



Group Award Specification for:

**Professional Development Award (PDA) in
International Financial Services at SCQF level 6**

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1 Introduction

This document was previously known as the Arrangements document. The purpose of this document is to:

- ◆ assist centres to implement, deliver and manage the qualification
- ◆ provide a guide for new staff involved in offering the qualification
- ◆ inform course managers teaching staff, assessors, learners, employers and HEIs of the aims and purpose of the qualification
- ◆ provide details of the range of learners the qualification is suitable for and progression opportunities

The PDA in International Financial Services at SCQF level 6 is an introductory award which will enable learners to grasp an understanding of the world of work in a Financial Services organisation. Learners undertaking the award will be aspiring to, or possibly be in, roles such as clerk, administrator or customer services adviser with Financial Services organisations. The benefits for learners are that the award will provide them with the basic skills and knowledge that employers in the Financial Services sector value in new employees.

Rationale for developing the award

In 2011 a British Council Skills for Employability Partnership Project was established between Clydebank College and the College of Business Kuwait supporting the development of an appropriate qualification in Financial Services for young students completing studies at a Further Education (FE) institution prior to entering the workplace.

A review of the existing awards within the SQA portfolio highlighted there was a gap in provision at SCQF level 6 where the learner was not already employed in a financial services organisation. A decision was taken to develop a PDA where the content of the Units and the Group Award was not UK specific and that the subject matter could be contextualised to in-country requirements. In particular, no assessment could cover the UK Financial Services Regulatory environment. The award has therefore been developed so it can appeal to an international market and support the development of potential recruits to the financial services sector on a global basis. The title of the PDA — Professional Development Award in International Financial Services at SCQF level 6 — reflects the content of the award and the client group for whom it is suitable.

This SCQF level 6 award has been developed with a strong focus on communication, customer service and numeracy skills while incorporating sector knowledge. The PDA can be delivered within a one year programme.

Professional Bodies do not recognise awards at SCQF level 6, however, confirmation has been given by The Chartered Banking Institute who operate in several countries overseas that the award would provide preparation prior to further study on their programmes. It is not unrealistic to assume that such support would also be offered by other Institutions worldwide.

2 Qualification structure

This award has been designed in accordance with SQA's design principles for PDAs, ie:

- ◆ PDAs will be available at SCQF levels 6–12
- ◆ At SCQF level 6, PDAs, will be made up of Units with a minimum credit value of 12 SCQF credit points
- ◆ At SCQF levels 7–12, PDAs will be made up of a minimum credit value of 16 SCQF credit points
- ◆ PDAs will be made up of at least two Units
- ◆ At least half the SCQF credit points will be at the level of the Group Award
- ◆ PDAs will be made up of mandatory and/or optional Units which reflect the title of the Group Award
- ◆ PDAs will be aligned to National Occupational Standards, or other professional body standards, as appropriate to the Group Award area

This Group Award is made up of 6 SQA Unit credits. It comprises 42–48 SCQF credit points all of which are at SCQF level 6. A mapping of Core Skills development opportunities is available in Section 5.3.

2.1 Structure

To achieve the PDA the learner has to gain six Units — three mandatory Units; one Unit from Group 1 (restricted options); and two Units from Group 2 (optional Units).

Mandatory Units 3 credits

4 code	2 code	Unit title	SQA credit	SCQF credit points	SCQF level
H480	33	Financial Institutions: Introduction	1	8	6
H483	33	International Trade: Introduction	1	8	6
H482	33	Customer Service: Introduction	1	8	6

Group 1 (Restricted Option) — 1 required

4 code	2 code	Unit title	SQA credit	SCQF credit points	SCQF level
DE1K	33	Workplace Communication in English	1	8	6
*H4X6	76	ESOL in Work-related Contexts	1	6	6

Group 2 (Optional Units) — 2 credits required

4 code	2 code	Unit title	SQA credit	SCQF credit points	SCQF level
H481	33	Bank Lending: Introduction	1	8	6
H484	33	Investment: Introduction	1	8	6
DV7K	12	Financial Services: Promoting Products and Services	1	6	6
*HF88	46	Work Placement	1	6	6

*Refer to history of changes for revision details

3 Aims of the qualification

The principal aim of the award is to support the personal development, career progression and job mobility of learners by the development of core and transferable skills that are valued by the Financial Services sector in every country.

