

apprenticeship FRAMEWORK

Providing Financial Services (England) - pathways in Insurance, Banking, Investments, Debt Collections and Pensions

Issued by
Financial Skills Partnership

apprenticeship
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Providing Financial Services (England) - pathways in Insurance, Banking, Investments, Debt Collections and Pensions

Information on the Issuing Authority for this framework:

Financial Skills Partnership

The Apprenticeship sector for occupations in financial services and accountancy.

Issue number: 3	This framework includes:
Framework ID: FR00740	Level 2 Level 3
Date this framework is to be reviewed by: 05/08/2013	This framework is for use in: England

Short description

The purpose of this framework is to train insurance underwriters, claims and broking staff, banking cashiers/call centre advisers, investment operators, pension administrators, financial advice and mortgage support staff and those involved in debt collections.

This framework will be available at Levels 2 and 3 and is relevant for the following job roles:

Level 2

- Insurance Underwriting Administrators;
- Claims Handling Administrators;
- Broking Administrators;
- Banking Cashiers;
- Banking Call Centre Advisers;

- Investment Information Administrators.

Levels 3

- Trainee Underwriter;
- Trainee Claims Official;
- Trainee Broker or Sales Representative;
- Senior Bank Cashiers;
- Senior Customer Advisers;
- Foreign Currency Advisers;
- Corporate Actions/Settlement Advisers;
- Pension Administrators/Team Leaders;

Contact information

Proposer of this framework

(no information)

Developer of this framework

Name: Steven Poss
Organisation: Financial Skills Partnership (Formerly Financial Services Skills Council)
Organisation type: Sector Skills Council
Job title: Education Manager
Phone: 0845 618 2363
Email: steven.poss@financialskillspartnership.org.uk
Postal address: Financial Skills Partnership (FSP)
51 Gresham Street
London
EC2V 7HQ
Website: www.financialskillspartnership.org.uk

Issuing Authority's contact details

Issued by: Financial Skills Partnership
Issuer contact name: Jenny Barber
Issuer phone: 0845 618 2370
Issuer email: jenny.barber@financialskillspartnership.org.uk

Revising a framework

Contact details

Who is making this revision:

Your organisation:

Your email address:

Why this framework is being revised

(no information)

Summary of changes made to this framework

(no information)

Qualifications removed

(no information)

Qualifications added

(no information)

Qualifications that have been extended

(no information)

Purpose of this framework

Summary of the purpose of the framework

The purpose of this framework is to train and retain insurance underwriters, claims and broking staff, banking cashiers/call centre advisers, investment operators, pension administrators, financial advice and mortgage support staff and those involved in debt collections.

This framework is at Levels 2 and 3.

Insurance underwriting, claims, investment and call centre personnel, unlike other parts of the sector, are not concentrated in particular regions, but are spread across the whole country. The average age of underwriting and technical claims personnel is over 40 years and it is therefore vital that new entrants are brought into the industry.

Aims and objectives of this framework (England)

There is wide support for this Apprenticeship from both large and small companies in the financial services sector.

The aims and objectives of this framework will help employers' recruit of financial services staff by providing a training programme that can attract and help retain people in the sector.

The framework will help employers meet the current skills shortages in the sector such as industry and technical knowledge as highlighted in our Skills Assessment for 2010 - please see pages 58 and 59 of the FSP Skills Assessment 2010 for England - http://www.fssc.org.uk/fssc_skills_assessment_2010_england.pdf

This programme will also help employers assess the competence of their staff against National Occupational Standards (NOS).

This programme will also meet the Government's skills strategy by creating a modern technician class in the sector through apprenticeships and is aimed at a sector where future growth and jobs depend, i.e. Underwriting and Claims staff - please see UKCES Skills for Jobs report March 2010 - http://www.ukces.org.uk/upload/pdf/NSSA_Volume%20FINAL_BOOKMARKED_120310_1.pdf

This programme will also meet the Government's skills strategy by:

- increasing the level of skills of individuals in the financial services sector to help achieve a world class skills base - page 4;
- ensuring vocational qualifications reflect the changing needs of employers - page 15.

BIS Skills for Sustainable Growth, November 2010 - <http://www.bis.gov.uk/assets/biscore/furthe>

[r-education-skills/docs/s/10-1274-skills-for-sustainable-growth-strategy.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/611111/r-education-skills/docs/s/10-1274-skills-for-sustainable-growth-strategy.pdf)

Entry conditions for this framework

Providers and employers are advised to develop recruitment practices where potential apprentices are required to complete an application form, attend an interview and undertake appropriate initial assessment. The purpose of taking this approach is to raise the profile of the Apprenticeship in Providing Financial Services so that it is seen as valuable and worthwhile. This is also used to tailor the programme to meet individual learning and support needs and to recognise prior learning and experience. This will prevent the duplication of learning.

This apprenticeship programme would suit someone who has good communication and listening skills. Other relevant skills include numeracy, research, analytical, IT, self disciplined and good record-keeping skills. This programme would also suit individuals who have a good understanding of providing solutions to people's financial needs and can interact with different kinds of people.

The IT Key or Functional Skill is not required for this framework as individuals are generally recruited with this skill.

For the Level 2 Apprenticeship in Providing Financial Services, entrants have the option to undertake the Level 2 Key Skill in Communication or Level 1 Functional Skill in English and Level 1 Key Skill in Application of Number or Level 1 Functional Skill in Mathematics.

For the Level 3 Apprenticeship in Providing Financial Services, entrants have the option to undertake the Level 2 Key Skill in Communication or Level 2 Functional Skill in English and Level 2 Key Skill in Application of Number or Level 2 Functional Skill in Mathematics.

Completion of one of the pathways of the Apprenticeship in Providing Financial Services at Level 2 can lead directly into a related Advanced Apprenticeship pathway at Level 3 (e.g., Retail Banking L2 pathway to Retail Banking L3 pathway).

Entrants should be able to demonstrate to an employer and a learning provider:

- a proven commitment to working with people, perhaps through school link courses or work experience;
- attainment of GCSEs or equivalent;
- an interest in financial services.

Whilst there are no minimum academic entry requirements, to be successful on the programme entrants should preferably possess GCSEs in English and Maths at grades A to C, however, many employers are also interested in skills and experience. Learners will be asked to declare any criminal convictions, bankruptcy or CJs at the time of registration onto the

qualifications.

Financial institutions recruit from all academic abilities. The FSP has decided not to specify any formal entry requirements for this Apprenticeship as the knowledge qualifications for this framework are open entry and to set entry criteria could create barriers.

It is essential that there is a rigorous initial assessment process. Whilst the FSP does not prescribe the use of any particular assessment and diagnostic tools, those used must be fit for purpose with regard to measuring literacy and numeracy skills.

Furthermore, assessing an applicant's suitability for working within the sector with regard to personal attitudes, attributes and behaviours is recommended.

Good practice in initial assessment has identified that it must include as a minimum:

- diagnosis of individuals' abilities and support needs in basic and Key or Functional skills;
- assessment of abilities and support needs in relation to knowledge qualifications;
- occupational/aptitudinal assessment;
- attitudinal assessment;
- assessment of prior experience and qualifications.

In addition, it must include discussions with individuals about their ambitions and motivations.

As a guide, the industry feels that those wishing to become apprentices require the following skills and attributes:

- self motivation to succeed within the industry;
- self discipline and enthusiasm;
- initiative;
- capacity to develop organisational skills;
- potential to complete the qualifications;
- willingness to learn and apply that learning in the workplace;
- willingness to work with due regard to health and safety;
- willingness to adapt to different work roles;
- capacity to cope in busy conditions;
- willingness to communicate with a range of people;
- numeracy and literacy.

Successful recruitment practices will ensure that apprentices with the potential to complete the framework are placed on the programme. Where this potential has not been demonstrated they should be placed on pre-entry programmes.

The FSP encourages providers and employers to accept alternatives to qualifications when entering onto this Apprenticeship to ensure equality of access for people with learning difficulties. These alternatives include volunteering, employment, portfolio of evidence and non-accredited courses.

Other routes of entry including the 14-19 Diploma, Welsh Bacculaureate and Young Apprenticeships, also provide a useful grounding for this Apprenticeship.

