

**Level 2 (Technical) Support**

Where our experienced Education Consultants are not able to assist, they may refer the student's enquiry on to one of our Assessors for Level 2, or technical support. This service is free to all students and will be arranged by a Gold Seal Education Consultant if required. Students will need to provide phone and email contact details to the consultant taking the initial call to enable the Assessor to contact them, usually within 2 business days.

**Level 3 (Intensive Coaching) Support**

One to one or small group (max 5 students) intensive coaching in the workplace is available for students that require further support not able to be satisfied through Level 1 or 2 Support services. Please note that additional fees apply for Level 3 Support and you should contact Gold Seal for a quote if this service is required.

**2.3 General Information****2.3.1 Access and Equity Policy**

Our *Code of Practice* includes an access and equity policy. This document is available on our website. All staff at Gold Seal are responsible for adhering to this policy. Please contact Gold Seal if you need to discuss any access or equity issues.

**2.3.2 Collection of Personal Information**

Personal information is collected solely for the purpose of operating as a Registered Training Organisation under the Australian Quality Training Framework administered by the Victorian Government who are the registering authority. The requirements of the registering authority may require the release of student's personal information for the purposes of audit or for collection of data by Commonwealth and State Government departments and agencies. It is a requirement of the Australian Qualifications Framework that students can access personal information held by Gold Seal Practice Management and may request corrections to information that is incorrect or out of date. Students may apply to Gold Seal if they wish to view their own records.

**Employer Sponsored Training**

Students are advised in the Student Handbook that if their studies are being paid for by their employer it is considered 'employer sponsored training'. In these circumstances the main contact that is nominated by the employer (usually the owner, a senior manager, training manager or compliance manager), may request a copy of student results and/or periodic progress reports. Students agree to this arrangement by signing the enrolment form and are responsible for providing us with updated details in the event that they change employers.

### 2.3.3 Complaints and Student Code of Conduct

We have a complaints policy to provide students with a fair and equitable process for resolving any disputes or complaints they may have.

Students are required to follow the [Student Code of Conduct](#) at all times. Failure to follow the *Student Code of Conduct* may involve the imposing of sanctions including being withdrawn from the programme.

### 2.3.4 Language, Literacy and Numeracy

Language, literacy and numeracy expectations are based on the National Reporting System established by the Australian National Training Authority and the Federal Government.

#### **Certificate I and II level qualifications**

The learner's language, literacy and numeracy levels are expected to be equivalent to Level 2 of the National Reporting System.

#### **Certificate II, IV and Diploma level qualifications**

The learner's language, literacy and numeracy levels are expected to be equivalent to Level 3 of the National Reporting System.

Please note that for financial services qualifications available through Gold Seal, learners are expected to have a minimum language, literacy and number equivalent to Year 10.

Reasonable adjustments will be made to assessment tasks for individuals who have language, literacy or numeracy difficulties. If this is not sufficient, we will refer them to an appropriate agency for assistance. Students or their employer will be expected to arrange for payment of any fees associated with these services.

### 2.3.5 Pathways

Registered Training Organisations and TAFE Colleges must recognise the qualifications and statements of attainment issued by any other Registered Training organisation. This means that students may be eligible for credit towards programmes conducted by other Registered Training Organisations and TAFE Colleges based on what they achieve with Gold Seal.

### 2.3.6 Qualifications to be Issued

When students have completed all assessment requirements for a qualification they will be awarded a certificate corresponding to the completed programme. If they complete the assessment requirements for part of a qualification they will be awarded a Statement of Attainment indicating which modules or units of competency have been completed.

### 2.3.7 Occupational Health & Safety

The student may be completing their distance education training course or assessment in the office. You should ensure students are adhering to your company OH&S requirements. Things to consider include:

- Using an ergonomic chair that can be adjusted to provide back and leg support for improved posture and comfort.
- A work area that is well ventilated with adequate lighting.
- Taking a break every 30 minutes to stretch or go for a short walk.

