



# **Assessor's guidelines for the SVQ in Providing Financial Services at level 3**

Publication date: January 2013  
Publication code: DB5385/2

Published by the Scottish Qualifications Authority  
The Optima Building, 58 Robertson Street, Glasgow, G2 8DQ, and  
Lowden, 24 Wester Shawfair, Dalkeith, Midlothian, EH22 1FD

*The information in this publication may be reproduced in support of SQA qualifications. If it is reproduced, SQA should be clearly acknowledged as the source. If it is to be used for any other purpose, then written permission must be obtained from the Support Materials Development Officer at SQA. It must not be reproduced for trade or commercial purpose.*

© Scottish Qualifications Authority 2013

## Contents

<b>About this guide</b>	<b>1</b>
<b>Introduction</b>	<b>2</b>
About SVQs	2
How are standards defined in SVQs?	3
Who is involved in SVQs?	3
The steps involved in assessing a candidate for an SVQ	4
<b>1 The SVQ in Providing Financial Services</b>	<b>5</b>
Structure of the SVQs	5
An assessment strategy for the SVQ	14
Why would people be interested in the SVQ?	14
How do candidates begin?	14
Choosing the SVQ	14
<b>2 Preparing to assess the SVQ</b>	<b>16</b>
Your role and your candidate's role	16
Planning	17
Selecting methods of assessment	19
Methods of assessment	20
Observation	20
Product evidence	21
Questioning	21
Other methods of assessment	22
Personal statements	22
Witness testimony	22
Simulation	23
Other sources of evidence	24
<b>3 Generating evidence</b>	<b>25</b>
Observation	26
Questions and candidate responses	28
Candidate's personal statement	30
Witness testimony	32
Filling the gaps	34
Guidance and support to candidates	34
Judging candidate evidence and making an assessment decision	34
Insufficient evidence	35
Authenticating candidates' evidence	36
<b>4 Recording achievement</b>	<b>37</b>
Completing the Unit progress record	38
Using the index of evidence	40
Completing the Element achievement record	42
<b>5 Further information</b>	<b>47</b>
What else should I read?	47
<b>Appendix 1: Blank recording forms</b>	<b>48</b>

# About this guide

This guide provides some practical examples of how to assess your candidates for the **SVQ in Providing Financial Services at level 3**. You may be able to think of other ways of assessing your candidates and recording your decisions about their competence.

Using assessments based on these examples does not guarantee successful verification — it is still your responsibility to ensure that internal quality assurance procedures are followed.

# Introduction

This introduction provides a brief overview of SVQs and how they are assessed in the workplace. If you are already familiar with the concept of SVQs, you may wish to go to the next section.

## About SVQs

Scottish Vocational Qualifications (SVQs) are work-based qualifications which set the level of occupational competence for each sector of the economy. The qualifications have been designed by standards-setting bodies made up of experienced practitioners who represent employers, professional bodies, trade unions, education and voluntary organisations.

Each standards-setting body is responsible for developing national standards which define *what* employees (or potential employees) must be able to do, *how well*, and *in what circumstances*, to show that they are competent in their work.

Each SVQ which a standards-setting body develops has to fit into a broad framework which allows qualifications in the UK and throughout Europe to be compared. SVQs are specified at five levels which reflect the various technical and supervisory skills knowledge and experience, which employees should have as they progress in their industry.

### Explanation of levels

- Level 1** Defines competent performance in a range of activities which are largely routine and predictable.
- Level 2** Specifies that competent performance must be shown in a broader range of work activities which are less routine and predictable. The employee will have more autonomy and responsibility, and may have to work as part of a team.
- Level 3** Specifies that competent performance must involve the employee in carrying out a broad range of varied work activities, most of which are complex and non-routine. There is considerable autonomy and responsibility, including the possibility of controlling or guiding others.
- Level 4** Specifies competence as complex technical or professional work activities which require a substantial degree of personal autonomy or responsibility. Managing staff and other resources is often involved.
- Level 5** Specifies competent performance as involving the employee in carrying out a significant range of activities in a wide variety of situations which are often unpredictable. Substantial responsibility and autonomy is involved in the work, which requires decision-making in the allocation of resources and the work of others. This will require complex skills such as analysis, design and evaluation.

## How are standards defined in SVQs?

All SVQs consist of standards which can be broken down into various parts.

**Units** define the broad functions carried out in the sector. These **Units** describe the activities which which employees have to perform, and will require candidates to demonstrate certain skills, behaviours, knowledge and understanding.

The quality of performance in what people must be able to do — how well they have to perform — is described by **Performance Criteria**. These may also be called **statements of competence** or **what candidates should do**.

The section on **behaviours** describes how a candidate should **act** or **conduct** themselves during their performance.

The section on **knowledge and understanding** says what candidates must know and understand, and how this knowledge applies to their jobs.

You may, however, find that information on the context, nature and amount of evidence which is required to prove competence (which used to be given in Range Statements and Evidence Requirements) is now defined in the **assessment guidance** for the qualification. Assessment guidance is drawn up by the awarding body and is packaged along with the standards to form the SVQ.