3.1 General aims of the qualification

The general aims of the Professional Development Award in International Financial Services at SCQF level 6 are:

- 1 to enable learners to **develop** skills valued by employers to improve the employment activities they can access in the Financial Services sector and beyond
- 2 to **support** the development of an understanding of the working of the Financial Services sector through the study of technical subjects and the development of an appreciation of the importance of customer service provision to organisations
- 3 to enable **progression** to employment in the Financial Services sector and further study for recognised professional body awards or alternatively to enable progression to a period of further study in a financial services related subject.

3.2 Specific aims of the qualification

The specific aims of the Professional Development Award in International Financial Services are to develop learner's knowledge of/skills in:

- 1 the structure of the Financial Services industry in a non-country specific context and the key products and services offered by Financial Services organisations
- 2 the contribution of Financial Services organisations in supporting international business activity
- 3 the provision of Customer Service excellence
- 4 business English/business communication to the levels required by Financial Services' employers
- 5 numeracy to the levels required by Financial Services employers
- 6 further specialist areas in financial services (selected from Bank Lending or Investment)
- 7 the world of work in the financial services sector

4 Recommended entry to the qualification

Entry to this qualification is at the discretion of the centre. The following information on prior knowledge, skills, experience or qualifications that provide suitable preparation for this qualification has been provided by the Qualification Design Team as guidance only.

Learners would benefit from having attained the skills, knowledge and understanding required by one or more of the following or equivalent qualifications and/or experience:

- ◆ SCQF level 4 award or equivalent in a Business related subject
- ◆ Skills for Work Financial Services (Intermediate 2)
- ◆ Level 4 Core Skills in *Numeracy* and *Communication*

4.1 Core Skills entry profile

The Core Skills entry profile provides a summary of the associated assessment activities that exemplify why a particular level has been recommended for this qualification. The information could be used to identify if additional learning support needs to be put in place for learners whose Core Skills profile is below the recommended entry level or whether learners should be encouraged to do an alternative level or learning programme.

Core Skill	Recommended SCQF entry level	Associated assessment activities
Communication	Level 4	<p>Good communication skills are required for learners doing this qualification as they will require to read, understand and evaluate a range of documentation.</p> <p>During the delivery and assessment of this Unit, learners will prepare written work such as:</p> <ul style="list-style-type: none">◆ a folio of business communications derived in a business related context

Core Skill	Recommended SCQF entry level	Associated assessment activities
		<ul style="list-style-type: none"> ◆ an investigative project in Customer Service ◆ responding to questions based on a case study under controlled conditions in Bank Lending: Introduction ◆ the development of a portfolio of evidence in Financial Services: Promoting Products and Services
Numeracy	Level 4	<p>Good numerical skills are essential for learners undertaking this qualification as they will be required to carry out a variety of number tasks which are work related.</p> <p>Assessment will involve the completion of calculations and analysis of number under controlled conditions in:</p> <ul style="list-style-type: none"> ◆ International Trade: Introduction ◆ Investment: Introduction ◆ Bank Lending: Introduction
Information and Communication Technology (ICT)	Level 4	<p>It would be useful for learners to have basic ICT skills as they may research a range of on-line documentation. It would also be helpful for presenting assessment material. For example, learners could use the application of ICT skills to complete:</p> <ul style="list-style-type: none"> ◆ Research activities for an investigative project in Customer Service: Introduction
Problem Solving	Level 4	<p>Critical analysis is an integral part of this qualification as learners will require to analyse and evaluate a number of issues. The learners will also have to identify appropriate solutions to:</p> <ul style="list-style-type: none"> ◆ customer problems in Financial Services: Promoting Products and Services ◆ individual challenges experienced in Work Experience

