



PINNACLE

FINANCIAL SERVICES ACADEMY

Student Information Guide



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Version 1 August 2006

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ABN 74 116 541 256
RTO Provider No. 91217

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Pinnacle Financial Services Academy

About Pinnacle Financial Services Academy

Pinnacle Financial Services Academy is an innovative registered training organisation (RTO) dedicated to financial services education. The Academy delivers a range of training outcomes through flexible learning options and a progressive, industry relevant focus.

Pinnacle Financial Services Academy's courses offer:

- An accredited qualification under the Australian Qualifications Framework (AQF) standards;
- Compliance with ASIC Policy Statement 146 training requirements for licensees and those employed in the financial industry; and
- A pathway to the Certified Financial Planner Education Program and hence assisting with Certified Financial Planner (CFP™) accreditation with the Financial Planning Association (FPA).

Pinnacle Financial Services Academy is a Registered Training Organisation by VETAB (Provider No. 91217).

As a Registered Training Organisation, Pinnacle Financial Services Academy offers nationally recognised formal qualification that abide by standards set by the Australian Quality Training Framework (AQTF) as directed by the Department of Education, Science and Training (DEST), previously managed by the Australian National Training Authority (ANTA).

Further information on the role of DEST can be found at the DEST website: www.dest.gov.au.

Scope of Registration

Pinnacle Financial Services Academy specialises in providing training in the financial services industry, with a focus on financial planning. We currently deliver courses from the Financial Services Training Package (FNS604). Courses currently on our scope of registration include:

- (FNS50804) Diploma of Financial Services (Financial Planning)
- (FNS60404) Advanced Diploma of Financial Services (Financial Planning)

For further information refer to www.ntis.gov.au.

In relation to Pinnacle's PS146 compliance status refer to the ASIC Training Register at www.asic.gov.au.

Competency Based Training

What is Competency Based Training (CBT)?

Competency based training is a flexible form of training that focuses on the attainment of knowledge and skills required by industry. Students must pass all elements of the competency to be deemed successful in that unit of competency. Competencies focus on what is expected of an employee in the workplace rather than the learning process.

Competency refers to all aspects of work performance including:

1. Performance of individual tasks (task skills)
2. Management of a number of different tasks within the job (task management skills)
3. Responding to irregularities and breakdowns in routine (contingency management skills)
4. Dealing with responsibilities and expectations of the work environment (job role environment skills), including working with others.

Qualifications

Qualifications are based on various combinations of core and elective units.

- At the diploma level these units cover the required specialist areas to become a financial product adviser.
- At the advanced diploma level the course aims to develop advanced competencies and skills within the financial planning industry.

The full qualification is gained when individuals have demonstrated competence in all units.

Financial Services Compliance

About Financial Services Compliance

The Financial Services Reform Act (2001), commonly referred to as FSRA, provides the legislative and compliance requirements for licensees to ensure that their financial product advisers are adequately trained for the level of advice they give. The Act also provides for other compliance requirements, including that all product advisers must operate under an Australian Financial Services License (AFSL).

Financial product advisers must satisfy the generic and specialist knowledge requirements and skill requirements in order to offer personal advice. If general advice is being offered then the skills component of PS146 is not required.

ASIC Policy Statement 146 (PS146)

The Australian Securities and Investment Commission (ASIC), regulates the financial services industry. ASIC sets out minimum training standards for financial product advisers in Policy Statement 146: Licensing: Training of Financial Product Advisers (PS146). This covers initial and ongoing training.

Policy Statement 146 can be found at www.asic.gov.au.

PS146 requires that an adviser be assessed as competent to deliver advice in the specialist areas for which they seek to offer personal or general advice.

Financial product advisers will meet ASIC's training standards by undergoing individual assessment or successfully completing courses on the ASIC Training Register relevant to their advisory activities.

For instance financial planning, superannuation, managed investments, securities and derivatives, etc. This is regardless of other qualifications the individual may have. Advisers must retain documentary evidence that they have completed an ASIC training registered course or have been assessed and have met PS146 requirements.