## Who is involved in SVQs?

There are several roles:

- ◆ **the candidate:** the person who wants to achieve the SVQ (eg an employee)
- ◆ **the assessor\*:** the person who assesses the candidates and decides if they are competent (eg supervisor)
- ◆ **the internal verifier\*:** an individual nominated by the centre (eg a company) who ensures that assessors apply the standards uniformly and consistently (eg supervisor's line manager)
- ◆ **the external verifier\*:** an individual appointed by SQA who ensures that standards are being applied uniformly and consistently across all centres offering the SVQ

\*Assessors and verifiers in centres will be asked by SQA to prove they have the appropriate occupational competence to assess and verify the SVQ. Occupational competence has been defined by the standards-setting body in the assessment strategy for this SVQ — see SQA's website: [www.sqa.org.uk](http://www.sqa.org.uk)

Assessors and verifiers are also expected to obtain an appropriate qualification in assessment and verification — this can be the Assessor/Verifier Units (the national standards for assessment and verification), or an alternative qualification which SQA also recognises.

## **The steps involved in assessing a candidate for an SVQ**

In deciding whether a candidate should get an SVQ, you will go through these stages:

- ◆ planning for assessment
- ◆ generating and collecting evidence of the candidate's competence in the Units
- ◆ judging the evidence of the candidate's ability and making an assessment decision based on the evidence
- ◆ recording the assessment decision and the candidate's achievement

# 1 The SVQ in Providing Financial Services

The **SVQ in Providing Financial Services at level 3** has been developed by the **Financial Services Skills Council (FSSC)** and is intended for people working within the Financial Services Sector. Examples might include company personnel working in claims, sales, insurance, savings and investment. They will require skills and knowledge in the regulations governing the Financial Services Sector, rules and regulations, products and services, company guidelines, risk, underwriting, etc

The SVQ is designed to be assessed in the workplace, or in conditions of the workplace. Examples of the settings or centres in which the SVQ is likely to be delivered include: Banks, Building Societies, Insurance or Investment Companies. Partnership providers may also be formed between employers and colleges/training providers.

## Structure of the SVQs

This section lists the Units which form the SVQ in Providing Financial Services at level 3. Candidates must complete a total of **seven** Units which must include — **three** mandatory Units — plus at least **two** Units from one of the restricted optional groups 1–10 and a further **two** Units from the additional options group 11.

### Mandatory Units

SQA Ref	SCQF level	SSC Ref	Title
F88M 04		FCC01	Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
F88N 04		FCC03	Develop Productive Working Relationships in a Financial Services Environment
F88P 04		FCC04	Ensure You Comply with Regulations in the Financial Services Environment

### Optional Groups

<b>Restricted Optional Group 1</b>			
<b>Bank and Building Society Account Options</b>			
F88R 04		BBS02	Establish, Monitor and Maintain Bank or Building Society Accounts for Customers
F88T 04		BBS06	Manage Branch Counter Services
F88V 04		BBS07	Supervise the Administration of Retail Financial Products and Services
F88W 04		BBS08	Process the Transfer of Foreign Currency
F88X 04		IO15	Manage the Business Relationship with Clients in a Financial Services Environment
F88Y 04		IFP01	Communicate the Practice and Principles of Islamic Banking to Customers and Colleagues

F890 04		GFS01	Provide Information to Customers in a Financial Services Environment
F89W 04		IO13	Deal with Complaints Relating to Financial Services Products and/or Services
<b>Restricted Optional Group 2 General Insurance Options</b>			
F891 04		GIC04	Deal with Complex Claims for Uninsured Losses
F892 04		GIC06	Deal with Complex Claims for Insured Losses
F893 04		GIC07	Carry Out Initial Assessment and Investigate Complex Insurance Claims
F894 04		GIC08	Settle Complex Insurance Claims
F890 04		GFS01	Provide Information to Customers in a Financial Services Environment
F896 04		GII10	Evaluate Insurance Products and Services
F897 04		GII14	Process Complex New Insurance Business as an Intermediary
F898 04		GII15	Process Complex Insurance Renewals as an Intermediary
F899 04		GII16	Process Complex Mid-term Insurance Amendments
F89A 04		GII17	Evaluate Risk and Advise Other Insurance Intermediaries
F89C 04		GIU21	Underwrite Complex New Risks
F89D 04		GIU22	Prepare Insurance Policy Documentation for Complex New Business
F89E 04		GIU23	Process Complex Insurance Policy Alterations
F89F 04		GIU24	Process Complex Insurance Renewals
F89G 04		GIU25	Review Underwriting Decisions to Accept Risks
<b>Restricted Optional Group 3 Investment Operations Options</b>			
F89H 04		IO01	Prepare and Present Investment Market Information to Stakeholders
F89J 04		IO02	Establish and Maintain Investor Details and Records
F89K 04		IO03	Reconcile Investment Market Transactions
F89L 04		IO04	Maintain the Custody of Assets on Behalf of the Investor
F89M 04		IO05	Arrange the Settlement of Investment Transactions
F89N 04		IO06	Measure the Performance of Investments
F89P 04		IO07	Establish the Price of Assets and Investment/Units
F89R 04		IO08	Supervise Investment Operations System and Processes
F89T 04		IO09	Process Trades (Global Settlement)
F89V 04		IO11	Process Corporate Actions on Behalf of Investors
F89W 04		IO13	Deal with Complaints Relating to Financial Services Products and/or Services
F89X 04		IO15	Manage the Business Relationship with Clients in a Financial Services Environment