### 2.3.8 Relevant Legislation

A range of legislation is applicable to all staff and students. Information on relevant legislation can be found at the following websites:

- OHS & Workers Compensation <http://www.safeworkaustralia.gov.au/swa/>
- EO <http://www.humanrights.gov.au/about/index.html>
- VET <http://www.skills.vic.gov.au/>
- Privacy <http://www.privacy.gov.au/>

Use the web sites indicated, or contact Gold Seal if you require further information.

### 3 PROGRAMMES

Gold Seal offers a range of qualifications and short courses, all leading to the achievement of nationally recognised units of competency and/or industry accreditation requirements.

There are two levels of compliance within ASIC RG 146, Tier 1 and Tier 2:

- Tier 1 compliance is compulsory for those giving advice in insurance broking, life insurance and superannuation, financial planning, and personal accident and sickness.
- Tier 2 general insurance compliance is compulsory for those who provide advice on all other general insurance products except personal accident and sickness.

#### 3.1 Qualifications

Qualification	Suitable for	ASIC (RG146 Compliance)	Pathways
Certificate IV in Financial Services <b>FNS40107</b>	New staff to insurance Junior Brokers Traineeships	Tier 2 (General Insurance Products)	Provides 1 module credit for the Gold Seal Diploma
Diploma of Financial Services (Insurance Broking) <b>FNS50107</b>	Experienced Brokers Account Executives Senior Account Executives	Tier 1 (Insurance Broking)	

##### 3.1.1 Certificate IV in Financial Services – FNS40107

The Certificate IV in Financial Services is a general financial services qualification aimed at new or recent entrants to the insurance sector, junior brokers, those undertaking a **traineeship** looking to obtain a qualification that includes Tier 2 accreditation, or individuals wanting to upgrade their Tier 2 accreditation to a full qualification. This programme includes ASIC (RG146) Tier 2 accreditation for general insurance products.

##### \*Blended Learning Option

The *Tier 2: Advising on Retail Products* component of the Certificate IV may be undertaken as a blended learning option involving a 1-day facilitated workshop.

More information on this programme including module descriptions and costs can be found in the programme brochure which is available on the Gold Seal website or by contacting Gold Seal.

##### 3.1.2 Diploma of Financial Services (Insurance Broking – FNS50107)

The Diploma of Financial Services (Insurance Broking) is a specialist qualification aimed at existing insurance broking staff. It is suitable for account executives or senior account executives wishing to attain a qualification or upgrade their Tier 1 Accreditation to a full qualification. This course is also a suitable qualification for those individuals looking to take on responsible manager duties in an insurance brokerage.

##### \*Blended Learning Option

The Tier 1 Insurance Broking Compliance component of the Diploma may be undertaken as a blended learning option involving a 2-day facilitated workshop.

More information on this programme including module descriptions and costs can be found in the programme brochure which is available on the Gold Seal website or by contacting Gold Seal.

### 3.2 Short Courses

Programme	Suitable for	ASIC (RG146 Compliance)	Delivery Method
Tier 2 Accreditation for General Insurance Products	Insurance sector staff with 6 months industry experience seeking Tier 2 Accreditation Also suitable for Underwriting Agency staff.	Tier 2 General Insurance Products)	Distance education or Blended delivery including 1-day workshop
Tier 1 (Insurance Broking) Accreditation	Insurance broking staff with 12 months industry experience seeking Tier 1 Accreditation	Tier 1 (Insurance Broking)	Distance education or Blended delivery including 2-day workshop
Tier 1 General Insurance to Insurance Broking Bridge	Staff from General Insurance background moving into broking	Tier 1 (Insurance Broking)	Distance education or Blended delivery including 2-day workshop
Tier 1 to Diploma Upgrade	Insurance broking staff who have already completed Tier 1 (Insurance Broking)	N/A	Distance education
Tier 2 General Insurance – General Advice	Licensees with restricted product range	Tier 2 General Advice	In-house Workshop or Distance education

#### 3.2.1 Tier 2 Accreditation for General Insurance Products

The Tier 2 Accreditation short course programme is suitable for all insurance sector staff requiring ASIC (RG146) Accreditation for providing personal and general advice to retail clients on Tier 2 general insurance products (does not cover sickness and accident). It can also be completed by Underwriting Agency staff.