Core Skill	Recommended SCQF entry level	Associated assessment activities
Working with Others	Level 4	<p>While it is not necessary for learners to have prior qualifications/experience of working with others they should be able to work cooperatively with other people and carry out their role adapting their actions/behaviour as appropriate and asking or providing information and support when required.</p> <p>Learners may:</p> <ul style="list-style-type: none"> ◆ develop: a portfolio of evidence for Work Experience that evidences working with and cooperating with others

5 Additional benefits of the qualification in meeting employer needs

This qualification was designed to meet a specific purpose and what follows are details on how that purpose has been met through mapping of the Units to the aims of the qualification. Through meeting the aims, additional value has been achieved by linking the Unit standards with those defined in National Occupational Standards and/or trade/professional body requirements. In addition, significant opportunities exist for learners to develop the more generic skill, known as Core Skills through doing this qualification.

The Core Skills in *Communication* (in English), *Numeracy* and *Working with Others* (Customer Services) being developed by learners are transferable skills that apply to all aspects of the business environment, therefore whilst the primary target employment market is the financial services industry, successful learners will be able to look beyond this industry for employment should they wish.

5.1 Mapping of qualification aims to Units

Code	Unit title	Aims									
		1	2	3	1	2	3	4	5	6	7
H480 33	Financial Institutions: Introduction	X	X	X	X				X	X	X
H483 33	International Trade: Introduction	X	X	X	X	X			X	X	
H482 33	Customer Service: Introduction	X	X				X	X			X
DE1K 33	Workplace Communication in English	X		X			X	X			X
DV35 12	English for Speakers of Other Languages: Work-Related Contexts	X		X			X	X			X
H481 33	Bank Lending: Introduction	X	X	X	X				X	X	
H484 33	Investment: Introduction	X	X	X	X	X			X	X	
DV7K 12	Financial Services: Promoting Products and Services	X	X	X	X		X	X			X
D36H 12	Work Experience	X	X	X	X		X	X	X		X

5.2 Mapping of National Occupational Standards (NOS) and/or trade body standards

The award supports the provision of underpinning knowledge for the Financial Services National Occupational Standards and its associated SVQ Units. As the award has been developed without reference to UK regulatory requirements, the extent to which the standards are reflected is more limited than might otherwise have been the case however any learners who are UK based will still be able to generate some evidence of underpinning knowledge. The award is written primarily from the perspective of pre-employment therefore learners cover more knowledge in the NOS than the match might indicate however as this knowledge is not within the context of a learner's organisation, these cannot be included in the map below. The mapping was completed against the revised National Occupation Standards (2013). The standards where mapping arises are:

SSC Code	SSC Title
FSPBA01	Set up bank accounts for customers
FSPBA02	Establish, monitor and maintain bank and building society accounts for customers
FSPBA03	Authorise financial transactions using telecommunications
FSPBA04	Operate a multi-currency till
FSPBA08	Process the transfer of foreign currency
FSPFC01	Appraise and authorise transactions for personal finance and credit
FSPFC02	Progress personal property financing applications
FSPFC04	Appraise applications for business financing and credit facilities
FSPFC05	Progress and finalise applications for business financing and credit facilities
FSPFC09	Process applications for financing and credit facilities
FSPFCS01	Provide callers with specialised assistance in a financial services environment
CFACSB2	Deliver reliable customer service
CFACSC3	Resolve customer service problems
FINPFSGF02	Deal with customers by a telephone in a financial services environment
FSPFSSP01	Promote the organisation's additional financial services products and services
GI Units	All General Insurance Units FSPGI01-FSPGI26
FSPIO01	Prepare and present investment market information to stakeholders
FSPIO02	Establish and maintain investor details and records
FSPIO13	Deal with complaints relating to financial services products and/or services
FSPIO14	Building effective relationships with clients in a financial services environment
LP Units	All Life and pension Units FSLPI1-FSLPI11