<b>Restricted Optional Group 4 General Takaful Options</b>			
F89Y 04		GTC04	Deal with Complex Claims for Losses not Covered by the Takaful Contract
F8A0 04		GTC06	Deal with Complex Claims for Losses Covered by the Takaful Contract
F8A1 04		GTC07	Carry out Initial Assessment and Investigate Complex Takaful Claims
F8A2 04		GTC08	Settle Complex Takaful Claims
F8A3 04		GTI10	Evaluate Takaful Products and Services
F8A4 04		GTI14	Process Complex New Takaful Business as an Intermediary
F8A5 04		GTI15	Process Complex Takaful Contract Renewals as an Intermediary
F8A6 04		GTI16	Process Complex Mid-term Takaful Contract Amendments
F8A7 04		GTI17	Evaluate New Takaful Business and Advise Other Takaful Intermediaries
F8A8 04		GTU21	Underwrite Complex New Takaful Business
F8A9 04		GTU22	Prepare Takaful Contract Documentation for Complex New Business
F8AA 04		GTU23	Process Complex Takaful Contract Alterations
F8AC 04		GTU24	Process Complex Takaful Contract Renewals
F8AD 04		GTU25	Review Underwriting Decisions to Accept Takaful Business
F8AE 04		IFP02	Communicate the Practice and Principles of Takaful Customers or Colleagues
F890 04		GFS01	Provide Information to Customers in a Financial Services Environment
<b>Restricted Optional Group 5 Financing and Credit Options</b>			
F8AG 04		FC01	Appraise and Authorise Applications for Personal Financing and Credit Facilities
F8AH 04		FC02	Progress Personal Property Financing Applications
F8AJ 04		FC03	Charge and Control Securities for Financing
F8AK 04		FC04	Appraise Applications for Business Financing and Credit Facilities
F8AL 04		FC05	Progress and Finalise Applications for Business Financing and Credit Facilities
F8AM 04		FC06	Monitor and Review Financing and Credit Facilities
F8AN 04		FC07	Manage the Quality of Decisions to Offer Financing and Credit Facilities
F8AP 04		FC08	Investigate Arrears and Recover Debts
F890 04		GFS01	Provide Information to Customers in a Financial Services Environment

<b>Restricted Optional Group 6 Debt Collections Options</b>			
F8AT 04		DC01	Obtain and Evaluate Credit Information to Investigate Debt Collections
F8AV 04		DC02	Agree a Way Forward on Repayments with the Debtor
F8AW 04		DC03	Negotiate Repayment Solutions to Outstanding Debts
F8AX 04		DC04	Authorise Financial Transactions Using Telecommunications
F8AY 04		DC05	Handle Telephone Calls with Debtors in an Effective Way
F8C0 04		DC06	Monitor and Safeguard Debt Repayment Arrangements
F8C1 04		DC07	Administer the Debt Collection Process
F8C2 04		DC08	Oversee and Maintain the Effectiveness of the Debt Collections Process
<b>Restricted Optional Group 7 Life Pensions and Investment Options</b>			
F8C3 04		LPI04	Authorise Requests for Payment Against Life, Pensions and Investment Contracts
F8C4 04		LPI05	Authorise the Underwriting of Life, Pensions and Investment Contracts
F8C5 04		LPI06	Manage and Develop the Customer Relationship to Enhance the Flow of Financial Services Business
F8C6 04		LPI08	Process Documentation for Complex Life, Pensions and Investment Contracts
F8C7 04		LPI09	Underwrite Complex New Life, Pensions and Investment Business Quotations
F8C8 04		LPI10	Underwrite Complex Alterations to Life, Pensions and Investment Contracts
F8C9 04		LPI11	Process Complex Requests for Payment Against Life, Pensions and Investment Contracts
F890 04		GFS01	Provide Information to Customers in a Financial Services Environment
<b>Restricted Optional Group 8 Administration for Mortgage and/or Financial Planning Intermediaries Options</b>			
F8CA 04		MFP4	Facilitate an Administrative Service for Mortgage and Financial Planning Clients
F8CC 04		MFP05	Process Instructions for Complex Mortgage and/or Financial Planning Business
F8CD 04		MFP06	Complete Reports for Mortgage and/or Financial Planning Clients
F8CE 04		MFP07	Supervise Mortgage and/or Financial Planning Administrative Systems and Processes
F890 04		GFS01	Provide Information to Customers in a Financial Services Environment
<b>Restricted Optional Group 9 Pension Scheme Administration Options</b>			
F499 04		PSA1	Collate Pension Scheme New Entrant Records
F49A 04		PSA2	Process Pension Scheme New Entrant Records
F49B 04		PSA3	Process Pension Scheme Transfers In
F49C 04		PSA4	Process Applications for Pension Scheme Additional Voluntary Contributions

F49D 04		PSA5	Process Pension Scheme Early Leavers Notification
F49E 04		PSA6	Process Applications for Pension Scheme Transfers Out
F49F 04		PSA7	Quote on Defined Benefit Pension Scheme Retirement Benefits
F49G 04		PSA8	Process Defined Benefit Pension Scheme Retirement Benefits
F49H 04		PSA9	Quote on Defined Contribution Pension Scheme Retirement Benefits
F49J 04		PSA10	Process Defined Contribution Pension Scheme Retirement Benefits
F49K 04		PSA11	Process Pension Scheme Death Benefits
F49L 04		PSA12	Process Pension Sharing and Earmarking on Divorce
F49M 04		PSA13	Dealing with Pension Scheme Complaints and Disputes
F49N 04		PSA14	Provide Information on Request from a Pension Scheme Member or Member's Representative
F49P 04		PSA15	Maintain Pension Scheme Records Using Periodic Updating Processes
F49R 04		PSA16	Provide Periodic Pension Scheme Information to Relevant Parties
F49S 04		PSA17	Respond to Pension Scheme Enquiries
D341 04		PSA18	Maintain Employee Records
F49T 04		PSA19	Managing the Payroll Function
<b>Restricted Optional Group 10 Providing Advice for Retirement Options</b>			
F49V 04		SFR1	Engage with the Customer and Establish Reasons for Seeking Advice on Savings for Retirement
F49W 04		SFR2	Establish the Customer's Key Savings for Retirement Needs
F49X 04		SFR3	Identify Ways of Meeting Savings for Retirement Needs for the Customer to Consider
F49Y 04		SFR4	Identify and Agree Priorities and Options for the Customer to Enable Informed Pension Choices
F4A0 04		SFR5	Review and Present Information to Provide Advice on Savings for Retirement
F4A1 04		SFR6	Refer the Customer to Further Information or Advice on Savings for Retirement
<b>Optional Group 11</b>			
F88R 04		BBS02	Establish, Monitor and Maintain Bank or Building Society Accounts for Customers
F88T 04		BBS06	Manage Branch Counter Services
F88V 04		BBS07	Supervise the Administration of Retail Financial Products and Services
F88W 04		BBS08	Process the Transfer of Foreign Currency