Level 2

Title for this framework at level 2

Intermediate Apprenticeship in Providing Financial Services

Pathways for this framework at level 2

- Pathway 1: General Insurance
- Pathway 2: Retail Banking
- Pathway 3: Life, Pensions and Investments
- Pathway 4: Financing and Credit
- Pathway 5: Administration for Mortgage and/or Financial Planning Intermediaries
- Pathway 6: Investment Operations
- Pathway 7: Customer Payments for Financial Products and Services
- Pathway 8: Debt Collections

Level 2, Pathway 1: General Insurance

Description of this pathway

The general insurance route will focus on those who deal with, assess, investigate and settle insurance claims, as well as those working in broking and in underwriting straightforward and complex business. This will include, for example, handling and processing new business, renewals and mid-term amendments, including the documentation. They may also provide administrative back up in all types of insurance departments. The main tasks involve recording and checking information, dealing with clients and undertaking financial calculations.

The total number of credits for this pathways is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 Award in Insurance, Legal & Regulatory - minimum credit knowledge qualification - 10 credits;
- Level 1 Functional Skill in Mathematics or Level 1 Key Skill in Application of Number - 5 credits;
- Level 1 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 41 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Processing Administrator	Deal with transferring information from insurance proposal forms or oral instructions (e.g., over the telephone) into electronic systems, as well as sending out new policies and bills, and keeping computer records up to date.
Underwriting Administrator	Deal with insurance quotations, including the calculation of premiums. It is usual to specialise, e.g., in motor insurance.
Claims Handling Administrator	Working in insurance companies deal with insurance claims forms and related correspondence. This includes receiving claims and checking records to ensure that the policy is up-to-date, that claims and claimants are valid, and that premiums have been paid.
Broking Administrator	Deal with identifying and explaining standard insurance products to meet customers' needs, obtaining and checking the details of proposals and claims before sending them to insurance companies for processing.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1531/7	EDI	21	133	N/A
C1b	600/1388/6	Edexcel	21	133	N/A
C1c	600/1624/3	City & Guilds	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/9235/2	EDI	13	115	N/A
K1b	500/6329/7	City & Guilds	13	115	N/A

K2 - Level 2 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0441/X	Edexcel	10	65	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	500/9897/4	ifs School of Finance	14	115	N/A

K4 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	600/0276/1	Chartered Insurance Institute	10	42	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K4 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice whether they undertake K1, K2, K3 or K4.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	1	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	1	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	1	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not included in this framework due to individuals being recruited with this skill. The Key Skill in Communication is at Level 2 and the Functional Skill in English is at Level 1. After consultation with employers and providers in the sector, we found that the Functional Skills are at a higher level than the Key Skill, thus the Functional Skill is at a lower level.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's or other alternative qualifications;
- A-Levels;
- 14-19 Diploma;

- Welsh Baccalaureate;

Apprentices completing their Apprenticeship programme may progress directly onto the Level 3 Advanced Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Insurance Institute (CII) Level 3 Certificate, Level 4 Diploma and Level 6 Advanced Diploma in Insurance;
- ifs School of Finance Certificate of Regulated General Insurance (CeRGI);
- Level 4 Higher Apprenticeship in Providing Financial Advice;
- Foundation Degrees in Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- In-house training and development programmes.

Those working in insurance at level 3 can progress from basic clerical posts to supervisory positions, where they manage a team. It is also possible to go on to train as underwriters, claims officials, brokers or sales representatives. Progression is also possible to the role of account executive, although this is usually after experience as a sales person, claims official, underwriter or broker.

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work' asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 2, Pathway 2: Retail Banking

Description of this pathway

The retail banking route at level 2 will focus on work in a bank or building society, call centre or remote financial services site. The work will include, for example, creating and maintaining customer accounts, operating currency tills and counter services and handling payments, as well as related supervisory roles.

The total number of credits for this pathways is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 BTEC Award in Customer Service - minimum credit knowledge qualification-10 credits;
- Level 1 Functional Skill in Mathematics or Level 1 Key Skill in Application of Number - 5 credits;
- Level 1 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 41 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Cashier	Who operate cash tills following organisational procedures to set up at the start of the working day, carry out transactions to meet their customers' needs, and close the till at the end of the day, checking that cash levels are correct. They may operate either a single or a multi currency till.
Customer Adviser	Who deal with setting up bank accounts for both new and existing customers within their agreed authority limits. They will handle straightforward accounts mainly for personal customers, establishing customer needs and identifying a suitable product.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1531/7	EDI	21	133	N/A
C1b	600/1388/6	Edexcel	21	133	N/A
C1c	600/1624/3	City & Guilds	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/9235/2	EDI	13	115	N/A
K1b	500/6329/7	City & Guilds	13	115	N/A

K2 - Level 2 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0441/X	Edexcel	10	65	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	500/9897/4	ifs School of Finance	14	115	N/A

K4 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	600/0276/1	Chartered Insurance Institute	10	42	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1-4 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice whether to undertake K1, K2, K3 or K4.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	1	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	1	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	1	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill. The Key Skill in Communication is at Level 2 and the Functional Skill in English is at Level 1. After consultation with employers and providers in the sector, we found that the Functional Skills are at a higher level than the Key Skill, thus the Functional Skill is at a lower level.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSEs and other alternative qualifications;
- A-Levels;
- 14-19 Diploma;

- Welsh Baccalaureate.

Apprentices completing their Apprenticeship programme may progress directly onto the Level 3 Advanced Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- **ifs** School of Finance Diploma in Financial Studies/Retail Banking Conduct of Business;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Level 4 Higher Apprenticeship in Providing Financial Advice;
- Foundation Degrees in Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions, where they manage other staff.

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 2, Pathway 3: Life, Pensions and Investments

Description of this pathway

The life, pensions and investments route focuses on authorising the underwriting of life, pensions and investment contracts, and processing documentation for straightforward and complex life, pensions and investment contracts.

The total number of credits for this pathways is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 BTEC Award in Customer Service - minimum credit knowledge qualification 10 credits;
- Level 1 Functional Skill in Mathematics or Level 1 Key Skill in Application of Number - 5 credits;
- Level 1 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 41 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Claims Handler	Deal with requests for payment, for example, when policies mature or on the death of the insured person. This includes receiving applications and associated documentation and checking records to ensure that payment requests are valid.
Processing Administrator	Deal with transferring information from application forms or oral instructions (e.g., over the telephone) into electronic systems, as well as sending out policy documentation and keeping computer records up to date.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1531/7	EDI	21	133	N/A
C1b	600/1388/6	Edexcel	21	133	N/A
C1c	600/1624/3	City & Guilds	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/9235/2	EDI	13	115	N/A
K1b	500/6329/7	City & Guilds	13	115	N/A

K2 - Level 2 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0441/X	Edexcel	10	65	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 2 Award in Pensions Essentials					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	501/2342/7	The Pensions Management Institute	11	15	N/A

K4 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	500/9897/4	ifs School of Finance	14	115	N/A

K5 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	600/0276/1	Chartered Insurance Institute	10	42	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 - K5 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice whether to undertake K1, K2, K3, K4 or K5.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	1	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	1	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	1	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill. The Key Skill in Communication is at Level 2 and the Functional Skill in English is at Level 1. After consultation with employers and providers in the sector, we found that the Functional Skills are at a higher level than the Key Skill, thus the Functional Skill is at a lower level.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Levels;
- 14-19 Diploma;

- Welsh Baccalaureate.

Apprentices completing their Apprenticeship programme may progress directly onto the Level 3 Advanced Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Insurance Institute (CII) Level 4 Diploma and Level 6 Advanced Diploma in Financial Planning;
- ifs School of Finance Level 4 Diploma for Financial Advisers;
- Chartered Institute for Securities & Investment (CISI) Level 3 Investment Operations Certificate/Level 4 Diploma in Investment Advice/Level 6 Diploma in Wealth Management;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma in Investment Planning;
- SQA Diploma in Professional Financial Advice;
- Level 4 Higher Apprenticeship in Providing Financial Advice;
- Foundation Degrees in Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions, where they manage other staff.

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 2, Pathway 4: Financing and Credit

Description of this pathway

This pathway will focus those who work for financial organisations providing lending and credit facilities. The roles covered include those involved in appraising and processing applications for financing and credit facilities for both personal and business customers.