The Diploma offered by Pinnacle Financial Services Academy covers the following ASIC PS146 areas:

- Generic Knowledge
- Derivatives
- Financial Planning
- General Insurance
- Life Insurance
- Managed Investments
- Securities
- Superannuation
- Skills

Enrolment Procedures

Gaining Entry

(FNS50804) Diploma of Financial Services (Financial Planning)

The Diploma of Financial Services (Financial Planning) is targeted to participants with some knowledge of the financial services industry.

(FNS60404) Advanced Diploma of Financial Services (Financial Planning)

Pinnacle Financial Services Academy highly recommends individuals complete the Diploma of Financial Services (Financial Planning) or equivalent.

All students must 18 year of age or older to study at Pinnacle Financial Services Academy. The courses are presented in English only.

How to Enrol

Courses are available at all times throughout the year and may be commenced at any time as such.

You should read the Student Information Guide and note that the information contained within this Guide constitutes part of your acceptance to enrolment.

You can download an enrolment form from the InterPrac website. Complete this form and then fax to the Academy.

www.interprac.com.au

Fax: 1300 369 312

Enrolment is accepted and processed when full payment is received and confirmed.

Ensure all sections of the application form are completed and submit with course fees in the manner described following. Generally course material is posted to your nominated street address. It is important you notify us of any changes to address details or your email address, or any other key contact details in writing by completing the Change Personal Details form that you can download from www.pinnacle.edu.com.au.

We generally prefer not to post to PO Boxes as a primary mailing address.

There is a maximum period of 6 months from the date material is dispatched to complete any module before candidates are required to re-enrol.

Confirmation of Enrolment

Once you have enrolled successfully we will dispatch your module materials to you. This will include learning and assessment materials and a guide to using the module. Once your payment is processed (which may take up to 5 working days) you will receive a 'Confirmation of Enrolment' via email. A Tax Invoice will also be emailed. You should retain this as your receipt.

Contact the Academy should your enrolment details not be accurate or you do not receive your Confirmation of Enrolment email after 5 days of payment on admin@pinnacle.edu.au.

You will be issued with a student number and password upon confirmation of enrolment via email. Both of these will be required to discuss your individual situation with Pinnacle staff and to access parts of the Pinnacle website. It is important that you retain your student number for future reference.

Receipt of Learning Materials

Once enrolment has been processed you should allow around 5 working days for delivery of course materials.

Contact Pinnacle should you not receive your course material within the above timeframe at admin@pinnacle.edu.au.

Induction Process

Students will be inducted to their nominated program of study at commencement of their training program. This induction will include:

- Learning outcomes to be achieved
- Methods of assessment to be used
- The criteria or standards on which assessment will be based
- Any timeframes for submission of work for assessment
- Provision of special requirements
- Appropriate behaviour in the training room (face to face)
- Health, safety and hygiene requirements (face to face)
- Appropriate behaviour during distance learning support

Payment Of Fees

Payment can be made by credit card or cheque on the enrolment form available from the InterPrac website. Note the only credit cards accepted are Bankcard, MasterCard or Visa. You will receive a confirmation email confirming your enrolment.

Cheques must be made payable to:

InterPrac Securities Pty Ltd.

Please fax the forms to InterPrac on 1300 369 312

Course Clock

Please be aware that the official time that you start the course is the date the course material is dispatched to you. Administration staff will record this date. You must enrol in your first exam within three months of this date. For any study undertaken you must complete all assessments within 6 months from the date the course material was dispatched to you. If you exceed the 6 month time limit you will be asked to re-enrol in the module or course.

Resource Requirements for Students**Email access and address**

All students must nominate an email account that is accessed on a regular basis. We do not email large files, **but email is our primary and preferred method of contact with students**. A free web based email address maybe suitable for this purpose, so long as it is checked on a regular basis i.e. hotmail, gmail or yahoo.

By signing the enrolment form you agree to be bound by the above conditions.

Computer and internet access

All students will require access to a computer with reliable access to the internet. Broadband and cable are typically the fastest internet options available today.

Reading Industry News & Publications

Students are encouraged to read the financial press at least twice a week. Whilst we appreciate that we are all busy, keeping up-to-date with financial markets and industry specific news will assist you to relate and discuss key concepts with your clients and your facilitator.