F88X 04		IO15	Manage the Business Relationship with Clients in a Financial Services Environment
F88Y 04		IFP01	Communicate the Practice and Principles of Islamic Banking to Customers and Colleagues
F891 04		GIC04	Deal with Complex Claims for Uninsured Losses
F892 04		GIC06	Deal with Complex Claims for Insured Losses
F893 04		GIC07	Carry Out Initial Assessment and Investigate Complex Insurance Claims
F894 04		GIC08	Settle Complex Insurance Claims
F890 04		GFS01	Provide Information to Customers in a Financial Services Environment
F896 04		GII10	Evaluate Insurance Products and Services
F897 04		GII14	Process Complex New Insurance Business as an Intermediary
F898 04		GII15	Process Complex Insurance Renewals as an Intermediary
F899 04		GII16	Process Complex Mid-term Insurance Amendments
F89A 04		GII17	Evaluate Risk and Advise Other Insurance Intermediaries
F89C 04		GIU21	Underwrite Complex New Risks
F89D 04		GIU22	Prepare Insurance Policy Documentation for Complex New Business
F89E 04		GIU23	Process Complex Insurance Policy Alterations
F89F 04		GIU24	Process Complex Insurance Renewals
F89G 04		GIU25	Review Underwriting Decisions to Accept Risks
F89H 04		IO01	Prepare and Present Investment Market Information to Stakeholders
F89J 04		IO02	Establish and Maintain Investor Details and Records
F89K 04		IO03	Reconcile Investment Market Transactions
F89L 04		IO04	Maintain the Custody of Assets on Behalf of the Investor
F89M 04		IO05	Arrange the Settlement of Investment Transactions
F89N 04		IO06	Measure the Performance of Investments
F89P 04		IO07	Establish the Price of Assets and Investment/Units
F89R 04		IO08	Supervise Investment Operations System and Processes
F89T 04		IO09	Process Trades (Global Settlement)
F89V 04		IO11	Process Corporate Actions on Behalf of Investors
F89W 04		IO13	Deal with Complaints Relating to Financial Services Products and/or Services
F89X 04		IO15	Manage the Business Relationship with Clients in a Financial Services Environment

F89Y 04		GTC04	Deal with Complex Claims for Losses not Covered by the Takaful Contract
F8A0 04		GTC06	Deal with Complex Claims for Losses Covered by the Takaful Contract
F8A1 04		GTC07	Carry Out Initial Assessment and Investigate Complex Takaful Claims
F8A2 04		GTC08	Settle Complex Takaful Claims
F8A3 04		GTI10	Evaluate Takaful Products and Services
F8A4 04		GTI14	Process Complex New Takaful Business as an Intermediary
F8A5 04		GTI15	Process Complex Takaful Contract Renewals as an Intermediary
F8A6 04		GTI16	Process Complex Mid-term Takaful Contract Amendments
F8A7 04		GTI17	Evaluate New Takaful Business and Advise Other Takaful Intermediaries
F8A8 04		GTU21	Underwrite Complex New Takaful Business
F8A9 04		GTU22	Prepare Takaful Contract Documentation for Complex New Business
F8AA 04		GTU23	Process Complex Takaful Contract Alterations
F8AC 04		GTU24	Process Complex Takaful Contract Renewals
F8AD 04		GTU25	Review Underwriting Decisions to Accept Takaful Business
F8AE 04		IFP02	Communicate the Practice and Principles of Takaful to Customers or Colleagues
F8AG 04		FC01	Appraise and Authorise Applications for Personal Financing and Credit Facilities
F8AH 04		FC02	Progress Personal Property Financing Applications
F8AJ 04		FC03	Charge and Control Securities for Financing
F8AK 04		FC04	Appraise Applications for Business Financing and Credit Facilities
F8AL 04		FC05	Progress and Finalise Applications for Business Financing and Credit Facilities
F8AM 04		FC06	Monitor and Review Financing and Credit Facilities
F8AN 04		FC07	Manage the Quality of Decisions to Offer Financing and Credit Facilities
F8AP 04		FC08	Investigate Arrears and Recover Debts
F8AT 04		DC01	Obtain and Validate Credit Information to Instigate Debt Collections
F8AV 04		DC02	Agree a Way Forward on Repayments with the Debtor
F8AW 04		DC03	Negotiate Repayment Solutions to Outstanding Debts
F8AX 04		DC04	Authorise Financial Transactions Using Telecommunications
F8AY 04		DC05	Handle Telephone Calls with Debtors in an Effective Way
F8C0 04		DC06	Monitor and Safeguard Debt Repayment Arrangements