The total number of credits for this pathways is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 BTEC Award in Customer Service - minimum credit knowledge qualification 10 credits;
- Level 1 Functional Skill in Mathematics or Level 1 Key Skill in Application of Number - 5 credits;
- Level 1 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 41 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Administrator	They provide support by processing documentation and keeping computer records up to date.
Customer Service Adviser	They deal with a range of queries from customers about their financing and credit facilities by telephone, over the internet or in writing. Typically they will work in a contact centre.
Adviser	They assess applications for financing and credit facilities and determine the amount of credit to be provided and the terms which will apply. This may involve the use of computerised decision making systems or the appraisal of applications on an individual basis.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1531/7	EDI	21	133	N/A
C1b	600/1388/6	Edexcel	21	133	N/A
C1c	600/1624/3	City & Guilds	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/9235/2	EDI	13	115	N/A
K1b	500/6329/7	City & Guilds	13	115	N/A

K2 - Level 2 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0441/X	Edexcel	10	65	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	500/9897/4	ifs School of Finance	14	115	N/A

K4 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	600/0276/1	Chartered Insurance Institute	10	42	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K4 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice as to whether they undertake K1, K2, K3 or K4.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	1	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	1	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	1	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill. The Key Skill in Communication is at Level 2 and the Functional Skill in English is at Level 1. After consultation with employers and providers in the sector, we found that the Functional Skills are at a higher level than the Key Skill, thus the Functional Skill is at a lower level.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A Level's;
- 14-19 Diploma;

- Welsh Baccalaureate.

Apprentices completing their Apprenticeship programme may progress directly onto the Level 3 Advanced Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- **ifs** School of Finance Level 4 Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking Qualifications;
- Chartered Institute for Securities and Investment (CISI) Level 3 Investment Operations Certificate;
- Level 4 Higher Apprenticeship in Providing Financial Advice;
- Foundation Degrees in Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions, where they manage other staff.

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 2, Pathway 5: Administration for Mortgage and/or Financial Planning Intermediaries

Description of this pathway

This pathway focuses on contributing to and completing reports for mortgage and / or financial planning clients, and supervising mortgage and / or financial planning administrative systems and processes.

The total number of credits for this pathways is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 BTEC Award in Customer Service - minimum credit knowledge qualification -10 credits;
- Level 1 Functional Skill in Mathematics or Level 1 Key Skill in Application of Number - 5 credits;
- Level 1 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 41 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Financial Advice Administrator	Duties may include:- processing new business applications, supporting adviser, compliance administration, existing client servicing, group administration, valuations, analysis & assistance with report writing.
Mortgage Administrator	To assess new mortgage applications to ensure they meet the lending criteria and to ensure that all applications meet lenders packaging requirements prior to submission.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1531/7	EDI	21	133	N/A
C1b	600/1388/6	Edexcel	21	133	N/A
C1c	600/1624/3	City & Guilds	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/9235/2	EDI	13	115	N/A
K1b	500/6329/7	City & Guilds	13	115	N/A

K2 - Level 2 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0441/X	Edexcel	10	65	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	500/9897/4	ifs School of Finance	14	115	N/A

K4 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	600/0276/1	Chartered Insurance Institute	10	42	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K4 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice whether to undertake K1, K2, K3 or K4.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	1	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	1	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	1	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill. The Key Skill in Communication is at Level 2 and the Functional Skill in English is at Level 1. After consultation with employers and providers in the sector, we found that the Functional Skills are at a higher level than the Key Skill, thus the Functional Skill is at a lower level.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Level's;
- 14-19 Diploma;

- Welsh Baccalaureate.

Apprentices completing their Apprenticeship programme may progress directly onto the Level 3 Advanced Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Insurance Institute (CII) Level 3 Certificate, Level 4 Diploma and Level 6 Advanced Diploma in Financial Planning;
- CII Level 3 Certificate in Mortgage Advice;
- ifs School of Finance Level 3 Certificate, Level 4 Diploma for Financial Advisers;
- ifs School of Finance Level 3 Certificate in Mortgage Advice and Practice;
- Chartered Institute of Bankers in Scotland (CIOBS) Mortgage Advice and Practice Certificate;
- CIOBS Certificate and Diploma in Investment Planning;
- Chartered Institute for Securities & Investment (CISI) Level 4 Diploma in Investment Advice/Level 6 Diploma in Wealth Management;
- SQA Diploma in Professional Financial Advice;
- Level 4 Higher Apprenticeship in Providing Financial Advice;
- Foundation Degrees in Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions, where they manage other staff.

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work' asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 2, Pathway 6: Investment Operations

Description of this pathway

The investment operations route will focus on securities and other investments in so far as these relate to those working in operations and administration. This will include, for example, handling investor records, presenting information to investors, and measuring investment performance.

The total number of credits for this pathways is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 BTEC Award in Customer Service - minimum credit knowledge qualification - 10 credits;
- Level 1 Functional Skill in Mathematics or Level 1 Key Skill in Application of Number - 5 credits;
- Level 1 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 41 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Trade Processor	They check incoming instructions and repair these where necessary. They monitor the progress of the instruction to ensure its timely entry into the market, and check and authorise trades processed by other administrators.
Investment Information Administrator	They identify investors' information needs and obtain and provide the necessary information. They also respond to any queries about the information they have provided.
Account Reconciliation Administrator	They monitor transactions being processed in the markets and reconcile these to client accounts. They liaise with both fund managers and investors to resolve queries and discrepancies.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1531/7	EDI	21	133	N/A
C1b	600/1388/6	Edexcel	21	133	N/A
C1c	600/1624/3	City & Guilds	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/9235/2	EDI	13	115	N/A
K1b	500/6329/7	City & Guilds	13	115	N/A

K2 - Level 2 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0441/X	Edexcel	10	65	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	500/9897/4	ifs School of Finance	14	115	N/A

K4 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	600/0276/1	Chartered Insurance Institute	10	42	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K4 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice whether to undertake K1, K2, K3 or K4.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	1	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	1	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	1	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill. The Key Skill in Communication is at Level 2 and the Functional Skill in English is at Level 1. After consultation with employers and providers in the sector, we found that the Functional Skills are at a higher level than the Key Skill, thus the Functional Skill is at a lower level.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Level's;
- 14-19 Diploma;

- Welsh Baccalaureate.

Apprentices completing their Apprenticeship programme may progress directly onto the Level 3 Advanced Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Institute for Securities & Investment (CISI) Certificate in Investment Operations/Diploma in Investment Operations/Investment Advice;
- Level 4 Higher Apprenticeship in Providing Financial Advice;
- Foundation Degrees in Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions, where they manage other staff.

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work' asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 2, Pathway 7: Customer Payments for Financial Products and Services

Description of this pathway

This pathway focuses on processing customers' financial transactions, operating credit control procedures and operating payment by instalments.

The total number of credits for this pathways is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 BTEC Award in Customer Service - minimum credit knowledge qualification-10 credits;
- Level 1 Functional Skill in Mathematics or Level 1 Key Skill in Application of Number - 5 credits;
- Level 1 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 41 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Financial Administrator	Receiving payments from and making payments to customers for products and services provided. This may be over the telephone or face to face, as for example in a high street insurance intermediary office.
Reconciliation Administrator	Reconciling and paying monthly accounts received from product providers. This will involve checking and matching individual entries and resolving any discrepancies identified.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1531/7	EDI	21	133	N/A
C1b	600/1388/6	Edexcel	21	133	N/A
C1c	600/1624/3	City & Guilds	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/9235/2	EDI	13	115	N/A
K1b	500/6329/7	City & Guilds	13	115	N/A

K2 - Level 2 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0441/X	Edexcel	10	65	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	500/9897/4	ifs School of Finance	14	115	N/A

K4 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	600/0276/1	Chartered Insurance Institute	10	42	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K4 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice whether to undertake K1, K2, K3 or K4.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	1	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	1	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	1	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill. The Key Skill in Communication is at Level 2 and the Functional Skill in English is at Level 1. After consultation with employers and providers in the sector, we found that the Functional Skills are at a higher level than the Key Skill, thus the Functional Skill is at a lower level.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Level's;
- 14-19 Diploma;

- Welsh Baccalaureate.

Apprentices completing their Apprenticeship programme may progress directly onto the Level 3 Advanced Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- **ifs** School of Finance Diploma in Financial Studies/Retail Banking Conduct of Business;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Level 4 Higher Apprenticeship in Providing Financial Advice;
- Foundation Degrees in Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead to the handling of more complex accounts and business customers, or to supervisory positions, where they manage other staff.

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 2, Pathway 8: Debt Collections

Description of this pathway

Debt Collections have been developed to cover the skills required for the process of recovering monies owed to the creditor by establishing and maintaining a repayment agreement with the debtor, in an effective and timely manner, within legal and ethical parameters.

The total number of credits for this pathways is as follows:

- Level 2 Certificate in Providing Financial Services - 21 credits;
- Level 2 BTEC Award in Customer Service - minimum credit knowledge qualification -10 credits;
- Level 1 Functional Skill in Mathematics or Level 1 Key Skill in Application of Number - 5 credits;
- Level 1 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 41 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Credit Co-ordinator	Role may include looking at the debt and communicating collection figures and issues weekly to the Credit Manager.
Finance Co-ordinator	Role may include supporting the client's international finance operations, ensuring payments are being made by licensees in accordance with their terms of payment.