The following relevant publications may assist in your understanding of the financial services industry and keeping up to date with relevant market issues:

- 📖 Financial Planning Magazine
- 📖 Asset Magazine
- 📖 Money Magazine
- 📖 Personal Investor
- 📖 Money Management
- 📖 IFA Magazine
- 📖 Women's Money
- 📖 The Australian Financial Review (AFR)

(FNS50804) Diploma of Financial Services (Financial Planning)

About the Pinnacle Financial Services Academy Diploma of Financial Planning

The Diploma of Financial Services (Financial Planning) provides students with the skills and knowledge to enter the financial planning industry. This course offers compliance with ASIC Policy Statement 146 (PS146), allowing you to offer financial product advice across a range of financial product areas. The course covers the full financial planning process including client interaction, strategy development, preparing and presenting a Statement of Advice and client reviews.

Successful completion of 4 modules is required to achieve the Diploma qualification plus a telephone skills assessment. If you don't complete the 4 modules a Statement of Attainment is issued for partial completion.

You may wish to enrol for the full Diploma of Financial Services (Financial Planning) or may choose to only complete individual modules for which you seek ASIC Policy Statement 146 compliance, working towards the Diploma.

The Pinnacle Financial Services Academy Diploma of Financial Planning is an ASIC approved course. Completion of this course provides compliance of the ASIC areas:

- 📖 Generic Knowledge
- 📖 Derivatives
- 📖 Financial Planning
- 📖 General Insurance
- 📖 Life Insurance
- 📖 Managed Investments
- 📖 Securities
- 📖 Superannuation
- 📖 Skills

D0601, Financial Planning Principles & Practice is a suggested pre requisite to all other modules in the Diploma qualification, and ideally should be undertaken first.

Course Outcomes

- 📖 Comply with financial planning practice, ethical and operational guidelines and regulatory requirements
- 📖 Conduct financial planning analysis and research
- 📖 Develop and prepare a statement of advice
- 📖 Provide ongoing service to clients
- 📖 Prepare a financial plan

Competencies

Pinnacle Financial Services Academy's courses are designed to provide participants with the knowledge and skills required by ASIC to offer advice in a financial advisory capacity across a range of areas - including generic knowledge, specialist knowledge and skills areas.

This is in addition to meeting the base requirements for (FNS50804) Diploma of Financial Services (Financial Planning).

Competency Name	Competency Code
Communicate In The Workplace	FNSICGEN301A
Use Technology In The Workplace	FNSICGEN302A
Apply Health And Safety Practices In The Workplace	FNSICGEN304A
Apply principles of professional practice to work in the financial services industry	FNSICIND401A
Determine client requirements and expectations	FNSICCUS506A
Record and implement client instructions	FNSICCUS507A
Conduct product research to support recommendations	FNSICPRO502A
Provide appropriate and timely information and advice to clients	FNSICADV502A
Analyse financial market products for clients	FNSFMKT502A
Establishing client relationship and analyse needs	FNSASIC301A
Develop, present and negotiate client solutions	FNSASIC302A
Advise clients on financial risk	FNSFMKT503A
Provide appropriate services, advice and products to clients	FNSICADV501A
Comply with financial services legislation, industry and professional codes of practice	FNSCOMP501A
Comply with Financial Planning practice ethical and operational guidelines and regulations	FNSFPLN501A
Conduct financial planning analysis and research	FNSFPLN502A
Develop and prepare financial plan	FNSFPLN503A
Implement financial plan	FNSFPLN504A
Review financial plan and provide ongoing service	FNSFPLN505A
Meet with client to determine client requirements and expectations	FNSFPLN506A
Provide financial planning advice	FNSFPLN507A
Provide advice in Managed Investments	FNSASIC503TA
Provide advice in Securities	FNSASIC503WA
Provide advice in Derivatives	FNSASIC503VA
Provide advice in Financial Planning	FNSASIC503ZA
Provide advice in Life Insurance	FNSASIC503XA
Provide advice in Superannuation	FNSASIC503UA

(FNS60404) Advanced Diploma of Financial Services (Financial Planning)

About the Advanced Diploma of Financial Services (Financial Planning)

The (FNS60404) Advanced Diploma of Financial Services (Financial Planning) provides students with skills and knowledge to offer complex financial product and strategic advice across a range of financial product areas and practice management skills.