F8C1 04		DC07	Administer the Debt Collection Process
F8C2 04		DC08	Oversee and Maintain the Effectiveness of the Debt Collections Process
F8C3 04		LPI04	Authorise Requests for Payment Against Life, Pensions and Investment Contracts
F8C4 04		LPI05	Authorise the Underwriting of Life, Pensions and Investment Contracts
F8C5 04		LPI06	Manage and Develop the Customer Relationship to Enhance the Flow of Financial Services Business
F8C6 04		LPI08	Process Documentation for Complex Life, Pensions and Investment Contracts
F8C7 04		LPI09	Underwrite Complex New Life, Pensions and Investment Business Quotations
F8C8 04		LPI10	Underwrite Complex Alterations to Life, Pensions and Investment Contracts
F8C9 04		LPI11	Process Complex Requests for Payment Against Life, Pensions and Investment Contracts
F8CA 04		MFP04	Facilitate an Administrative Service for Mortgage and Financial Planning Clients
F8CC 04		MFP05	Process Instructions for Complex Mortgage and/or Financial Planning Business
F8CD 04		MFP06	Complete Reports for Mortgage and/or Financial Planning Clients
F8CE 04		MFP07	Supervise Mortgage and/or Financial Planning Administrative Systems and Processes
F499 04		PSA1	Collate Pension Scheme New Entrant Records
F49A 04		PSA2	Process Pension Scheme New Entrant Records
F49B 04		PSA3	Process Pension Scheme Transfers In
F49C 04		PSA4	Process Applications for Pension Scheme Additional Voluntary Contributions
F49D 04		PSA5	Process Pension Scheme Early Leavers Notification
F49E 04		PSA6	Process Applications for Pension Scheme Transfers Out
F49F 04		PSA7	Quote on Defined Benefit Pension Scheme Retirement Benefits
F49G 04		PSA8	Process Defined Benefit Pension Scheme Retirement Benefits
F49H 04		PSA9	Quote on Defined Contribution Pension Scheme Retirement Benefits
F49J 04		PSA10	Process Defined Contribution Pension Scheme Retirement Benefits
F49K 04		PSA11	Process Pension Scheme Death Benefits
F49L 04		PSA12	Process Pension Sharing and Earmarking on Divorce
F49M 04		PSA13	Dealing with Pension Scheme Complaints and Disputes
F49N 04		PSA14	Provide Information on Request from a Pension Scheme Member or Member's Representative
F49P 04		PSA15	Maintain Pension Scheme Records Using Periodic Updating Processes
F49R 04		PSA16	Provide Periodic Pension Scheme Information to Relevant Parties

F49S 04		PSA17	Respond to Pension Scheme Enquiries
D341 04		PSA18	Maintain Employee Records
F49T 04		PSA19	Managing the Payroll Function
F49V 04		SFR1	Engage with the Customer and Establish Reasons for Seeking Advice on Savings for Retirement
F49W 04		SFR2	Establish the Customer's Key Savings for Retirement Needs
F49X 04		SFR3	Identify Ways of Meeting Savings for Retirement Needs for the Customer to Consider
F49Y 04		SFR4	Identify and Agree Priorities and Options for the Customer to Enable Informed Pension Choices
F4A0 04		SFR5	Review and Present Information to Provide Advice on Savings for Retirement
F4A1 04		SFR6	Refer the Customer to Further Information or Advice on Savings for Retirement
F04N 04		ICS25	Organise the Delivery of Reliable Customer Service
F27S 04		ICS28	Plan, Organise and Control Customer Service Operations
F8D0 04		FCS01	Provide Callers with Specialised Assistance in a Financial Services Environment
F04D 04		ICS26	Improve the Customer Relationship
DR7C 04		MSCD7	Provide Learning Opportunities for Colleagues
DR73 04		MSCB5	Provide Leadership for your Team
DR5T 04		MSCE2	Manage Finance for Your Area of Responsibility
DR3Y 04		MSCD6	Allocate and Monitor the Progress and Quality of Work in Your Area of Responsibility
F4B7 04		MSCD3	Recruit, Select and Retain Colleagues
DR75 04		MSCB6	Provide Leadership in Your Area of Responsibility
DR50 04		MSCB8	Ensure Compliance with Legal, Regulatory, Ethical and Social Requirements
F4AA 04		MSSSB 2.9	Contribute to the Development of New Products and Services
F4AB 04		MSSSB 2.4	Sales Activity Planning
F4AC 04		MSSSB 5.3	Develop and Deliver a Professional Sales Presentation
F8D1 04		FSP02	Develop and Maintain Business Relationships with Financial Services' Introducers
F8D2 04		FSP03	Process Financial Services Sales Support Administration for Agencies

## **An assessment strategy for the SVQ**

As part of its review of the SVQ, the standards-setting body **Financial Services Skills Council (FSSC)** has developed an assessment strategy which defines a range of requirements:

- ◆ the occupational expertise of assessors and verifiers
- ◆ a definition of simulation
- ◆ definition of the workplace
- ◆ information on a model of independent assessment or external quality control

The relevant parts of the assessment strategy are published on SQA's website ([www.sqa.org.uk](http://www.sqa.org.uk)), and both SQA and centres must comply with these requirements.

## **Why would people be interested in the SVQ?**

People will take SVQs for a variety of reasons: to gain promotion, to prove their job competence, or for personal development. There will be other reasons too. One of the first things to do is to find out why your candidates want to do the SVQ, and to advise them of the appropriateness of the qualification. If anyone is acting as a coach or mentor to your candidates, they might help you to do this.