Qualifications

Competence qualifications available to this pathway

C1 - Level 2 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1531/7	EDI	21	133	N/A
C1b	600/1388/6	Edexcel	21	133	N/A
C1c	600/1624/3	City and Guilds	21	133	N/A

Knowledge qualifications available to this pathway

K1 - Level 2 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/9235/2	EDI	13	115	N/A
K1b	500/6329/7	City and Guilds	13	115	N/A

K2 - Level 2 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0441/X	Edexcel	10	65	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 2 Certificate in Personal Finance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	500/9897/4	ifs School of Finance	14	115	N/A

K4 - Level 2 Award in Insurance, Legal & Regulatory					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	600/0276/1	Chartered Insurance Institute	10	42	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K4 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice whether to undertake K1, K2, K3 or K4.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	1	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	1	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	1	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill. The Key Skill in Communication is at Level 2 and the Functional Skill in English is at Level 1. After consultation with employers and providers in the sector, we found that the Functional Skills are at a higher level than the Key Skill, thus the Functional Skill is at a lower level.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and other alternative qualifications;
- A-Level's;
- 14-19 Diploma;

- Welsh Baccalaureate.

Apprentices completing their Apprenticeship programme may progress directly onto the Level 3 Advanced Apprenticeship in Providing Financial Services.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Level 4 Higher Apprenticeship in Providing Financial Advice;
- Institute of Credit Management (ICM) Level 5 Diploma in Credit Management;
- Foundation Degrees in Credit Management - please see the FDF website for further information - www.fdf.ac.uk ;
- In-house training and development programmes.

Progression routes from level 2 to level 3 lead roles such as:

- Credit Control Team Leader
- Credit Manager;
- Credit Analyst.

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 3

Title for this framework at level 3

Advanced Apprenticeship in Providing Financial Services

Pathways for this framework at level 3

- Pathway 1: General Insurance
- Pathway 2: Retail Banking
- Pathway 3: Life, Pensions and Investments
- Pathway 4: Financing and Credit
- Pathway 5: Administration for Mortgage and/or Financial Planning Intermediaries
- Pathway 6: Investment Operations
- Pathway 7: Pensions Administration
- Pathway 8: Debt Collections
- Pathway 9: Customer payments for Financial Products and Services

Level 3, Pathway 1: General Insurance

Description of this pathway

The general insurance route will focus on those who deal with, assess, investigate and settle insurance claims, as well as those working in broking and in underwriting straightforward and complex business. This will include, for example, handling and processing new business, renewals and mid-term amendments, including the documentation. They may also provide administrative back up in all types of insurance departments. The main tasks involve recording and checking information, dealing with clients and undertaking financial calculations.

The total number of credits for this pathways is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 BTEC Award in Customer Service - minimum credit knowledge qualification -10 credits;
- Level 2 Functional Skill in Mathematics or Level 2 Key Skill in Application of Number - 5 credits;
- Level 2 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS:

51 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Underwriter	Whether underwriting straightforward or complex new risks, your main duties would include assessing the risk and deciding whether they should be accepted.
Broker	It is the broker's role to discuss specific requirements with underwriters before preparing a formal submission document. This may involve conducting an on-site risk assessment to identify potential liabilities for factoring into the policy terms.
Claims Official	Your work may involve coordinating builders to make homes safe and liveable again following an incident, organising for replacement electrical and white goods to be dispatched immediately if a policyholder has been the victim of a burglary.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1547/0	EDI	31	163	N/A
C1b	600/1490/8	Edexcel	31	163	N/A
C1c	600/1639/5	City & Guilds	31	163	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Certificate in Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	600/0496/4	Chartered Insurance Institute (CII)	16	126	N/A

K2 - Level 3 Award in London Market Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	500/9901/2	Chartered Insurance Institute (CII)	10	70	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 3 Award in Lloyd's and London Market Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	501/1552/2	Edexcel	10	75	N/A

K4 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	500/9236/4	EDI	13	105	N/A
K4b	500/6206/2	City & Guilds	13	105	N/A

K5 - Level 3 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	501/0444/5	Edexcel	10	65	N/A

K6 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	501/0846/3	IFS School of Finance	13	120	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K6 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice which knowledge qualification they would like to undertake.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	2	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or... *	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	2	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate;

Apprentices completing their Apprenticeship programme may progress directly onto the

Level 4 Higher Apprenticeship in Providing Financial Advice.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Insurance Institute (CII) Level 4 Diploma and Level 6 Advanced Diploma in Insurance;
- Foundation Degrees in Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- BA/BSc/MSc in Financial Services/Insurance - please see the UCAS website for further information - www.ucas.ac.uk ;
- In-house training and development programmes.

Those working in insurance at level 3 can progress from clerical posts to supervisory positions, where they manage a team. It is also possible to go on to train as underwriters, claims officials, brokers or sales representatives. Progression is also possible to the role of account executive, although this is usually after experience as a sales person, claims official, underwriter or broker.

UCAS points for this pathway: N/A

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work' asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 3, Pathway 2: Retail Banking

Description of this pathway

The retail banking route will focus on work in a bank or building society, call centre or remote financial services site. The work will include, for example, creating and maintaining customer accounts, operating currency tills and counter services and handling payments, as well as related supervisory roles.

The total number of credits for this pathways is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 BTEC Award in Customer Service - minimum credit knowledge qualification -10 credits;
- Level 2 Functional Skill in Mathematics or Level 2 Key Skill in Application of Number - 5 credits;
- Level 2 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 51 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Senior Cashiers	They are responsible for managing the delivery of branch counter services. They check that tills are opened and closed in accordance with organisational procedures, and monitor counter activity to ensure that customer needs are being met.
Senior Customer Advisers	They deal with setting up more complex bank accounts for both new and existing customers within their agreed authority limits, including those for high net worth and business customers. They are likely to be dealing with more complex accounts.
Foreign Currency Advisers	They identify the most appropriate method of transferring funds overseas to meet the customer's needs and process the transfer applications.
Administration Supervisors	They manage the administrative function of issuing documents and dealing with enquiries. They ensure that documents are checked and processed accurately and to the required timescales, and monitor bank records to ensure they are accurate and up-to-date.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1547/0	EDI	31	163	N/A
C1b	600/1490/8	Edexcel	31	163	N/A
C1c	600/1639/5	City & Guilds	31	163	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/9236/4	EDI	13	105	N/A
K1b	500/6206/2	City & Guilds	13	105	N/A

K2 - Level 3 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0444/5	Edexcel	10	65	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 3 Certificate in Mortgage Advice and Practise					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	501/0629/6	IFS School of Finance	20	200	N/A

K4 - Level 3 Certificate for Financial Advisers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	501/0845/1	IFS School of Finance	32	320	N/A

K5 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	501/0846/3	IFS School of Finance	13	120	N/A

K6 - Level 3 Certificate in Mortgage Advice					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	600/1142/7	Chartered Insurance Institute (CII)	16	106	N/A

K7 - Level 3 Certificate in Financial Planning					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	600/0346/7	Chartered Insurance Institute (CII)	33	213	N/A

Knowledge qualifications available to this pathway(cont.)

K8 - Level 3 Certificate for Professional Bankers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	600/1692/9	CCNQ	20	60	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K8 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice which knowledge qualification to undertake.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	2	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	2	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate;

Apprentices completing their Apprenticeship programme may progress directly onto the Level

4 Higher Apprenticeship in Providing Financial Advice.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- ifs School of Finance Advanced Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Foundation Degrees in Banking Practice and Management/Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management - please see the UCAS website for further information - www.ucas.ac.uk ;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions, where they manage other staff.

UCAS points for this pathway: N/A

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 3, Pathway 3: Life, Pensions and Investments

Description of this pathway

The life, pensions and investments route focuses on authorising the underwriting of life, pensions and investment contracts, and processing documentation for straightforward and complex life, pensions and investment contracts.