This Tier 2 Short Course only covers the two ASIC Advising competencies required for Tier 2 accreditation. Completion of this short course version means there is no pathway to Certificate IV in Financial Services.

This programme can be completed via distance education or via a blended delivery option involving a 1-day facilitated workshop.

#### Entry Criteria

This programme assumes that students are currently working in the insurance sector, have a minimum of 6 months insurance sector experience and have completed a comprehensive induction programme.

#### Recognition of Prior Learning

Please note that RPL is not available for Tier 2 Accreditation.

### **3.2.2 Tier 1 (Insurance Broking) Accreditation**

The Tier 1 accreditation programme is suitable for insurance broking staff requiring ASIC (RG146) Accreditation for providing personal and general insurance broking advice to retail clients. It also covers product training relevant to the Tier 1 general insurance product sickness and accident. This programme DOES NOT cover the Tier 2 general insurance products.

This programme can be completed via distance education or via a blended delivery option involving a 2-day facilitated workshop.

#### **Entry Criteria**

This programme assumes that students are currently working in an insurance brokerage, have a minimum of 12 months insurance industry experience and have completed Tier 2 accreditation for general insurance products.

### **3.2.3 Tier 1 General Insurance to Insurance Broking Bridge**

This Tier 1 accreditation programme is suitable for staff from a General Insurance background moving into broking who require ASIC (RG146) Accreditation for providing personal and general insurance broking advice to retail clients. It also covers product training relevant to the Tier 1 general insurance product sickness and accident. This programme DOES NOT cover the Tier 2 general insurance products.

### **3.2.4 Tier 1 to Diploma of Financial Services (Insurance Broking) Upgrade**

This Tier 1 accreditation programme is suitable for Insurance broking staff who have already completed Tier 1 (Insurance Broking) and would like to go on and complete their Diploma of Financial Services (Insurance Broking). Generally this will involve completion of a distance education module and an RPL application.

Contact Gold Seal for an individual learning pathway for your upgrade.

### **3.2.5 Tier 2 General Insurance – General Advice**

This Tier 2 General Advice accreditation is suitable for licensees with restricted product range. Ideally it will be delivered as an in-house workshop and customised for the audience.

Please contact Gold Seal for further information.

More information on all these programmes including module descriptions, learning outcomes and costs can be found in the programme brochures which are available on the Gold Seal website or by contacting Gold Seal.

## 4 ROLE OF THE EMPLOYER

### 4.1 Competency-based Training

Competency-based training develops the skills, knowledge and attitudes required to achieve the specified competency standards.

A competency standard is an industry-determined level of performance which sets out the skills, knowledge and attitudes required to operate effectively in employment. Competency standards are made up of units of competence. A unit of competence is a statement of a key function or role in a particular job or occupation.

To demonstrate competence in the required units of competency, students are asked to complete various assessment tasks in order to build a 'body of evidence' which they will submit to Gold Seal at the end of the training. This will involve answering questions, completing exercises, collecting data, researching company policies and procedures and possibly even making presentations.

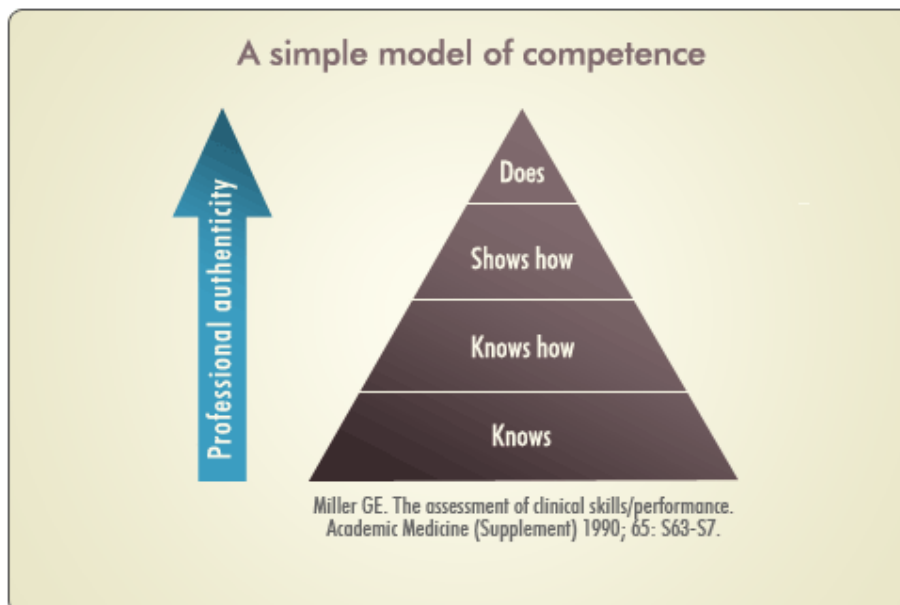
Completing the assessment tasks will require some research and use of other resources such as the Internet, workplace documents etc. Students will also need to ask colleagues for assistance and work with their manager, team leader or a senior colleague for some of the exercises (i.e. a **'coach'**)