Unit title and code	FSP/	National Occupational Standard																				
		BA 01	BA 02	BA 03	BA 04	BA 08	FC 01	FC 02	FC 04	FC 05	FC 09	FCS 01	CS B2	CS C3	GF 02	SP 01	GI all	IO 01	IO 02	IO 13	IO 14	LP all
Financial Institutions: Introduction (H480 33)		K2	K1														K2	K6	K4 K5	K2		K2
International Trade: Introduction (H483 33)					K5	K1 K2 K10 K13 K16 K17																
Customer Service: Introduction (H482 33)		K1 K9	K4 K7	K5						K8	K5 K6	K3	K2 K5 K6 K7				K7 K8 K9	K6 K7	K3 K4 K5	K3 K4 K5	K8	
Workplace Communication in English (DE1K 33)				K5						K8	K1 K5 K6		K6	K3 K4 K5 K8			K2	K7	K3			
English for Speakers of Other Languages: Work-Related Contexts (DV35 12)												K6		K3 K4 K5 K8				K7	K3			
Bank Lending: Introduction (H481 33)						K7 K8 K9 K11 K12	K6 K9 K10	K6 K7 K8	K7	K6												
Investment: Introduction (H484 33)																	K4 K6	K4 K5	K2 K3		K2	
Financial Services: Promoting Products and Services (DV7K 12)		K6 K8	K4 K6 K7				K7		K13		K6	K3 K5 K6	K1 K2 K3 K4	K1 K5	K4 K5 K8	K7 K8						
Work Experience (D36H 12)		Mapping will depend on the type of Financial Services organisation and the department visited during the Work experience placement																				

5.3 Mapping of Core Skills development opportunities across the qualification

The table below shows the Core Skills development across the qualification. The focus of the Core Skills development is in the areas of *Communication* and *Numeracy* to reflect the requirements of employers who have highlighted that bridging gaps in communication and numeracy skills are areas they would wish to see addressed in this qualification.

Unit code	Unit title	Core Skill										
		Communication		Numeracy		ICT		Problem Solving			Working with Others	
		Written	Oral	Using Number	Using Graphical Information	Accessing Information	Providing/Creating information	Critical Thinking	Planning and Organising	Reviewing and Evaluating	Working Co-operatively with Others	Reviewing Co-operative Contribution
H480 33X	Financial Institutions: Introduction			S Level 5								
H484 33	Investment: Introduction			S Level 5	S Level 5							
H482 33	Customer Service: Introduction	S Level 5										
DE1K 33	Workplace communication in English	E Level 6	E Level 6									
DV35 12	English for speakers of other languages	S Level 5	S Level 5									
H481 33	Bank Lending: Introduction			S Level 5								
H483 33	International Trade: Introduction			S Level 5								
DV7K 12	Financial Services: Promoting Products and Services							S Level 5			S Level 5	
D36H 12	Work Experience							E Level 6	E Level 6	E Level 6	E Level 6	E Level 6

E	Embedded/automatic certification
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S	Supported, there is an opportunity to develop Core Skills in this Unit		5/6	Indicates SCQF level
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5.4 Assessment Strategy for the qualification

The table below shows the Assessment strategy for the qualification. A range of assessment processes are used and there is the opportunity for integration across the assessment should a Centre wish to do this.