The total number of credits for this pathways is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 BTEC Award in Customer Service - minimum credit knowledge qualification -10 credits;
- Level 2 Functional Skill in Mathematics or Level 2 Key Skill in Application of Number - 5 credits;
- Level 2 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 51 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Claims Handler	Deal with requests for payment, for example, when policies mature or on the death of the insured person. This includes receiving applications and associated documentation and checking records to ensure that payment requests are valid.
Underwriter	They assess and agree the terms for both new business and mid term alterations to contracts.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1547/0	EDI	31	163	N/A
C1b	600/1490/8	Edexcel	31	163	N/A
C1c	600/1639/5	City & Guilds	31	163	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Award in Financial Administration					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	600/1151/8	Chartered Insurance Institute (CII)	13	91	N/A

K2 - Level 3 Certificate in Financial Planning					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	600/0346/7	Chartered Insurance Institute (CII)	33	226	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 3 Award in London Market Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	500/9901/2	Chartered Insurance Institute (CII)	10	70	N/A

K4 - Level 3 BTEC Award in Lloyd's and London Market Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	501/1552/2	Edexcel	10	75	N/A

K5 - Level 3 Certificate in Regulated Equity Release					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	501/0630/2	IFS School of Finance	32	320	N/A

K6 - Level 3 Certificate in Equity Release					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	600/1143/9	Chartered Insurance Institute (CII)	23	155	N/A

K7 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	500/9236/4	EDI	13	105	N/A

K7b	500/6206/2	City & Guilds	13	105	N/A
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Knowledge qualifications available to this pathway(cont.)

K8 - Level 3 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	501/0444/5	Edexcel	10	65	N/A

K9 - Level 3 Certificate for Financial Advisers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K9a	501/0845/1	IFS School of Finance	32	320	N/A

K10 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K10a	501/0846/3	IFS School of Finance	13	120	N/A

K11 - Level 3 Certificate in Insurance					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K11a	600/0496/4	Chartered Insurance Institute (CII)	16	126	N/A

K12 - Level 3 Certificate in Pensions Essentials					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K12a	501/2247/2	The Pensions Management Institute	12	24	N/A

Knowledge qualifications available to this pathway(cont.)

K13 - Level 3 Certificate for Professional Bankers						
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value	
K13a	600/1692/9	CCNQ	20	60	N/A	

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K13 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice which knowledge qualification to undertake.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	2	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or... *	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	2	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

ICT	Minimum level or grade	Credit value
GCSE qualification in ICT*	C	N/A
A' Level or AS Level qualification in ICT*		N/A
GCSE or O'Level qualification in ICT**	A	N/A
A' Level or AS Level qualification in ICT**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate;

Apprentices completing their Apprenticeship programme may progress directly onto the Level 4 Higher Apprenticeship in Providing Financial Advice.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Insurance Institute (CII) Level 4 Diploma in Regulated Financial Planning
- ifs School of Finance Level 4 Diploma for Financial Advisers;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma in Investment Planning;
- Scottish Qualifications Authority (SQA) Diploma in Professional Financial Advice;
- Chartered Institute of Securities & Investment (CISI) Diploma in Investment Advice (Private Client Route);
- Foundation Degrees in Banking Practice and Management/Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management - please see the UCAS website for further information - www.ucas.ac.uk ;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions, where they manage other staff.

UCAS points for this pathway: N/A

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 3, Pathway 4: Financing and Credit

Description of this pathway

This pathway will focus those who work for financial organisations providing lending and credit facilities. The roles covered include those involved in appraising and processing applications for financing and credit facilities for both personal and business customers.

The total number of credits for this pathways is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 BTEC Award in Customer Service - minimum credit knowledge qualification -10 credits;
- Level 2 Functional Skill in Mathematics or Level 2 Key Skill in Application of Number - 5 credits;
- Level 2 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 51 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Adviser	Who assess applications for financing and credit facilities and determine the amount of credit to be provided and the terms which will apply. This may involve the use of computerised decision making systems or the appraisal of applications on an individual basis.
Supervisor	Who review and approve decisions to offer financing and credit facilities. They ensure that applications are checked and processed accurately and to the required timescales and monitor records to ensure they are accurate and up-to-date.
Customer Service Adviser	Who deal with a range of queries from customers about their financing and credit facilities by telephone, over the internet or in writing. Typically they will work in a contact centre.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1547/0	EDI	31	163	N/A
C1b	600/1490/8	Edexcel	31	163	N/A
C1c	600/1639/5	City & Guilds	31	163	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/9236/4	EDI	13	105	N/A
K1b	500/6206/2	City & Guilds	13	105	N/A

K2 - Level 3 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0444/5	Edexcel	10	65	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 3 Certificate in Mortgage Advice and Practice					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	501/0629/6	IFS School of Finance	20	200	N/A

K4 - Level 3 Certificate for Financial Advisers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	501/0845/1	IFS School of Finance	32	320	N/A

K5 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	501/0846/3	IFS School of Finance	13	120	N/A

K6 - Level 3 Certificate in Mortgage Advice					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	600/1142/7	Chartered Insurance Institute (CII)	16	106	N/A

K7 - Level 3 Certificate in Financial Planning					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K7a	600/0346/7	Chartered Insurance Institute (CII)	33	226	N/A

Knowledge qualifications available to this pathway(cont.)

K8 - Level 3 Certificate for Professional Bankers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	600/1692/9	CCNQ	20	60	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K8 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice which knowledge qualification to undertake.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	2	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	2	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate;

Apprentices completing their Apprenticeship programme may progress directly onto the Level

4 Higher Apprenticeship in Providing Financial Advice.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- ifs School of Finance Advanced Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Foundation Degrees in Banking Practice and Management/Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management - please see the UCAS website for further information - www.ucas.ac.uk ;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions, where they manage other staff.

UCAS points for this pathway: N/A

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 3, Pathway 5: Administration for Mortgage and/or Financial Planning Intermediaries

Description of this pathway

This pathway focuses on contributing to and completing reports for mortgage and / or financial planning clients, and supervising mortgage and / or financial planning administrative systems and processes.

The total number of credits for this pathways is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 BTEC Award in Customer Service - minimum credit knowledge qualification -10 credits;
- Level 2 Functional Skill in Mathematics or Level 2 Key Skill in Application of Number - 5 credits;
- Level 2 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 51 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Financial Advice Administrator	Your duties will be to work alongside the Financial Advisers. You will be responsible for: The administration of their business tasks, report writing and utilising numerous systems to research and analyse including an IFA specific database package and industry recognised websites and portals.
Financial Manager	A financial manager will support the financial adviser and clients and colleagues to enable them to make sound business decisions. Specific settings vary enormously and include both public and private sector organisations.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1547/0	EDI	31	163	N/A
C1b	600/1490/8	Edexcel	31	163	N/A
C1c	600/1639/5	City & Guilds	31	163	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Award in Financial Administration					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	600/1151/8	Chartered Insurance Institute (CII)	13	91	N/A

K2 - Level 3 Certificate in Mortgage Advice					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	600/1142/7	Chartered Insurance Institute (CII)	16	106	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 3 Certificate in Equity Release					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	600/1143/9	Chartered Insurance Institute (CII)	23	155	N/A

K4 - Level 3 Certificate in Mortgage Advice and Practice					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	501/0629/6	IFS School of Finance	20	200	N/A

K5 - Level 3 Certificate in Regulated Equity Release					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	501/0630/2	IFS School of Finance	32	320	N/A

K6 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	500/9236/4	EDI	13	105	N/A
K6b	500/6206/2	City & Guilds	13	105	N/A

K7 - Level 3 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value

K7a	501/0444/5	Edexcel	10	65	N/A
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Knowledge qualifications available to this pathway(cont.)

K8 - Level 3 Certificate for Financial Advisers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K8a	501/0845/1	IFS School of Finance	32	320	N/A

K9 - Level 3 Certificate in Financial Planning					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K9a	600/0346/7	Chartered Insurance Institute (CII)	33	226	N/A

K10 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K10a	501/0846/3	IFS School of Finance	13	120	N/A

K11 - Level 3 Certificate for Professional Bankers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K11a	600/1692/9	CCNQ	20	60	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K11 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice which knowledge qualification to undertake.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	2	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or... *	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	2	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate;

Apprentices completing their Apprenticeship programme may progress directly onto the Level

4 Higher Apprenticeship in Providing Financial Advice.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Insurance Institute (CII) Level 4 Diploma and Level 6 Advanced Diploma in Financial Advice;
- ifs School of Finance Level 4 Diploma for Financial Advisers;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma in Investment Planning;
- Scottish Qualifications Authority (SQA) Diploma in Professional Financial Advice;
- Chartered Institute for Securities & Investment (CISI) Diploma in Investment Advice (Private Client Route);
- Foundation Degrees in Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- BA/BSc/MSc in Financial Services - please see the UCAS website for further information - www.ucas.ac.uk ;
- In-house training and development programmes.

Those working in Mortgage and/or Financial Planning at level 3 can progress from clerical posts to supervisory positions, where they manage a team. It is also possible to go on to train as financial advisers and paraplanners.