## **How do candidates begin?**

### **Choosing the SVQ**

You should make sure that candidates get guidance before starting out on an SVQ — they need advice to ensure that their existing job remit, skills, experience, and their plans for progression, are matched to the SVQ selected. It does not have to be you as the assessor, who carried out the matching process, but whoever has responsibility for this should ensure that the assessment opportunities available to the candidate are also considered.

### **Example**

After successfully completing his temporary contract with an insurance company, Jamie Stevens is offered a full time position in the Home Insurance Department. He hopes to develop himself further within this role.

Company policy states that all employees must achieve some type of formal qualification. Since Jamie stresses he does not want to go to college, he wonders if there is another way to achieve this. The Training and Development Officer advises that Jamie should consider an SVQ as he could gain a qualification while carrying out his job. Jamie likes the idea but needs to know more about how it works.



An assessor from an approved training company explains that Jamie will need to demonstrate job competency over a period of time. This will be done by presenting different types of evidence in the form of a portfolio.

The assessor explains that (where possible) an integrated approach to assessment will be used, ie evidence demonstrating competence in one Unit can be used to match Evidence Requirements for another Unit(s).

In order to ensure Jamie chooses the right qualification, the assessor matches Jamie's skills, knowledge and current job role against the standards for the SVQ in Providing Financial Services at level 3. The Insurance Option is the most suitable route for him to take, as he can easily present sufficient evidence to achieve this.

At this point time Jamie has opted to start with the Unit, *Evaluate Insurance Products and Services*. He will select a further three Units at a later date.

On completion of the above process, the Training and Development Officer will draw up a Personal Development Plan for Jamie.

## 2 Preparing to assess the SVQ

This section offers practical advice on how to begin to go about assessing your candidates for the SVQ. This advice is offered as examples of good practice — you may develop your own approaches to assessing your candidates which also work well.

### Your role and your candidate's role

Assessing the SVQ will involve several stages. Both you and the candidate should be clear on your roles in the assessment process before you begin.

#### Your role

- ◆ ensure candidates understand what is to be assessed and how it is to be assessed
- ◆ ensure the conditions and resources required for assessment are available
- ◆ help candidates to identify and gather evidence
- ◆ observe and record candidates carrying out the activities described in the standards — records should say what has been observed, how it was carried out, and what it demonstrates
- ◆ assess products of the candidates' own work
- ◆ question candidates and record results
- ◆ help candidates to present evidence
- ◆ authenticate the evidence candidates provide
- ◆ judge evidence and make assessment decisions
- ◆ identify gaps or shortfalls in candidates' competence
- ◆ provide feedback to candidates throughout the assessment process
- ◆ record achievement

#### Candidates' role

- ◆ prepare for assessment — become familiar with the standards, what is to be assessed and how it is to be assessed
- ◆ help to identify sources of evidence and how these could be assessed
- ◆ carry out activities, and/or produce products of own work, and/or answer questions
- ◆ gather and present evidence
- ◆ receive and act on feedback from the assessor

## Planning

In planning for assessment, you will find it helpful to meet with your candidate and plan what is to be assessed, in what way, and when and where the assessment is to take place. This discussion can be confirmed in the form of an agreed assessment plan between you and your candidate.

You should treat assessment plans as working documents — they can be updated and changed as you review progress with your candidate.

As you are planning assessment, don't forget to make the most of opportunities to *integrate* assessment. This means planning to assess an activity which draws on the contents of different Units or Elements. It can be a practical and cost-effective way of assessing your candidate's competence.

If you are a new assessor working towards your A/V Units (the national standards in assessment and verification) you will need copies of completed assessment plans as part of your evidence.

To help you plan for assessment, we have produced an integrated assessment plan which covers the following Units:

- ◆ Evaluate Insurance Products and Services
- ◆ Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment

You will notice that we have included spaces to enter dates when the assessment plan has been reviewed. Any gaps identified during these reviews should be discussed with your candidates and noted for action in the assessment plan.

## Assessment plan

Units: GII10 (F896 04) Evaluate Insurance Products and Services FCC01 (F88M 04) Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment					
Activities	Performance	Method of assessment/Sources of evidence	Date of assessment	Evidence already available	Links to other Units (Performance and behaviours)
Candidate to be observed carrying out agreed task to achieve development need.	GII10 (F896 04) 1-9	Assessor observation in the candidate's place of work	7/11/09	Yes (observation)	FCC03 (F88N 04)
Candidate to produce a statement in support of above task.	FCC01 (F88M 04) 1-8	Personal statement			1, 4, 6 and 8
Supervisor's statement in support of task carried out.		Witness testimony			
Copy of any documents relating to the above task.		Products			
<b>Questioning for knowledge and understanding not apparent from performance to be identified from 2nd review</b>					

Assessor's signature: *Frank Graham*

1st review due: *21/11/09*

Candidate's signature: *Jamie Stevens*

2nd review due: *7/12/09*

Date of agreement: 1/11/09

Date of completion: 12/01/10

## Selecting methods of assessment

The methods of assessment you use should be valid, reliable and practicable.

- ◆ By *valid* we mean that the assessment method should be appropriate to the standards
- ◆ By *reliable* we mean that the assessment method should ensure consistent results when used with different candidates, different assessors and on different occasions
- ◆ By *practicable* we mean that the method ensures that the assessment makes best use of available resources, equipment and time

Before you assess a candidate, you must make sure that the methods of assessment you have chosen to use, along with any assessment materials (such as questions and sample answers) have been agreed within your centre through its system of internal quality assurance. This system is often called *internal verification* — its purpose is to help to ensure that assessment methods are valid, reliable and practicable.