Gold Seal are mindful of the pressures that already exist in the workplace and the impact of workplace based assessment on colleagues, but believe the long term advantages to the company and the learner outweigh any concerns.

### 4.2 About Workplace Based Assessment

Workplace based assessment has the advantage of high content validity through assessing actual performance in the workplace.

Although Miller's 'pyramid of competence' (Miller, 1990) was devised to illustrate clinical competence it is useful for mapping assessment methods against the various tiers of the pyramid.



- The 'knows' level of the pyramid can be assessed using simple knowledge tests, e.g. multiple-choice questions.
- The 'knows how' level can be assessed using short answer questions.
- Objective, structured activities can assess the 'shows how' level.

The difficulty has always been assessing the 'does' level, which in professional practice refers to performance in context.

Competence indicates what people can do in a contextual vacuum, under perfect conditions. This might be evident using controlled assessment methods looking at the lower tiers of Miller's pyramid. Performance, however, indicates how people behave in real life, on a day-to-day basis.

The problem is that what learners might do in controlled assessment situations might not correlate with their actual performance in professional practice. Therefore we need assessment methods that focus on the top end of the pyramid. This is where workplace-based assessment comes in.

In workplace-based assessment we are assessing performance in the place of work using samples of data gathered from the working practice of the learner.

The educational argument for integrating teaching, learning and assessment is powerful. We know that assessment drives learning and it is therefore imperative that workplace-based assessment focuses on important attributes rather than what is easiest to assess.

Complex professional attributes are difficult to assess using standardised assessment methods such as written exams. These are better assessed in workplace situations.

We know that learning is at its most powerful when it is 'authentic'. This means when the learning is integrally related to the understanding and solution of real-life problems. We also know that assessment is more valid the closer we get to what we wish to assess. Therefore observing your staff in real-life situations becomes more important, allowing the collation of multiple snap shots of performance to give a global and holistic perspective of the learner.

### **4.3 Selecting a 'Coach'**

The Coach should be the learner's manager / team leader, an experienced or senior colleague or the person responsible for compliance in your business. Their role is to provide support and guidance to the learner during the completion of the training.

In some instances the Coach will be expected to have certain accreditations e.g. Tier 1 or 2.

### **4.4 The Coach's Role**

It is a good idea to let other staff know when an employee has enrolled in a Gold Seal education programme. Advise them that they may be asked to provide support for some workplace activities and encourage them to offer their time. Explain that whilst it may seem like a time commitment now, the office will benefit in the end as the student will have a greater understanding of the company policies and procedures and 'how it is done around here'.

At the end of each topic in the courseware, students are asked if they are confident they have met the learning outcome. The learning outcomes are at the start of each section and state what the learner should be able to do upon completion of the training. If the student is not confident they have met the learning outcome they are directed to revisit the material if necessary and discuss their concerns with their coach.

The coach may need to review some of the material with the student to help them meet the learning outcome.

The coach is also expected to verify the student's work by signing off on the Assessment Portfolio.

#### **4.5 Why is the Coach's role so important?**

Acting as a coach will not only assist in improving the staff member's performance in the workplace by developing particular behaviours, skills or knowledge, it can also enhance the coach's ability to lead their employee.