UCAS points for this pathway: N/A

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 towards meeting the on and off-the-job guided learning requirement.

Level 3, Pathway 6: Investment Operations

Description of this pathway

The investment operations route will focus on securities and other investments in so far as these relate to those working in operations and administration. This will include, for example, handling investor records, presenting information to investors, and measuring investment performance.

The total number of credits for this pathways is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 BTEC Award in Customer Service - minimum credit knowledge qualification -10 credits;
- Level 2 Functional Skill in Mathematics or Level 2 Key Skill in Application of Number - 5 credits;
- Level 2 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 51 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Corporate Actions Administrator	Who monitor the market for evidence of corporate actions being announced, gather information for clients and notify them about their options. They take instruction from clients with regard to the corporate action, and process these in the market.
Settlements Administrator	Who use market systems to monitor the settlement of transactions. They liaise with both fund managers and investors to resolve queries and discrepancies arising.
Investments Performance Administrator	Who gather and analyse information about the performance of investments. They compare actual to projected performance, and pass this information on to those who need it.
Supervisors	Who monitor the systems and processes in place to ensure that they are running efficiently and effectively. They investigate and resolve any problems which arise, keeping others informed. They also suggest improvements to systems and processes, seeking the necessary authorisation to make changes.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1547/0	EDI	31	163	N/A
C1b	600/1490/8	Edexcel	31	163	N/A
C1c	600/1639/5	City & Guilds	31	163	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Certificate in Investment Operations					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	600/0715/1	Chartered Institute for Securities & Investment (CISI)	24	45	N/A

K2 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	500/9236/4	EDI	13	105	N/A
K2b	500/6206/2	City & Guilds	13	105	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 3 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	501/0444/5	Edexcel	10	65	N/A

K4 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	501/0846/3	IFS School of Finance	13	120	N/A

K5 - Level 3 Certificate for Professional Bankers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	600/1692/9	CCNQ	20	60	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K5 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice which knowledge qualification to undertake.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	2	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or... *	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	2	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate.

Apprentices completing their Apprenticeship programme may progress directly onto the

Level 4 Higher Apprenticeship in Providing Financial Advice.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Chartered Institute for Securities and Investment (CISI) Diploma in Investment Operations/Investment Advice;
- Chartered Financial Analyst (CFA) Qualification;
- Foundation Degrees in Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- BA/MSc in Financial Services - please see the UCAS website for further information - www.ucas.ac.uk ;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions, where they manage other staff.

UCAS points for this pathway: N/A

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 3, Pathway 7: Pensions Administration

Description of this pathway

For those employers and individuals involved in activities including collating and processing pension scheme new entrant records, quoting on defined benefit and defined contribution pension scheme retirement benefits, processing pension scheme transfers in and maintaining pension scheme records using periodic updating processes.

The total number of credits for this pathways is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 BTEC Award in Customer Service - minimum credit knowledge qualification -10 credits;
- Level 2 Functional Skill in Mathematics or Level 2 Key Skill in Application of Number - 5 credits;
- Level 2 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 51 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Pensions Team Leader	Role may include leading a team of Pensions Administrators ensuring work is produced accurately and on time, whilst also providing support to the Pensions Administration Manager.
Pensions Administrator	Pensions administrators ensure that group and personal pension schemes operate effectively on a day-to-day basis.
Pensions Manager	Role may include taking responsibility for advising Trustees on implications of changes to legislation and benefits policy.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1547/0	EDI	31	163	N/A
C1b	600/1490/8	Edexcel	31	163	N/A
C1c	600/1639/5	City & Guilds	31	163	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Award in Financial Administration					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	600/1151/8	Chartered Insurance Institute (CII)	13	91	N/A

K2 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	500/9236/4	EDI	13	105	N/A
K2b	500/6206/2	City & Guilds	13	105	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 3 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	501/0444/5	Edexcel	10	65	N/A

K4 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	501/0846/3	IFS School of Finance	13	120	N/A

K5 - Level 3 Certificate in Pensions Essentials					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K5a	501/2247/2	The Pensions Management Institute	12	24	N/A

K6 - Level 3 Certificate for Professional Bankers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K6a	600/1692/9	CCNQ	20	60	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K6 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice which knowledge qualification to undertake.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	2	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	2	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate.

Apprentices completing their Apprenticeship programme may progress directly onto the Level

4 Higher Apprenticeship in Providing Financial Advice or other Higher Apprenticeships in Management for example.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- Pensions Management Institute (PMI) Level 4 Diploma in Pensions Administration;
- Foundation Degrees in Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- BA/MSc in Financial Services - please see the UCAS website for further information - www.ucas.ac.uk ;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions, where they manage other staff.

UCAS points for this pathway: N/A

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me' asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 3, Pathway 8: Debt Collections

Description of this pathway

Debt Collections have been developed to cover the skills required for the process of recovering monies owed to the creditor by establishing and maintaining a repayment agreement with the debtor, in an effective and timely manner, within legal and ethical parameters.

The total number of credits for this pathways is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 BTEC Award in Customer Service - minimum credit knowledge qualification -10 credits;
- Level 2 Functional Skill in Mathematics or Level 2 Key Skill in Application of Number - 5 credits;
- Level 2 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 51 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Credit & Risk Manager	Role may include ensuring rigorous and efficient management of the cash collection cycle whilst minimising customer credit risk.
Credit Control Team Leader	Role may include ownership of the debtor ledger and manage the timely collection of debt from customers, according to monthly targets.
Credit Manager	Role may include interpreting financial statements, status reports and legal information, customer focused with an aptitude to demonstrate commercial awareness.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1547/0	EDI	31	163	N/A
C1b	600/1490/8	City and Guilds	31	163	N/A
C1c	600/1639/5	Edexcel	31	163	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/9236/4	EDI	13	105	N/A
K1b	500/6206/2	City and Guilds	13	105	N/A

K2 - Level 3 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0444/5	Edexcel	10	65	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	501/0846/3	IFS School of Finance	13	120	N/A

K4 - Level 3 Certificate for Professional Bankers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	600/1692/9	CCNQ	20	60	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K4 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice which knowledge qualification to undertake.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	2	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	2	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework as individuals are recruited with this skill.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate;

Apprentices completing their Apprenticeship programme may progress directly onto the Level

4 Higher Apprenticeship in Providing Financial Advice or other Higher Apprenticeships in Management for example.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- ifs School of Finance Advanced Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Foundation Degrees in Banking Practice and Management/Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management - please see the UCAS website for further information - www.ucas.ac.uk ;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions, where they manage other staff.

UCAS points for this pathway: N/A

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

Level 3, Pathway 9: Customer payments for Financial Products and Services

Description of this pathway

This pathway focuses on on processing customers' financial transactions, operating credit control procedures and operating payment by instalments.

The total number of credits for this pathways is as follows:

- Level 3 Certificate in Providing Financial Services - 31 credits;
- Level 3 BTEC Award in Customer Service - minimum credit knowledge qualification -10 credits;
- Level 2 Functional Skill in Mathematics or Level 2 Key Skill in Application of Number - 5 credits;
- Level 2 Functional Skill in English or Level 2 Key Skill in Communication - 5 credits;

TOTAL CREDITS: 51 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Customer Adviser	Preparing monthly statements for customers and ensuring timely settlement of these.
Senior Adviser	Setting up facilities for payment by credit, including direct debit. This will also involve investigating and resolving any problems with payment, such as direct debit defaults.

Qualifications

Competence qualifications available to this pathway

C1 - Level 3 Certificate in Providing Financial Services					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/1547/0	EDI	31	163	N/A
C1b	600/1490/8	Edexcel	31	163	N/A
C1c	600/1639/5	City & Guilds	31	163	N/A

Knowledge qualifications available to this pathway

K1 - Level 3 Certificate in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	500/9236/4	EDI	13	105	N/A
K1b	500/6206/2	City & Guilds	13	105	N/A

K2 - Level 3 BTEC Award in Customer Service					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	501/0444/5	Edexcel	10	65	N/A

Knowledge qualifications available to this pathway(cont.)

K3 - Level 3 Certificate in Retail Banking Conduct of Business					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K3a	501/0846/3	IFS School of Finance	13	120	N/A

K4 - Level 3 Certificate for Professional Bankers					
No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K4a	600/1692/9	CCNQ	20	60	N/A

Combined qualifications available to this pathway

N/A

Notes on competence and knowledge qualifications (if any)

K1 to K4 provide underpinning knowledge and understanding for C1.

It is the employer or individual's choice which knowledge qualification to undertake.