There are both benefits and challenges when you are assessing SVQs in the workplace, or in conditions in the workplace. When you select methods of assessment, you should try to offer the candidate the benefits of workplace assessment and minimise any potential difficulties.

The benefits might be:

- ◆ Candidates can be assessed in the workplace — cost and time involved can be minimised
- ◆ Good rapport/relationships can be built between assessor and candidates
- ◆ Assessment can progress at the candidates' own pace
- ◆ Flexibility of planning assessment to fit the needs of those involved in the process
- ◆ No formal assessment necessary as credit is given on performance
- ◆ Familiarity of work environment and tasks to be carried out
- ◆ Support of other experienced staff
- ◆ Promotes confidence and loyalty
- ◆ Useful part of job training and development

The challenges might be:

- ◆ Pressures of work
- ◆ Confidentiality issues
- ◆ Interference/disruptions from surroundings
- ◆ Lack of opportunity to gather appropriate evidence
- ◆ Lack of privacy

- ◆ Time constraints
- ◆ Working unsocial hours
- ◆ Sufficiency of access for assessors
- ◆ Organising assistance from others involved in the assessment process

### **Example**

You might agree with a candidate working in an Insurance Company who has to demonstrate how they deal with a situation where they have to inform a colleague that they are unable to fulfill their commitment to them, this will be carried out by **observation** as and when such a situation arises. If you are an assessor who is working alongside the candidate you should be well placed to observe the candidate's performance, perhaps using a prepared checklist, and to question the candidate about the situation afterwards.

## **Methods of assessment**

Assessment may involve a range of assessment methods. For SVQs, some of the most commonly used methods are observation, product evidence, and questioning.

### **Observation**

Observation by an assessor is considered to be the most valid and reliable method of assessment. It can be organised in a variety of ways:

- ◆ working alongside the candidate
- ◆ arranging to visit when naturally-occurring activities are carried out by the candidate
- ◆ arranging for activities to take place

Observation by the assessor can often be supplemented by other types of assessment methods such as questioning. For example, it may be appropriate to ask oral questions of candidates as they carry out naturally-occurring activities.

#### **Example 1**

Observation of the candidate applying the process and procedure for creating new and/or updating investors records.

#### **Example 2**

Observation of a candidate interacting face-to-face with a customer in order to identify ways of meeting their saving needs for retirement. Here candidates' communication skills and the ability to gather appropriate information can be evidenced.

## Product evidence

As candidates work towards achieving the SVQ, they will produce evidence in the form of products of their work. The nature of this evidence can vary widely depending on what the candidate's job entails, but examples of product evidence include:

- ◆ Customer records prepared by the candidate
- ◆ Reports or other written communication prepared by the candidate — recommendations for improving products and services.

## Questioning

Candidates have to show that they can meet the knowledge specifications for the SVQs. For this SVQ, knowledge and understanding is specified for each Unit. Much of a candidate's knowledge and understanding will be apparent from what they do or produce as part of their work, but this will not always be the case, and questioning can be a useful way of confirming what candidates know and understand.

Questions can be asked in a variety of forms, such as oral questions, short answer written questions, and multiple choice.

You should be careful that the method of questioning does not go beyond the competence required for the SVQ and become a barrier to fair assessment. For example, some candidates will feel more comfortable with oral questions than written.

### Note

Due to the practical nature of the Financial Services Qualification, it is suggested that **oral** (as opposed to written) questions should be used to test candidates' knowledge and understanding.

**Q** What procedures are in place to keep information confidential and secure?

**A** Compliance with Data Protection Act ensures data is only given to those who are authorised to receive it. Hard copy data is securely locked away and access restricted to authorised personnel. Data held on the computer can only be accessed by providing correct user ID and password.

**Q** What is the difference between giving financial advice and providing facts and figures?

**A** By providing financial advice you are giving your opinion on what is best for the customer.

Providing facts and figures will give information to the customer without guiding them in any way.

## Other methods of assessment

These methods, like questioning, are often used for authentication. See section 3 for more about authenticating candidates' evidence.

## Personal statements

You might sometimes find it helpful to ask a candidate to give an account of why they did an activity in a certain way or how they produced a product of their work. This is often referred to as a *personal statement*. You should take care to ensure that by asking candidates to produce such statements, you are not asking them to demonstrate competence beyond what is required by the standards. You should also be selective in the use of personal statements, and make sure they have not been produced as a substitute to a more valid, reliable and practical method of assessment.

## Witness testimony

For practical reasons, you may not be able to observe all the activities carried out by your candidates, but might feel that other people may be able to provide a statement on what your candidates have been doing or producing as part of their work. Statements of this kind are called *witness testimony*, and are often used to support other evidence produced by candidates. If witness testimony is used, you should, ideally, identify witnesses and opportunities for using their testimony as part of assessment planning.


You should bear in mind that the weight of the evidence will vary, depending on the knowledge and expertise of the person providing the witness testimony. You will have to take these factors into account as you make your judgement.

Given that assessors are responsible for judging and signing off all evidence, they must ensure that any witness testimony comes from a reliable and credible source. The ideal witness will be:

- ◆ experienced in the area of work carried out by the candidate
- ◆ familiar with the standards to be met, and
- ◆ in possession of relevant qualification(s)

However, where no one in the workplace meets all the above criteria the assessor must make a judgement on a person's suitability based on other equivalent factors (position in organisation, length of service, proven ability to meet standards, etc).