By supporting the learner to come up with their own answers, they will help build their self-confidence and equip them with the skills knowledge and opportunities that they need to develop their capabilities and achieve success in this subject matter.

## 5 STUDENT CODE OF CONDUCT

### 5.1 Student Rights

The following rights of students are to be respected and adhered to at all times:

- Be treated with respect from others, to be treated fairly and without discrimination, regardless of religious, cultural, racial and sexual differences, age, disability or socio-economic status
- To be free from all forms of intimidation
- To work in a safe, clean, orderly and cooperative environment
- To have personal property (including computer files and student work) and the Registered Training Organisation property protected from damage or other misuse (this includes cheating and plagiarism)
- To have any disputes settled in a fair and rational manner (this is accomplished by the complaint procedure)
- To work and learn in a supportive environment without interference from others
- To express and share ideas and to ask questions
- To be treated with politeness and courteousness at all times

### 5.2 Student Behaviour Obligations

Students are expected to adhere to the following behaviour obligations at all times:

- Students will respect others and treat those involved in the training and assessment (work colleagues, all Gold Seal staff, other students etc.) fairly and without discrimination, regardless of religious, cultural, racial and sexual differences, age, disability or socio-economic status
- Students will not engage in any acts or behaviour which intimidates others (work colleagues, Gold Seal staff, other students etc.) involved in the training and assessment process, whether such intimidation is intentional or unintentional.
- Students will respect the personal property of others and the property of the Registered Training Organisation (Gold Seal) from damage or misuse (this includes copyright infringements, intellectual property laws and cheating and plagiarism)
- Students will follow the reasonable directions of Gold Seal and Gold Seal staff in relation to all aspects of their training and assessment, this includes actions relating to maintaining acceptable academic progress and the completion and submission of training and assessment activities
- Students will comply with all legislative requirements relevant to the completion of training and assessment activities, inclusive, but not limited to, Occupational Health & Safety and National Privacy Principles
- Refer any complaints or disputes to Gold Seal for resolution

### 5.2.1 Misconduct and Plagiarism

Students should take special note that misconduct and plagiarism will not be tolerated under any circumstances. All instances on these events will be treated as a significant breach of the Student Code of Conduct and will be subject to the disciplinary procedure.

#### **General Misconduct**

General misconduct means any behaviour in relation to people or property which is contrary to generally accepted standards of behaviour and the Student Code of Conduct. General misconduct will not be tolerated under any circumstances.

#### **Academic Misconduct**

Academic misconduct includes cheating and other actions which seek to obtain an unfair advantage or activities in which the intention is that the student will obtain an unfair advantage. Academic misconduct will not be tolerated under any circumstances and includes (but is not restricted to) any of the following activities:

- Plagiarism
- Allowing another student to copy all or part of your work
- Having another person complete the assessment activities for you
- Submitting all or part of another student's work as your own
- Changing or deleting any assessment activities / questions\*

\*Please note that this **does not** include any reasonable adjustments that are made by Gold Seal. Specific instructions will be given to you by Gold Seal if a reasonable adjustment is made to an assessment activity to preclude any appearance of cheating.

#### **Plagiarism**

Plagiarism is the use of ideas that are not student's own. If using ideas obtained from research of publications, books websites etc. in your work, students should take care to correctly reference the source of the material in order to prevent such instances. Guidance regarding referencing is provided in the introduction to each module. If students require additional assistance they should contact Gold Seal.

### 5.2.2 Maintaining Acceptable Academic Progress

Students are expected to manage their time appropriately so that assessments can be submitted by the due date and should note that due dates already include allowances for usual work and family commitments.

If students are having difficulty managing their time, they are advised that they should speak to their workplace supervisor in the first instance. Students in significant difficulty should also refer to the extension and deferral policies.

Where students fail to maintain adequate academic progress, disciplinary procedures will apply.