Transferable skills (England)

Functional Skills / GCSE (with enhanced functional content) and Key Skills (England)

English	Minimum level or grade	Credit value
Functional Skills qualification in English	2	5
GCSE qualification in English (with enhanced functional content)	C	5
Key Skills qualification in Communication achieved either before September 2013 as part of the Apprenticeship, or... *	2	5
GCSE Qualification in English*	C	N/A
A' Level or AS Level qualification in English Language*	E	N/A
A' Level or AS Level qualification in English Literature*	E	N/A
A' Level or AS Level qualification in English Language and Literature*	E	N/A
GCSE or O' Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Language**	A	N/A
A' Level or AS Level qualification in English Literature**	A	N/A
A' Level or AS Level qualification in English Language and Literature**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Mathematics	Minimum level or grade	Credit value
Functional Skills qualification in Mathematics	2	5
GCSE qualification (with enhanced functional content) in Mathematics	C	5
Key Skills qualification in Application of Number achieved either before September 2013 as part of the Apprenticeship, or...*	2	5
GCSE qualification in Mathematics*	C	N/A
A' level or AS Level qualification in Mathematics*	E	N/A
A' Level or AS Level qualification in Pure Mathematics*	E	N/A
A'Level or AS Level qualification in Further Mathematics*	E	N/A
GCSE or O'Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Mathematics**	A	N/A
A' Level or AS Level qualification in Pure Mathematics**	A	N/A
A' Level or AS Level qualification in Further Mathematics**	A	N/A

* achieved before September 2012 and within the 5 years immediately prior to starting an Apprenticeship.

** achieved before September 2012, otherwise at any time prior to starting the Apprenticeship.

Inclusion of Information and Communications Technology (ICT)

ICT is not required for this framework at individuals are recruited with this skill.

Progression routes into and from this pathway

Progression into this Apprenticeship can come from the following qualifications:

- GCSE's and alternative qualifications;
- A-Level's;
- 14-19 Diploma;
- Welsh Baccalaureate;

Apprentices completing their Apprenticeship programme may progress directly onto the Level

4 Higher Apprenticeship in Providing Financial Advice or other Higher Apprenticeships in Management for example.

For those who wish to continue their development of skills and qualifications beyond level 3, opportunities exist to progress to higher level professional qualifications, including:

- ifs School of Finance Advanced Diploma Banking qualifications;
- Chartered Institute of Bankers in Scotland (CIOBS) Diploma Banking qualifications;
- Foundation Degrees in Banking Practice and Management/Financial Services - please see the FDF website for further information - www.fdf.ac.uk ;
- BA/BSc/MSc in Financial Services/Banking Practice and Management/Financial Markets and Management - please see the UCAS website for further information - www.ucas.ac.uk ;
- In-house training and development programmes.

Progression routes lead to the handling of more complex accounts and business customers, or to supervisory positions, where they manage other staff.

UCAS points for this pathway: N/A

Delivery and assessment of employee rights and responsibilities

The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website -

http://www.fssc.org.uk/317_14.html?i=2

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information and Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that effects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job guided learning requirement.

The remaining sections apply to all levels and pathways within this framework.

How equality and diversity will be met

Inequalities in the financial services sector and workplace persist for women and there is evidence that new mothers face downward mobility once they return to the labour market. A recommendation in the Fair Access to the Professions Report (July 2009) is to provide Apprenticeships with flexible entry and progression into the professions which can support mid-career, career interchange and career returner opportunities - page 35 - <http://www.bis.gov.uk/assets/bis/core/corporate/migrated/publications/p/panel-fair-access-to-professions-final-report-21july09.pdf>

Research suggests that less than a third of all managers and proprietors (30%), and barely one in every eight professionals and technical staff in the financial services sector, are women - Source: Working Futures II - <http://www2.warwick.ac.uk/fac/soc/ier/research/current/wf/wfsectoralreport2004-2014.pdf>

These findings are corroborated by information from the Annual Survey of Hours and Earnings (ASHE), which suggests that women earn a lot less than men in financial services - page 10 - <http://www.statistics.gov.uk/pdfdir/ashe1210.pdf>

For the last two years the FSP has been running its "Through the Glass Ceiling" programme. Whilst the main gender imbalance in our sector is at senior management level, there are also imbalances at other levels in the different sub-sectors. Under the FSP's Equality and Diversity policy, we are committed "to achieve a workforce that reflects, at all levels, the diversity of the UK's population", so we will be working with the unions to bid for future funding, under Women and Work and other programmes, to create projects that will help address these imbalances. Our aim is to see the progression, not just of women, but of all under-represented groups.

There should be open recruitment of Apprentices to the programme, which is available to all people, regardless of gender, ethnic origin, religion or disability who meet the stated selection criteria.

All partners involved in the delivery of the apprenticeship - providers, assessment centres and employers must be committed to a policy of equal opportunities and must have a stated equal opportunities policy and procedure.

Only 0.2% of Apprenticeship learners progressed to further or higher education in 2007/08, and few went directly into the professions. The FSP encourages all apprentices to progress onto further education for themselves and into a profession and progression routes are available for them to do so. This will help talent, regardless of background or qualifications, to have the opportunity to develop and thrive.

This framework therefore aims to tackle these issues.

On and off the job guided learning (England)

Total GLH for each pathway

The total number of GLH to be delivered on and off-the-job for the Level 2 Intermediate Apprenticeship in Providing Financial Services is as follows. The Level 2 Intermediate Apprenticeship in Providing Financial Services is delivered over a 12 month period:

Level 2 - all pathways

- Level 2 Certificate in Providing Financial Services - 129 GLH;
- Level 2 BTEC Award in Customer Service - 65 GLH - minimum credit qualification in all pathways;
- Level 1 Key Skill in Application of Number or Level 2 Functional Skill in Mathematics - 45 GLH;
- Level 2 Key Skill in Communication or Level 1 Functional Skill in English - 45 GLH;
- FSP Apprentice Workbook - 35 GLH;

TOTAL GLH = 319

The total number of GLH to be delivered on and off-the-job for the Level 3 Advanced Apprenticeship in Providing Financial Services is as follows. The Level 3 Advanced Apprenticeship in Providing Financial Services is delivered over a 18-24 month period:

Level 3 - all pathways

Level 3 Certificate in Providing Financial Services - 155 GLH;
Level 3 BTEC Award in Customer Service - 65 GLH - minimum credit qualification in all pathways;
Level 2 Key Skill in Application of Number or Level 2 Functional Skill in Mathematics - 45 GLH;
Level 2 Key Skill in Communication or Level 2 Functional Skill in English - 45 GLH;
FSP Apprentice Workbook - 35 GLH;

TOTAL GLH = 345

The total number of SASE GLH for the Level 3 framework is 396. The remaining 51 hours will be undertaken in the workplace over the 18 month period.

Minimum off-the-job guided learning hours

After consultation with employers and providers in the sector, the minimum number of

off-the-job guided learning hours for the Level 2 and 3 Apprenticeship in Providing Financial Services framework is 100 hours per year.

Further off-the-job guided learning can also be provided to exceed the minimum requirement.

The Level 2 Intermediate Apprenticeship in Providing Financial Services takes approximately 12 months to complete.

The Level 3 Advanced Apprenticeship in Providing Financial Services takes approximately 18-24 months to complete.

For example, If an apprentice undertakes the Level 3 framework, after 18 months, the apprentice would be required to complete 280 (12 months) + 140 (6 months) = 420 Guided Learning Hours learning, of which 30% (126 off-the-job guided learning) needs to be off-the-job learning.

Apprentices may take less or more time to complete this framework based on their educational attainment and circumstances.

GLH should:

- achieve clear and specific outcomes which contribute directly to the successful achievement of the framework and this may include accredited and non-accredited elements of the framework;
- be planned, reviewed and evaluated jointly between the apprentice and a tutor, teacher, mentor or manager; allow access as and when required by the apprentice either to a tutor, teacher, mentor or manager;
- be delivered during contracted working hours;
- be delivered through one or more of the following methods: individual and group teaching; e-learning; distance learning; coaching; mentoring; feedback and assessment; collaborative/networked learning with peers; guided study.

How this requirement will be met

Examples of 'off-the-job' learning can include:

- inductions to apprenticeship programmes;
- feedback and mentoring following call monitoring, adviser visits and audits;
- briefings such as morning 'huddles', product updates;
- competence qualification and key/functional skills assessments;
- 1 to 1 teaching and coaching for the Apprenticeship eg for the knowledge units or key/functional skills;
- required assignment work and study between workshops eg for the knowledge units;
- review meetings;
- one to one's and appraisals;

- pre course preparation work.