Unit	Assessment			
	Outcome 1	Outcome 2	Outcome 3	Outcome 4
Financial Institutions: Introduction	Closed-book assessment covering all four Outcomes. Likely to involve multiple choice questioning and be over 2 hours			
International Trade: Introduction	Closed-book assessment covering all four Outcomes. Likely to involve multiple choice questioning and be over 2 hours			
Customer Service: Introduction	Investigative project			
Workplace Communication in English	Written assessment	Folio of vocationally relevant documents	Formal group discussion activity	
English for Speakers of Other Languages: Work-Related Contexts	Practical oral assignment. This will be completed under supervision and will be recorded	Practical written assignment. This will be open-book but completed under supervision	Assessment under controlled supervised conditions completed in one hour involving listening to a work related text read to them and answering questions. In addition learners will produce other written materials. Learners will have access to dictionaries	
Bank Lending: Introduction	Closed-book assessment covering all four Outcomes. Likely to involve restricted response questions/calculations based around lending case studies			
Investment: Introduction	Closed-book assessment covering all four Outcomes. Likely to involve multiple choice questioning and be over 2 hours			
Financial Services: Promoting Products and Services	Observation of work based activities or simulated role plays and the development of a portfolio of evidence			
Work Experience	Development of a portfolio of evidence including evidence of the completion of a period of work experience			

6 Guidance on approaches to delivery and assessment

The following section gives an indication as to how Centres might wish to deliver this award. It is important that the context for the delivery is within Financial Services and that the content and techniques for delivery are reflective of what is currently relevant in the sector. Furthermore, content of delivery and assessment should be directly relevant to the specific sector legislation and practice in the country in which the award is being delivered.

6.1 Sequencing/integration of Units

The following proposed sequencing for delivery is based on a two semester programme in which 120 hours of work is allocated to each semester for this award.

Communication is at the heart of this award and therefore it is important that the Communication related Unit selected is not only completed at the earliest opportunity but also that there is an ongoing focus in the delivery of the programme on the development and application of business communication skills.

The following is one option for sequencing the delivery of the Units

Semester 1	Semester 2
Workplace Communication in English or English for Speakers of Other Languages: Work-Related Contexts	International Trade: Introduction
Financial Institutions: Introduction	Two optional Units from: <ul style="list-style-type: none"> ◆ Bank Lending: Introduction ◆ Investment: Introduction ◆ Financial Services: Promoting Products and Services ◆ Work Experience
Customer Service: Introduction	

In timetabling Centres should ensure that where the Work Experience Unit is offered that the work placement be completed early enough in Semester 2 to enable learners to complete the relevant post placement reflective activities before the end of the semester.

There is potential to integrate a significant portion of the delivery of the Communication Unit (whichever Unit is chosen) with the Customer Service Unit. Many of the matters considered when looking at the provision of good and bad customer service in the Financial Services sector have their roots in written and oral communication and therefore integration would afford the learners the opportunities to develop their communication skills within the context of the Customer Service environment.

Timetable for delivery of assessment

A suggested assessment delivery plan is shown below. It was been devised on the basis of 12 weeks in each semester, Centres can adjust the plan to reflect the semester arrangements that apply in their sector. There is an option to integrate assessments for example by using part of the Customer Service investigative project as evidence in a folio for Communication.

Unit title	Semester 1 — Week											
	1	2	3	4	5	6	7	8	9	10	11	12
Financial Institutions: Introduction												Ass O1-4
Workplace Communication in English or English for Speakers of Other Languages: Work-Related Contexts							Ass O1		Ass O3		Folio O2	
			Ass O1			Ass O2				Ass O3 and 4		
Customer Service: Introduction											Project O1-4	
	Semester 2 — Week											
	1	2	3	4	5	6	7	8	9	10	11	12
International Trade: Introduction										Ass O1-3		
Bank Lending: Introduction												Ass O1-4
Investment: Introduction											Ass O1-3	
Financial Services: Promoting Products and Services	Ongoing folio development											Folio O1-3
Work Experience	Ongoing folio development					1 week Placement		Ongoing folio development				Folio O1-4

6.2 Recognition of Prior Learning

SQA recognises that learners gain knowledge and skills acquired through formal, non-formal and informal learning contexts.

In some instances, a full Group Award may be achieved through the recognition of prior learning. However, it is unlikely that a learner would have the appropriate prior learning and experience to meet all the requirements of a full Group Award.