Completion of the Diploma of Financial Services (Financial Planning) or equivalent through an ASIC registered training provider is highly recommended to enrol in the Advanced Diploma of Financial Services (Financial Planning).

Advanced Diploma of Financial Services (Financial Planning) Cont/...

The Advanced Diploma of Financial Services (Financial Planning) provides an entry pathway to the Financial Planning Association's (FPA™) Certified Financial Planner Education Program.

The successful completion of 4 modules plus a skills assessment (see below) is required to achieve the Advanced Diploma qualification. If you don't complete the 4 modules a Statement of Attainment is issued for each module or competency successfully completed.

Course Outcomes

- Conduct complex financial planning research
- Provide technical and professional guidance
- Determine requirements and expectations for clients with complex needs
- Provide comprehensive monitoring & ongoing service
- Develop a complex and/ or innovative financial planning strategy
- Present and negotiate a complex and / or innovative financial plan to a client
- Implement a complex and / or innovative financial plan
- Prepare, supervise and monitor application of financial planning practice guidelines

Competencies

Upon successful completion of the Advanced Diploma, you will have achieved the following competencies:

Financial Planning Competency	Competency Code
Communicate In The Workplace	FNSICGEN301A
Use Technology In The Workplace	FNSICGEN302A
Apply Health And Safety Practices In The Workplace	FNSICGEN304A
Apply Principles Of Professional Practice To Work In The Financial Services Industry	FNSICGEN401A
Conduct Complex Financial Planning Research	FNSFPLN508A
Provide Technical And Professional Guidance	FNSFPLN601A
Determine Client Requirements & Expectations For Clients With Complex Needs	FNSFPLN602A
Provide Comprehensive Monitoring & Ongoing Service	FNSFPLN603A
Develop Complex And/Or Innovative Financial Planning Strategies	FNSFPLN604A
Present & Negotiate Complex And/Or Innovative Financial Plan To Client	FNSFPLN605A
Implement Complex And/Or Innovative Financial Plan	FNSFPLN606A
Establish Or Review Human Resources, Administration And Information Support	FNSPRAC703A

Fees & Charges

The following information is applicable as at 1 August 2006

Course Fees

The total costs of the current qualifications are listed below. This fee covers all course materials, administration and the assessments outlined in the 'Course Delivery & Assessment' section of this Student Information Guide. All fees are in Australian dollars and are GST free.

Course Name & Code	Distance Education Investment
Advanced Diploma of Financial Services (Financial Planning)	\$1,800
Diploma of Financial Services (Financial Planning)	\$1,800

Fees and charges must be paid in full prior to the dispatch of course materials. Enrolments will be processed on the receipt and confirmation of your enrolment fee.

Please choose your course carefully as refunds are generally granted under exceptional circumstances only.

Examinations & Assignments

Course fees cover two attempts at the examination for each module. After failing two attempts, you may enjoy another 2 examination attempts attracting a \$70 examination re-sit fee. The maximum number of examination attempts is 3 per student. All exam resits must be completed within 6 months from the date the course material was dispatched to you.

Students may resubmit their project twice for marking. Each resubmission attracts a \$130 resubmission fee.

Simply email assessments@pinnacle.edu.au to book an examination resit or resubmit your project. In addition, you will need to fax a Project Cover sheet for every project you resubmit declaring the authenticity of your work and also a payment form detailing the method you wish to use to pay any associated fees. The forms can be downloaded from the website at www.pinnacle.edu.au.

The fee above includes first attempt at all assessment tasks. For second and subsequent attempts an assessment fee of \$70 for re-sit of examinations and \$130 for all other re submissions. Note that assignments are referred to as 'projects' at the Academy.

Recognition of Prior Learning (RPL)

Please refer to the section on Recognition of Prior Learning information available on www.pinnacle.edu.au for further information.