These are in addition to traditional learning methods, such as online and distance learning, formal training workshops (whether by employer or training provider/college), company inductions.

A sign off form will be completed by the apprentice, employer and provider to confirm the GLH requirements have been achieved and this will be submitted to the certifying authority at the certification stage.

Minimum on-the-job guided learning hours

After consultation with employers and providers in the sector, the minimum number of on-the-job guided learning hours for the Level 2 and 3 Apprenticeship in Providing Financial Services framework is 180 hours per year.

Further on-the-job guided learning can also be provided to exceed the minimum requirement.

The Level 2 Intermediate Apprenticeship in Providing Financial Services takes approximately 12 months to complete.

The Level 3 Advanced Apprenticeship in Providing Financial Services takes approximately 18-24 months to complete.

For example, If an apprentice undertakes the Level 3 framework, after 18 months, the apprentice would only be required to complete 180 (12 months) + 90 (6 months) = 270 on-the-job Guided Learning Hours learning.

For the Level 3 framework the total number of GLH is $126+270=396$ GLH which would be over the 18 month period.

Apprentices may take less or more time to complete based on their educational attainment and circumstances.

On the job GLH should:

- achieve clear and specific outcomes which contribute directly to the successful achievement of the framework and this may include accredited and non-accredited elements of the framework;
- be planned, reviewed and evaluated jointly between the apprentice and a tutor, teacher, mentor or manager;
- allow access as and when required by the apprentice either to a tutor, teacher, mentor or manager;
- be delivered during contracted working hours;
- be delivered through one or more of the following methods: individual and group

teaching; e-learning; distance learning; coaching; mentoring; feedback and assessment; collaborative/networked learning with peers; guided study.

Evidence for on-the-job GLH will include:

- Certificate of the Competence element of the framework.

How this requirement will be met

Examples of 'on-the-job' learning can include:

- Side by side training for those new to a role or who need to improve their skills;
- Live coaching such as around call monitoring or adviser visits;
- Job shadowing;
- Supervised day to day caseload activity;
- E mail and intranet updates.

A sign off form will be completed by the apprentice, employer and provider to confirm the GLH requirements have been achieved and this will be submitted to the certifying authority at the certification stage.

Personal learning and thinking skills assessment and recognition (England)

Summary of Personal Learning and Thinking Skills

Four of the six Personal Learning and Thinking Skills (PLTS) have been mapped against the mandatory units of the competence qualifications of the Level 2 and 3 Apprenticeship in Providing Financial Services and will be evidenced and achieved through this completion of these qualifications:

- Level 2 Certificate in Providing Financial Services;
- Level 3 Certificate in Providing Financial Services;

The two skills that were not covered in the mandatory units will be evidenced and achieved through completion of the FSP Apprentice Workbook which is available on the FSP website - http://www.fssc.org.uk/317_14.html?i=2 . These two skills are 'Self Management' and 'Effective Participation'.

Creative thinking

For the Level 2 Apprenticeship and Level 3 Advanced Apprenticeship in Providing Financial Services, the Creative Thinking PLTS will be delivered, demonstrated, assessed, recognised and evidenced through the mandatory "Improving and maintaining workplace competence in a financial services environment" unit in both the Level 2 and 3 Certificate in Providing Financial Services which is the competence element of the framework.

The learning outcomes of the Creative Thinking PLTS are:

- generate ideas and explore possibilities;
- ask questions to extend their thinking;
- connect their own and others' ideas and experiences in inventive ways;
- question their own and others' assumptions;
- try out alternatives or new solutions and follow ideas through;
- adapt ideas as circumstances change.

To view the mapping document, please click here - http://www.fssc.org.uk/317_14.html?i=2

Evidence for the PLTS will include:

- Level 2 or 3 Certificate in Providing Financial Services.

Independent enquiry

For the Level 2 Apprenticeship and Level 3 Advanced Apprenticeship in Providing Financial Services, the Independent Enquiry PLTS will be delivered, demonstrated, assessed, recognised and evidenced through the following mandatory units of the Level 2 Certificate and Level 3 Certificate and Diploma in Providing Financial Services which is the competence element of the framework.

- Improving and maintaining workplace competence in a financial services environment;
- Planning and organising work in a financial services environment;
- Complying with regulations within the financial services environment;
- Developing Productive Working Relationships with colleagues.

The learning outcomes of the Independent Enquiry PLTS are:

- identify questions to answer and problems to resolve;
- plan and carry out research, appreciating the consequences of decisions;
- explore issues, events or problems from different perspectives;
- analyse and evaluate information, judging its relevance and value;
- consider the influence of circumstances, beliefs and feelings on decisions and events;
- support conclusions, using reasoned arguments and evidence.

To view the mapping document, please click here - http://www.fssc.org.uk/317_14.html?i=2

Evidence for the PLTS will include:

- Level 2 or 3 Certificate in Providing Financial Services.

Reflective learning

For the Level 2 Apprenticeship and Level 3 Advanced Apprenticeship in Providing Financial Services, the Reflective Learning PLTS will be delivered, demonstrated, assessed, recognised and evidenced through the mandatory "Improving and maintaining workplace competence in a financial services environment" unit in both the Level 2 Certificate and Level 3 Certificate and Diploma in Providing Financial Services which is the competence element of the framework.

The learning outcomes of the Reflective Learning PLTS are:

- assess themselves and others, identifying opportunities and achievements;
- set goals with success criteria for their development and work;
- review progress, acting on the outcomes;
- invite feedback and deal positively with praise, setbacks and criticism;
- evaluate experiences and learning to inform future progress;
- communicate their learning in relevant ways for different audiences.

To view the mapping document, please click here - http://www.fssc.org.uk/317_14.html?i=2

Evidence for the PLTS will include:

- Level 2 or 3 Certificate in Providing Financial Services.

Team working

For the Level 2 Apprenticeship and Level 3 Advanced Apprenticeship in Providing Financial Services, the Team Working PLTS will be delivered, demonstrated, assessed, recognised and evidenced through the following mandatory units of both the Level 2 Certificate and Level 3 Certificate and Diploma in Providing Financial Services which is the competence element of the framework:

- Planning and organizing work in a financial services environment;
- Developing productive working relationships with colleagues.

The learning outcomes of the Team Working PLTS are:

- collaborate with others to work towards common goals;
- reach agreements, managing discussions to achieve results;
- adapt behaviour to suit different roles and situations, including leadership roles;
- show fairness and consideration to others;
- take responsibility, showing confidence in themselves and their contribution;
- provide constructive support and feedback to others.

To view the mapping document, please click here - http://www.fssc.org.uk/317_14.html?i=2

Evidence for the PLTS will include:

- Level 2 or 3 Certificate in Providing Financial Services.

Self management

For the Level 2 Apprenticeship and Level 3 Advanced Apprenticeship in Providing Financial Services, the Self Management PLTS will be delivered, demonstrated, assessed, recognised and evidenced through various tasks within the "Apprentice Workbook".

The learning outcomes below are covered in sections 1-4 of the workbook.

The learning outcomes of the Self Management PLTS are:

- seek out challenges or new responsibilities and show flexibility when priorities change;
- work towards goals, showing initiative, commitment and perseverance;
- organise time and resources, prioritising actions;
- anticipate, take and manage risks;

- deal with competing pressures, including personal and work-related demands;
- respond positively to change, seeking advice and support when needed;
- manage their emotions, and build and maintain relationships.

To view the mapping document where the tasks appear in the Workbook, please click here -

http://www.fssc.org.uk/317_14.html?i=2

Evidence for the PLTS will include:

- Submission of workbook sign off sheet.

Effective participation

For the Level 2 Apprenticeship and Level 3 Advanced Apprenticeship in Providing Financial Services, the Effective Participation PLTS will be delivered, demonstrated, assessed, recognised and evidenced through various tasks within the "Apprentice Workbook".

The learning outcomes below are covered in section 4 of the workbook.

The learning outcomes of the Effective Participation PLTS are:

- discuss issues of concern, seeking resolution where needed;
- present a persuasive case for action;
- propose practical ways forward, breaking these down into manageable steps;
- identify improvements that would benefit others as well as themselves;
- try to influence others, negotiating and balancing diverse views to reach workable solutions;
- act as an advocate for views and beliefs that may differ from their own.

To view the mapping document where the tasks appear in the Workbook, please click here -

http://www.fssc.org.uk/317_14.html?i=2

Evidence for the PLTS will include:

- Submission of workbook sign off sheet.

Additional employer requirements

There are no additional employer requirements.

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