### 5.3 Disciplinary Procedure

For non-compliance with the *Student Code of Conduct* the following three-step procedure for discipline will be followed:

#### **Step 1**

A member of Gold Seal's staff will contact students and /or their workplace contact, in the first instance to discuss the issue or behaviour & to determine how the issue might be rectified. This discussion and its outcomes will be documented and included on the student's training file.

#### **Step 2**

Where the issue or behaviour continues, students will be invited by Gold Seal to discuss this issue further. This discussion and its outcomes will be documented, signed by all parties and included on the student's training file.

#### **Step 3**

Should the issue or behaviour continue, the student will be provided with a final warning in writing and a time frame in which to rectify the issue. A copy of this warning will be included on the student's training file.

After the three steps in the discipline procedure have been followed, should the issue or behaviour still continue, education services will be withdrawn and the student will be notified in writing that their enrolment has been terminated.

At any stage of this procedure students are able to access the complaint procedure to settle any disputes that may arise.

## 6 ENROLMENT & ADMINISTRATION

### 6.1 Enrolment Definitions and Related Procedures

The following is a list of definitions and the associated processes relating to enrolment.

#### 6.1.1 Credit Transfer

Credit transfer is the process of recognising the qualifications and Statements of Attainment issued by other Registered Training Organisations (RTOs). It involves exempting a student from enrolling in and being assessed in a unit or units because they have been granted recognition for having completed the identical or equivalent units at another RTO.

If students have completed, or partially completed vocational education and training courses and can produce appropriate documentation relating to the units of competency undertaken, we encourage you to speak to Gold Seal prior to their enrolment to determine any available credit transfers.

#### Application Process

In order to apply for credit transfers for an employee you will need to:

1. Forward verified Award/s or Statement/s of Attainment to Gold Seal
2. Gold Seal will map the units of competency listed on the Award and/or Statement of Attainment against the units of competency in the Gold Seal programme they are enrolling in and determine any available credit transfers
3. You will be advised in writing of any available credit transfers and how this will affect the learning pathway for the chosen programme
4. Once you enrol the student in the course, any credit transfers will be marked as an 'exemption' in their student records

#### 6.1.2 Recognition of Prior Learning (RPL)

Recognition of Prior Learning (RPL) is the formal acknowledgement of skills, knowledge and attitudes held as a result of education and training, work experience and/or life experience.

Competencies for which RPL is being requested may have been developed through formal education and training; work experience or training; or through life experiences. The RPL process requires a formal assessment of **current** skills, knowledge and attitudes.

If employees have previous industry experience or at least 12 months work experience in a professional services environment we encourage you to speak to Gold Seal prior to their enrolment to determine any potential RPL opportunities.

#### Application Process

In order for a student to apply for RPL they will need to:

1. Complete the RPL application form detailing the unit/s of competency for which RPL is sought and the evidence being provided to demonstrate current competency.
2. Attach the required evidence, including an up to date CV / resume, current job description, letter from current employer attesting to current skills and knowledge and verified copies of certificates for any completed training courses
3. Forward the completed application form and required evidence to Gold Seal for assessment

4. A Gold Seal assessor will then review the information provided to determine if current competence has been demonstrated
5. If current competence has not been demonstrated student may be asked to forward additional evidence or undertake assessment activities
6. Once competency has been demonstrated the student records will be updated to show that competency for the relevant unit/s has been achieved via RPL

## 6.2 Enrolment

Enrolment is the process of registering for a programme of study at Gold Seal. Gold Seal is required to collect information about each student in order to comply with government reporting requirements. This information is held in the strictest confidence by Gold Seal and is not used for any purpose other than mandated government reporting.

As part of the enrolment process each student will be asked to sign a declaration agreeing to the terms and conditions of study such as following the Student Code of Conduct and agreeing to the assessment and fee refund policy. This information is included within this handbook.

Prior to enrolment, we encourage prospective students to provide Gold Seal with copies of certificates for previous studies, their CV / resume and current job description so that an initial determination of potential Credit Transfer and RPL opportunities can be made.