Re-enrolment in a module

If a student is required to repeat a module, they can do so at 70% of the published advertised rate at the time of re-enrolment. A student would be required to re-enrol under the following circumstances:

- The student was still assessed as Not Yet Competent in either the exam and/or assignment after the second re-submission / attempt
- The student has not completed the module within the required timeframe of 6 months and is unable to meet the requirements for a course extension

If re-enrolment does not occur within 6 months of enrolment, then the full course fee must be paid to re-enrol.

Please download a re-enrolment form from the Pinnacle Financial Services Academy website, or request one via email at info@pinnacle.edu.au.

How safe is my money?"

As a Registered Training Organisation, student fees are managed in accordance with AQTF Standard 3. Moneys are allocated when training is provided or course material issued.

Varying Your Enrolment Details

Refunds & Withdrawing from a course

A student may withdraw from a course at any time. To request a refund, a student should apply in writing stating the amount of the requested refund and why the refund is being requested. However, it is essential you understand no refunds are paid apart from in exceptional circumstances approved by the Managing Director which may include-

- Pinnacle cancels a course and there is not another course running within the practically foreseeable future); or
- The student is deemed to be ineligible for enrolment in the particular course/module; or
- An application for RPL or RCC is subsequently approved, of which the difference is refunded; or
- Severe medical conditions supported by a medical certificate

Course Delivery

Open Learning & Flexible Delivery

Pinnacle Financial Services Academy recognizes differences in students' learning styles, interests, needs and opportunities and so has adopted an open learning policy. This includes flexible attendance patterns, physical access for the disabled are required, sufficient student support services and providing literacy and numeracy support. Student support services include a counselling and/or mentoring program.

If you have concerns with your access to learning because of work or family commitments, geographic isolation, literacy and numeracy problems, or language and cultural barriers, you are encouraged to discuss your particular concerns with your facilitator or contact the Academy on (02) 9280 4966.

Delivery of Courses

Pinnacle Financial Services Academy offers courses at all times throughout the year. There are no set study periods. Students have 6 months to complete each module from the date the course material is dispatched to you. Each qualification is broken down into 4 individual modules plus a verbal skills assessment. You must book in for the exam within 3 months from the date course materials were dispatched to you.

This 6 month timeframe maybe extended by exceptions determined on a case by case basis by the Managing Director. Successful attainment for each course or course module may be achieved by:

- Facilitation
- Distance Learning
- Recognition of Prior Learning (RPL), including
 - RPL By Portfolio
 - RPL By Assessment
 - RPL By Recognition of Qualification

Distance Learning

Distance Learning mode is where you receive the course material and complete the required assessments according to your own schedule and own pace, so long as is completed within the 6 month deadline. This offers ultimate flexibility, but no interactive learning environment apart from the student support services outlined in the Client Support section of the Student Information Guide.

Course Material

Regardless of the mode of study, facilitated or distant, each student will be posted a set of notes for each module they are enrolled in. This will be posted to the address you nominate on the enrolment form (PO boxes not preferred).

Course Assessment

Overview of Assessment

For assessment purposes both the facilitated and distance learning study options comprise of 3 assessment components:

1. An open book multi choice online knowledge examination;
2. A project (commonly referred to as an assignment); and
3. A phone based skills role play (only required once overall for the completion of each qualification)

Students must receive at least 70% in the knowledge exam across all subject areas to pass this component. Course fees include 1 (one) resubmission of the project and 2 (two) re sits of exam is included within the course fee.

Assessment Fees

■ Examination resits: No additional charge (up to 2 re-sits)

■ Project resubmission: \$130

Examinations

Assessments are open-book and online via the learning management system.

Students do not need to book in for an assessment. These can be taken at home or a place of work.

Students may be asked personal security questions as a check when the log into the assessment.

Assessments are multi choice. Each assessment has time limit placed on it of 4 minutes per question, with each chapter containing 8 to 10 multiple choice questions.

The actual timeframe of assessment varies slightly with each module and how many chapters are contained within each module. Students can undertake the assessment for each chapter separately, rather than a full module at a time. You must undertake the assessments for the chapters in the order they appear in your notes however.