The recognition of prior learning may **not** be used as a method of assessing in the following types of Units and assessments:

- ◆ HN Graded Units
- ◆ Course and/or external assessments
- ◆ Other integrative assessment Units (which may or not be graded)
- ◆ Certain types of assessment instruments where the standard may be compromised by not using the same assessment method outlined in the Unit

- ◆ Where there is an existing requirement for a licence to practice
- ◆ Where there are specific health and safety requirements
- ◆ Where there are regulatory, professional or other statutory requirements
- ◆ Where otherwise specified in an Assessment Strategy

More information and guidance on the *Recognition of Prior Learning* (RPL) may be found on our website www.sqa.org.uk.

The following sub-sections outline how existing SQA Unit(s) may contribute to this Group Award. Additionally, they also outline how this Group Award may be recognised for professional and articulation purposes.

6.2.1 Articulation and/or progression

Should a learner wish to progress to complete further qualifications before entering the workplace, the qualification provides useful underpinning knowledge to the content of the HNC/HND in Financial Services or alternatively the learner, having gained a basic understanding of the operation of the sector, may wish to progress to undertake entry level study with a professional body such as a Banking, Insurance or Securities Institute. Typically this might be the Professional Banker Certificate of the Chartered Banking Institute (SCQF level 7) and the Professional Certificate in Banking (QCF Level 4) of the Institute of Financial Services (a division of the *ifs* School of Finance).

6.2.2 Professional recognition

The level of the award and the absence of country specific regulatory content mean it will not receive any exemption recognition from global financial professional bodies. However, as has been noted already, the Chartered Banking Institute has confirmed the award will be of value in preparing learners to tackle the rigours of the Institute's awards which are at SCQF levels 7–11.

6.3 Opportunities for e-assessment

Three of the Units in this Group Award — *Financial Institutions: Introduction* (H480 33); *International Trade: Introduction* (H483 33) and *Investment: Introduction* (H484 33) could be assessed using e-assessment. Exemplar question banks will be available in the Assessment Support Packs (ASPs) which will be prepared for Units in this award. The use of E-assessment has no implications on the timing of the delivery or assessment of the any of the Units within this award.

6.4 Support materials

A list of existing ASPs is available to view on SQA's website.

Assessment Support Packs incorporating exemplar assessments will be prepared to support the delivery of the following Units which have been specifically developed for this award — *Financial Institutions: Introduction* (H480 33); *International Trade: Introduction* (H483 33); *Customer Services: Introduction* (H482 33), *Bank Lending: Introduction* (H481 33) and *Investment: Introduction* (H484 33).

6.5 Resource requirements

There are no specialist equipment requirements for this course. Centres will need to have established relationships with Financial Services organisations in their area that can support them in the delivery of this award by providing access to the latest illustrative materials relating to the products and services of the organisation.

Staff delivering the award must ensure they have a full appreciation of the current products and approaches to service delivery in Financial Services organisations. This is something that can be achieved by maximising the opportunities that can be derived from relationships with Financial Services organisations to support Centre staff's Continuing Professional Development (CPD) as required.

Centres must also ensure where they are offering the Work Experience Unit as part of this award that they have access to sufficient Work Experience placements in Financial Services organisations for their learners and that host employers have been familiarised with the requirements of the Unit and the award.

7 General information for centres

Equality and inclusion

The Unit specifications making up this Group Award have been designed to ensure that there are no unnecessary barriers to learning or assessment. The individual needs of learners will be taken into account when planning learning experiences, selecting assessment methods or considering alternative evidence. Further advice can be found on our website www.sqa.org.uk/assessmentarrangements.

Internal and external verification

All assessments used within this/these qualification(s) should be internally verified, using the appropriate policy within the centre and the guidelines set by SQA.

External verification will be carried out by SQA to ensure that internal assessment is within the national guidelines for these qualifications.

Further information on internal and external verification can be found in *SQA's Guide to Assessment* (www.sqa.org.uk/GuideToAssessment).