### 6.2.1 How to Enrol

To enrol, students will need to:

1. Complete the enrolment form available from Gold Seal
2. Forward the enrolment form to Gold Seal together with:
  - Verified copies of any Awards or Statements of Attainment issued for previous studies you have undertaken
  - A copy of your current CV / resume
  - A copy of your current job description
3. Once the enrolment paperwork has been received it will be processed by Gold Seal, usually within 2 business days

### Confirmation of Enrolment

As confirmation of enrolment students will receive:

- A welcome letter detailing their student number, programme outline, an individual learning pathway that takes into account any Credit Transfers and recommended RPL opportunities and a list of suggested evidence suitable to support the RPL recommendations
- If applicable, a customised RPL application form for completion and submission with RPL evidence for assessment
- Information relating to applicable fees and charges for the programme, including the amount of initial invoice (this will be detailed in the letter)

**Issuing of Material**

Distance Education modules are issued one at a time by email (if more than one required) and in the order listed on the student's individual learning pathway, unless special arrangements have been made with Gold Seal at the time of enrolment.

Material for the first module (or pre-course work for blended delivery programmes) will be issued upon payment of the initial invoice.

Future modules will be issued once the assessment for the previous module has been returned and the invoice for the next module has been paid.

More information on fees & charges can be found in the course brochures or contact Gold Seal.

**6.2.2 Enrolment Variations**

An enrolment variation can occur for a variety of reasons including course changes, deferral of studies and withdrawal from studies. [Fees and charges](#) are associated with some enrolment variations.

**Course Changes**

Students may choose to transfer from one programme to another at any time prior to the completion of the enrolled programme. In the event that they need to change their programme of study, they are asked to contact Gold Seal.

An administration fee is payable for course changes.

**Deferral**

If a student's personal or work circumstances change and they feel that they will be unable to complete their studies by the due date, they may wish to consider deferring their studies for a period of time.

In some cases, the employer's support will be sought before approval for deferral is granted.

Students considering a deferral of studies should refer to the procedures outlined in 'Assessments' and contact Gold Seal. An administration fee is charged for deferring studies as approved by Gold Seal.

**Withdrawal**

Students may withdraw from their studies at any time by advising Gold Seal in writing. No fees are payable when withdrawing from studies.

Gold Seal may withdraw an enrolment for any of the following:

- Breaches of the Student Code of Conduct
- Failure to recommence studies within the required time-frame after a deferral period
- Failure to submit assessment by due date after reminders made

For 'employer sponsored' students, Gold Seal will liaise with the employer before processing a withdrawal.

Note that enrolments are not transferable.

### 6.3 Fees and Charges

Gold Seal has the following fees and charges which may be applied to your studies.

#### **Module Fees**

This is the fee charged for undertaking studies in that module.

#### **RPL fees**

This is the fee charged for assessment and determination of competencies that will be recognised as achieved through RPL rather than formal study.

#### **Traineeships**

This is the fee charged for administering a trainee while undertaking studies.

#### **Late Assessment Fees**

This is the fee charged for assessment of modules submitted after the due date.

#### **Deferral Fees**

This is the fee charged for deferring studies as approved by Gold Seal.

#### **Refund and Cancellation Policy**

Students wishing to withdraw from their enrolment must notify Gold Seal in writing (email is acceptable). No refunds will be granted for distance education material already issued. If a student withdraws from a workshop programme more than 14 days prior to the scheduled course date a refund of the full fee, less an administration fee, will be made. No refunds will be given for withdrawals less than 14 days prior to the scheduled course date. RPL fees are non-refundable.

## 7 ASSESSMENTS

### 7.1 Assessment Standards

### 7.2 Time frames for the submission of assessments

All students will be advised of a due date for their assessment in the email containing the module / assessment materials. When setting the due dates Gold Seal have taken into account the usual work and/or family pressures that may arise from time to time.

Students are required to complete their assessment within the required time and submit their assessment to Gold Seal on or before the due date advised in their email. Assessments received after the due date, and where no extension was granted, will be treated as late assessments.

Under no circumstances will assessments be accepted for marking more than 6 months after the due date.