You will be required to sign a declaration form indicating your compliance with the assessment rules and your personal completion of the assessment with no third party assistance.

Students should ensure they have their study materials with them. No additional resources are allowed. Writing instruments and a calculator should be taken as well to assist with workings of calculations.

Assessment Instructions

Students should comply with all directions given in the assessment. This includes instructions given by a supervisor, instructions online, on notice in a formal assessment room, or in the material provided at the start of the assessment. No communication or assistance between any other individual is allowed. Students are not to undertake the assessment in the same room as another student.

Student Declaration

You must sign a declaration to be faxed to us in order to confirm your final results and that you did not have assistance during the assessment and have complied with the assessment requirements and guidelines as set out in the instructions given at the time of assessment.

This form can be downloaded from the website and online learning management system and will also be available in the assessment within the learning management system.

Refer to the information on Academic Misconduct for information on any student who is suspected of misadventure will be allowed to finish the assessment but their paper will be reviewed accordingly.

Examination Instructions	<p>Students should comply with all directions given in the examination. This includes instructions given by a supervisor, outlined in the examination instructions online, on notice in a formal examination room, or in the material provided at the start of the examination. No communication or assistance between students is allowed once in the examination room, if in the same room.</p> <p>The supervisor is not permitted or capable of discussing the contents of the examination paper with students at any time. The supervisor can assist with general questions and is allowed to make appropriate enquiries as seen necessary to ascertain if there have been any breaches of assessment rules.</p> <p>Students should not attempt to obtain any assistance from other students or personal notes other than information provided in the examination paper. Refer to the section titled “Disciplinary Procedures” for further information. Any student who is suspected of misadventure will be allowed to finish the assessment but their paper will be reviewed accordingly.</p> <p>Any disturbing behaviour will result in the student being asked to leave the examination room, their examination being confiscated and graded as if it had been completed.</p>
Special Examination Facilities	<p>Any student who requires customised assistance during the examination should notify Pinnacle Financial Services Academy upon enrolment in the subject or as soon as practical.</p>
Projects	<p>The project is to be submitted to Pinnacle Financial Services Academy within three months of commencement of the course. The project should be submitted via the online learning system, for which you will receive login details for upon enrolment.</p> <p>The project requires a written response to a case study and series of activities. You should prepare your responses in a word document or in .rtf (rich text format) and then copy and paste into the learning management system for marking. Your project will be submitted via the system to your assessor who will mark the project.</p> <p>A ‘Project Cover Sheet’ must be faxed to Pinnacle Financial Services Academy on (02) 9280 4998. DO NOT fax the entire project. Just fax the cover sheet. Ensure that the cover sheet is signed.</p> <p><i>No faxed or emailed projects will be accepted</i>, nor should projects be handed to your trainer if attending face to face training.</p>
Plagiarism	<p>The project is to be your own work and not rewritten from the course notes or copied from someone else’s work. If you are working in a study group, the project should still express your own ideas and work.</p> <p>Refer to the Academic Misconduct Policy for further information.</p>
Processing of Projects	<p>The responsibility is with the student to either ensure the project is completed within the timeframe specified or to request alternative arrangements no later than 2 weeks prior to your project being due. Subsequent attempts at projects and online knowledge assessments must be completed within 6 months of commencement of the module.</p>
Re Submission of Projects	<p>Students must resubmit their project within 2 weeks of receiving the notification of a Not Yet Competent Result</p>
Assessment Results	<p>Project results take no more than 21 days to become available. Once all assessment components have been completed results will be emailed to the student and a certificate posted to your nominated address.</p>

Assessment Results Cont/...	<p>Projects must be submitted online no later than the day they are due.</p> <p>You will receive a confirmation of receipt which you should retain. Please only send one project at a time if you are completing more than one module.</p>
Course Extension	<p>Course extensions are available to those who have compelling reasons with written and verifiable evidence as to the circumstances leading to the need for an extension. A form is required to gain a course extension.</p> <p>A course extension form is available for download on the Pinnacle website at www.pinnacle.edu.au.</p>
Appeals Process	<p>If you are not satisfied with the results of your assessment you have the right to appeal the decision and request a re-assessment by The Academy which may include another assessor.</p> <p>You should firstly speak to your assessor; if you are still not satisfied then you should put your appeal in writing.</p> <p>Refer to the website for an appropriate form to complete if you wish to appeal an assessment outcome.</p>
Currency of Study Materials	<p>If you have been approved for an extension or must re-enrol in a module, this must occur within 6 months of the course material originally being dispatched to you.</p>