8 Glossary of terms

Embedded Core Skills: is where the assessment evidence for the Unit also includes full evidence for complete Core Skill or Core Skill components. A learner successfully completing the Unit will be automatically certificated for the Core Skill. (This depends on the Unit having been successfully audited and validated for Core Skills certification.)

Finish date: The end of a Group Award's lapsing period is known as the finish date. After the finish date, the Group Award will no longer be live and the following applies:

- ◆ candidates may not be entered for the Group Award
- ◆ the Group Award will continue to exist only as an archive record on the Awards Processing System (APS)

Lapsing date: When a Group Award is entered into its lapsing period, the following will apply:

- ◆ the Group Award will be deleted from the relevant catalogue
- ◆ the Group Award specification will remain until the qualification reaches its finish date at which point it will be removed from SQA's website and archived
- ◆ no new centres may be approved to offer the Group Award
- ◆ centres should only enter candidates whom they expect to complete the Group Award during the defined lapsing period

SQA credit value: The credit value allocated to a Unit gives an indication of the contribution the Unit makes to an SQA Group Award. An SQA credit value of 1 given to an SQA Unit represents approximately 40 hours of programmed learning, teaching and assessment.

SCQF: The Scottish Credit and Qualification Framework (SCQF) provides the national common framework for describing all relevant programmes of learning and qualifications in Scotland. SCQF terminology is used throughout this guide to refer to credits and levels. For further information on the SCQF visit the SCQF website at www.scqf.org.uk.

SCQF credit points: SCQF credit points provide a means of describing and comparing the amount of learning that is required to complete a qualification at a given level of the Framework. One National Unit credit is equivalent to 6 SCQF credit points. One National Unit credit at Advanced Higher and one Higher National Unit credit (irrespective of level) is equivalent to 8 SCQF credit points.

SCQF levels: The level a qualification is assigned within the framework is an indication of how hard it is to achieve. The SCQF covers 12 levels of learning. HNCs and HNDs are available at SCQF levels 7 and 8 respectively. Higher National Units will normally be at levels 6–9 and Graded Units will be at level 7 and 8. National Qualification Group Awards are available at SCQF levels 2–6 and will normally be made up of National Units which are available from SCQF levels 2–7.

Subject Unit: Subject Units contain vocational/subject content and are designed to test a specific set of knowledge and skills.

Signposted Core Skills: refers to opportunities to develop Core Skills arise in learning and teaching but are not automatically certificated.

9 General information for learners

This section will help you decide whether this is the qualification for you by explaining what the qualification is about, what you should know or be able to do before you start, what you will need to do during the qualification and opportunities for further learning and employment.

This qualification is designed to introduce you to the world of work in the Financial Services sector and to develop your communication, customer service and numeracy skills to enable you to gain a role within the sector or progress in that role in the sector. In addition to using the knowledge and skills to find employment in clerical, administrative or support positions within banks, insurance companies and other related financial institutions, you can, if you wish assist you to progress to undertaking business related courses at a more advanced level.

The qualification has been designed so that you are able to complete it, regardless of the specific operations of financial services institutions in your own country.

To be able to start this award, which will be delivered and assessed in English, you will need to have already developed your communication skills in English/Communication to SCQF level 4. You will also be undertaking calculations during several of the Units you will study so your numeracy skills will also have to be at SCQF level 4.

The qualification provides you with knowledge and skills that will increase your awareness of the industry. To gain the qualification, you will need to complete six Units. There are three mandatory Units covering *Financial Institutions: Introduction*, *International Trade: Introduction* and *Customer Service: Introduction*.

You will also select one of two Units in which you will develop your Business English skills - the Unit you select will depend on the level of English language skills you currently possess.

The final two Units you choose to complete the qualification will come from options in *Bank Lending: Introduction*; *Investment: Introduction*; *Financial Services: Promoting Products and Services and Work Experience*.

The award will be assessed in a number of ways, including assessed projects, portfolios of work and examinations. The exact assessment you will sit will depend on the Units you select.