#### How to submit your Assessment

To submit assessments, students will need to:

1. Complete all assessment activities as instructed
2. Print a hard copy of the completed assessment
3. Complete the checklist and assignment declaration on the front of the assessment
4. Mail the assessment to Gold Seal at the following address:  
**PO Box 3072  
Ripponlea Vic 3185**
5. Students will receive an email from Gold Seal confirming receipt of the assessment
6. All assessments will be marked within 4 weeks of receipt and they will be advised by email if any activities require resubmission or additional information

#### 7.2.1 Extension Policy

If, due to unforeseen or exceptional circumstances (e.g. significant illness) students will be unable to complete their assessment within the required time frame, they may submit a written request for an extension. **All requests for an extension must be received before the due date.**

Generally, a **once only extension of six weeks** will be granted and students will be advised via return email of the new due date. Assessments received after the new due date will be treated as late assessments and incur a late assessment fee.

#### How to Request an Extension

To request an extension, students will need to:

1. Send an email to [education@goldseal.com.au](mailto:education@goldseal.com.au). The email must include:
  - Student name
  - Student number
  - The name of the module / workshop that the assessment relates to
  - The reason for the request
2. Students will receive an email from Gold Seal advising the outcome of the request and, if applicable, advising of a new due date.

### 7.3 Late Assessments

Assessments received after the due date will be considered late. Acceptance and correction of late assessments will be subject to the following conditions and payment of the applicable late assessment fee:

1. Assessments **received within six weeks of the due date** will be accepted for marking; however they will not be assessed until payment of a *late assessment* fee has been received.
2. Assessments **received more than six weeks after the due date** but within 6 months of the assessment due date will be accepted for marking; however they will not be assessed until payment equal to the current cost of the module has been received.

Please note that students who feel that they will be unable to complete and submit their assessment within six weeks of their due date should contact the Education Manager at Gold Seal on 03 9510 5100 to discuss their circumstances and options.

For further information on fees and charges contact Gold Seal.

### 7.4 Deferring an Enrolment

Students can defer their enrolment subject to approval from Gold Seal and the workplace (where applicable). A deferral fee will apply.

Requests to defer are to be sent via email to: [education@goldseal.com.au](mailto:education@goldseal.com.au) and must include the student's name and the reason for the request.

If granted students will be advised via return email of the last date on which they may reinstate the enrolment.

Students can reinstate their enrolment by contacting Gold Seal via email at any time before expiry of the deferral period. Upon payment of the *deferral* fee, students will be issued with the current version of the module they are due to complete and an applicable assessment date.

Students who do not reinstate their enrolment before the deferral period has expired will be withdrawn from the programme.

### 7.5 Feedback

Where students are assessed as not competent they will be provided with additional feedback on their assessment outcome to assist in achieving the required performance standard on reassessment.

### 7.6 Reassessment

Students who are dissatisfied with their assessment outcome may apply for reassessment by contacting Gold Seal Practice Management.

## 8 STUDENT COMPLAINTS

If students have a complaint regarding any matter related to their study we encourage them to contact us in order to take action to correct the situation and to prevent it from happening again.

We will attempt to resolve problems through discussion and conciliation. Where a complaint cannot be resolved through discussion and conciliation, we acknowledge the need for an appropriate external and independent agent to mediate between the parties.

### **How to make a complaint**

All complaints should be sent to our Complaints Officer via email [hrservices@goldseal.com.au](mailto:hrservices@goldseal.com.au) or telephone 03 9510 5100 during office hours.

All complaints will be managed fairly and equitably; as efficiently as possible; and in the strictest confidence.

Documentation including the nature of the complaint, date of lodgement, response provided and actions taken will be placed on your student file.

### **Appeals**

If resolution does not occur, or is inappropriate then the student may appeal and Gold Seal Practice Management will refer them to an independent, external arbiter.

Students may make a complaint about Gold Seal's education services to the Victorian Registration and Qualifications Authority. Telephone (03) 9637 2806 or visit their website <http://www.vrqa.vic.gov.au/complaints> for more details.

### **Improvements**

Gold Seal Practice Management will implement any improvement actions arising from the complaint and record them.

## Reference List

Miller G.E., 1990, *The assessment of clinical skills/competence/performance*. Acad Med.;65:S63–S67. [[PubMed](#)]