Recognition of Prior Learning

What are the RPL requirements	<p>According to Standard 8.2 of the Australian Quality Training Framework (AQTF) standards for RTO's, all accredited courses and qualifications offered to students must provide for Recognition of Prior Learning (RPL).</p>
What is Recognition of Prior Learning (RPL)?	<p>Recognition of Prior Learning refers to the recognition of individual competencies held under the Australian Qualifications Training Framework (AQTF), which can be obtained a number of ways including skills and knowledge gained as a result of training, work experience and life experience.</p> <p>RPL is for individuals who believe they are already competent. Competency may consist of a combination of behaviours, skills, knowledge and attitudes that may have acquired in many different ways during one's working career.</p> <p>A qualification can be issued if competence can be demonstrated across a set of pre determined competency units at the required level, for instance either at a Diploma or Advanced Diploma level. Each national qualification has a minimum number of units of competence that must be achieved. If all of competency units required for the full qualification are not completed then a Statement of Attainment will be issued for those units of competence that are completed successfully in full. A full qualification such as the Diploma or Advanced Diploma will not be issued until the remaining competencies are achieved by way of training, assessment or exemptions.</p> <p>A maximum of 75% of a qualification can be achieved via RPL. This is so long as the requirements of each competency unit are met along with any other stated criteria.</p>

Recognition of Prior Learning (RPL) Cont/...

Each unit of competency describes a specific task or skill and includes elements, performance standards and evidence requirements:

- Elements of competence: the outcomes related to doing the job functions as described by the unit;
- Performance standards describe the level of performance used by the assessor in judging for each outcome required to prove competence;
- Evidence is the work documents and any assessment activities that are used to provide proof of the competency.

Methods of RPL

RPL can be achieved 3 ways-

1. RPL By Portfolio
2. RPL By Recognition of qualification or
3. RPL By Assessment,

RPL by Portfolio and RPL by Assessment are forms of assessment available within the AQTF and RPL by Recognition of Qualification is a means of recognising completed assessments and awards issued by another RTO.

The evidence that we collect for the purposes of this assessment will be verified. It must also satisfy the principles of assessment of ensuring it is authentic, sufficient, current and valid. Refer to www.pinnacle.edu.au for further information on Recognition of Prior Learning.

Academic Appeals

If a student wishes to appeal an assessment outcome or procedural matter, a written request should be made to the Training and Program Manager outlining your reason as to why you believe your assessment outcome is not appropriate.

You may first wish to discuss your assessment outcome with your trainer / assessor.

If this outcome is unsatisfactory you may then you should state your case in writing within 10 days of receiving your results. There is no financial charge to lodge an appeal.

If you are not satisfied with the outcome of the initial appeal then a second appeal to the Managing Director and Appeal Committee is allowed. This Appeal Committee will consist of the Managing Director and a subject matter expert from outside Pinnacle Financial Services Academy. The decision of this committee is final.

Academic grievances should be put in writing. The Academic Appeal and Grievance form can be downloaded from the website: www.pinnacle.edu.au

Academic Misconduct

What is Academic Misconduct?

Academic misconduct refers to behaviour that may:

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

Plagiarism and Collusion

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

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

You are not to undertake any behaviour that purposely undermines a fair and just assessment system. This includes

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

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

Client Support**Client Support at the Academy**

The Academy offers a number of services to you should you require further assistance or support with your studies. If we are unable to assist you directly The Academy will endeavour to assist you by seeking appropriate support.

Flexible Study Modes

Both the facilitated and distance programs allow you to work through the course materials at a pace suited to you. For each module, the first exam must be attempted within 3 months of the course material being dispatched to you and the entire module must be completed within 6 months of enrolment

Course Material

The introductory guide, supplied with the learning materials will describe how the module is structured and offers advice on how to approach the course. Where applicable, reading material is contained within the course material and further points of information are also provided, such as websites.

Website

The website www.pinnacle.edu.au should be your first contact point. The information will be updated and improved over time. Most forms are available from this website.

Distance Education Trainer

Students have unlimited access to a Distance Education Trainer via phone and email.

Tele tutorials

Tutorials or tele-tutorials are available upon demand to provide an opportunity to discuss topics within a module with a distance education trainer.

Language Literacy And Numeracy

If you have difficulties in this area you should contact your tutor to arrange a counselling session. Other arrangements for further assistance can also be discussed such as an extension of examination time.

Complaints & Grievances

If you have a complaint or a concern please speak up so something can be done to assist you. Usually the first person you should approach is the person whose behaviour is causing the problem or the person responsible for the area. You may approach a trainer or another staff member for advice and strategies to resolve the issue.

If you are still dissatisfied with the outcome of your complaint or grievance, send a written report detailing your grievance to the Director of Pinnacle Financial Services Academy via post to: The Managing Director, PO Box 157, Broadway NSW 2007.

Concerns or complaints may relate to delivery of the course, course material/ resources, a staff member / other student or unfair treatment or behaviour or service standards.

Access And Equity

You should notify us of any special considerations you may require with regards to access and equity at the time of enrolment. Pinnacle Financial Services Academy recognises AQF qualifications and Statements of Attainment issued by other Registered Training Organisations.

Concerns & Feedback

Pinnacle Financial Services Academy encourages concerns, feedback and suggested improvements in relation to the services we provide to you. A form maybe obtained from www.pinnacle.edu.au or email students@pinnacle.edu.au. We will acknowledge all written concerns, feedback and suggestions within 10 working days of receipt.

Welfare & Guidance

The College will assist the student through counselling and guidance if problems are experienced. All enquiries in the first instance should be directed to your facilitator if enrolled in a face to face course, or otherwise contact the Academy at students@pinnacle.edu.au to organise a meeting with a course mentor.

Student Responsibilities & Obligations

What are Students Responsible for?

All students with Pinnacle Financial Services Academy must:

- Maintain a high standard of behaviour while participating in facilitated training sessions and in the vicinity of the Academy's offices/ training site; and
- Comply with The Academy's rules and requirements, as laid out in this Student Information Guide and updated on our website.

You are responsible for:

- Assessment items are submitted by the due date, unless an extension has been granted for exception circumstances. Any application for extension of assessment time should be made 2 weeks prior to the due date of completion of assessment
- Application for exemption must be made before the required date
- Checking that commitments such as holidays, work, personal do not clash with assessment dates
- Punctuality – ensuring you arrive on time and return from breaks on time.
- Notifying the client services team if changing email address, name, address or phone number.
- Notifying client services if you intend to withdraw from study
- Mobile phones are to be switched off during facilitated sessions.
- Maintaining an appropriate dress code
- Maintaining your obligation to comply with Pinnacle Financial Services Academy rules in relation to workplace health and safety and misconduct.

Code Of Academic Practice

Code of Academic Practice

Pinnacle Financial Services Academy's Code of Academic Practice is available on www.pinnacle.edu.au.

Privacy Policy

Privacy Policy

Pinnacle Financial Services Academy's Privacy Policy is available on www.pinnacle.edu.au.

Disclaimer

The materials are provided by Pinnacle Financial Services Academy Pty Ltd on the understanding that:

1. Pinnacle Financial Services Academy takes no responsibility for any action taken based on the information contained in these materials nor for any information excluded, omitted or errors; and
2. Pinnacle Financial Services Academy Pty Ltd disclaims any liability to any person or legal entity in respect of anything, or the consequences of anything, either done or omitted to be done by such a person or legal entity in reliance, upon the whole or any part of the contents of these materials; and
3. Pinnacle Financial Services Academy Pty Ltd does not purport to provide legal or expert advice in these materials so if legal or other expert advice is required, the services of a qualified and licensed professional should be sought.

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Pinnacle Financial Services Academy (Sydney Office)

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