Strongest	Someone with considerable occupational expertise in the candidate's area of work and who is familiar with the standards. This person may also be an assessor or internal verifier qualified with the A/V Units or 'D-Units'.
	Someone with considerable occupational expertise in the candidate's area of work and who is familiar with the standards.
	Someone with considerable occupational expertise in the candidate's area of work, but with no knowledge of the standards.
	Someone who may be a colleague of the candidate, but with no knowledge of the standards.
Weakest	Someone with no or little knowledge of the candidate's work or no knowledge of the standards.

Witness testimony is unlikely to be sufficient in itself for a decision about the candidate's competence, and would normally be supplemented by questioning candidates.

### **Example 1**

A candidate may be asked to provide evidence of producing a report on the evaluation of insurance products and services. A witness testimony from the person who requested the information may provide evidence that the report contained comprehensive information presented in a clear and concise format.

### **Example 2**

Testimony from a more senior member of staff could be provided to verify that the candidate consistently develops productive working relationships by, exchanging information with others, providing clear and accurate information, meeting commitments within deadlines and offers help and support to others.

### **Simulation**

*Simulation* is any structured assessment exercise involving a specific task which reproduces real-life situations.

On some occasions, it may not be practical to assess a candidate in real work. Examples might be where the standards require candidates to carry out emergency or contingency procedures, or where client confidentiality is an issue, or where a candidate's job role does not cover all aspects of the qualification.

The Financial Services Skills Council has defined in their Assessment Strategy, Providing Financial Services at levels 2 and 3 when/where it considers simulation to be an acceptable form of assessment.

For more details on simulation and what constitutes performance in the workplace, look at the assessment strategy on SQA's website:  
**[www.sqa.org.uk](http://www.sqa.org.uk)**

In cases where the opportunity has not presented itself during the normal course of events, it would be appropriate to use simulation as a method of assessment. The following are two examples of the type of events that may exist within this qualification:

- ◆ Take appropriate action where fraud or potential fraud is suspected
- ◆ Advise colleagues promptly of any difficulties or where it is impossible to carry out agreed tasks

### **Other sources of evidence**

Other sources of evidence can be previous experience or learning, case studies or assignments.

SQA's *Guide to Assessment* (see section 5) has more advice on methods of assessment and how to ensure that your assessment is valid, reliable and practicable.

### 3 Generating evidence

The methods of assessment you use should generate sufficient evidence to demonstrate the candidate's competence.

We described earlier the circumstances in which you might choose to use different methods of assessment. Starting on the next page, this section gives you examples of forms which you can use to record and present evidence of:

- ◆ observation (by the assessor)
- ◆ questions and candidate responses
- ◆ personal statement (produced by the candidate)
- ◆ witness testimony

There are blank forms which you can copy and use in assessment in Appendix 1.

## **Observation**

For observation, note that the form asks you to record the skills and activities observed. This helps you to make a judgement on how the activity was carried out and what it demonstrates.

## Observation record

**Units:** GII10 (F896 04) Evaluate Insurance Products and Services  
 FCC01 (F88M 04) Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment

**Candidate:** Jamie Stevens **Date of observation:** 12/11/09  
**Evidence index number:** 02

Skills/activities observed:	Performance covered:
<p>The candidate was organised and ready to complete the task of preparing a report on the Evaluation of Insurance Services and Products.</p> <p>Candidate used resources and marketing information appropriate for evaluation of the products and services.</p> <p>Report produced was clear and concise and contained all relevant information as per manager's request. A table showing at-a-glance comparisons was incorporated into the body of the report making it easy to compare items (copy of completed report confirms this).</p> <p>Final report produced and dispatched to manager within deadline.</p>	<p>GII10 (F896 04)</p> <p>Performance 1, 2, 3, 4, 5, 6, 7 and 8</p> <p>Behaviours 2, 3 and 4</p> <p>FCC01 (F88M 04)</p> <p>Performance 4, 6 and 7</p> <p>Behaviours 1, 2 and 3</p>

**Knowledge and understanding apparent from this observation:**  
 GII10 (F896 04) — 2, 6  
 FCC01 (F88M 04) — 5, 9, 12

**Other Units to which this evidence may contribute:**  
 FCC03 (F88N 04) — 1, 4, 6, 8

**Assessor's comments and feedback to candidate:**  
 During this observation you demonstrated that you had gathered sufficient information from various sources that allowed a detailed and comprehensive report to be produced and presented. Further evidence is still required to ensure sufficient evidence is available to show competence. Knowledge and understanding has not been fully met at this point.

I can confirm the candidate's performance was satisfactory.

Assessor's signature: *Frank Graham*

Date: 07/11/09

Candidate's signature: *Jamie Stevens*

Date: 07/11/09

## **Questions and candidate responses**

This form can be used to record any questions you might ask the candidate to establish what they know and understand. You should note the candidate's responses on this form too.

Note that there is a space near the top of the form for you to record when, where, how and why you asked the questions.

Where you want to give the candidate written questions, this form could also be used.

## Record of questions and candidate's answers

**Unit:** FCCO1 (F88M 04) Develop Yourself to Improve and Maintain Workplace  
Competence in a Financial Services Environment

**Evidence index number:** 06

**Circumstances of assessment:**

To ensure coverage of Knowledge and Understanding not inferred or identified through performance.

**List of questions and candidate's responses:**

**Q:** What should an effective development plan contain?

**A:** The plan should contain: current strengths and weaknesses and feedback — future objectives, how they can be achieved. Time frames for achievement.

**Q:** List some development opportunities and resources available in your organisation.

**A:** All staff have opportunity to gain a qualification, attend in-house courses and workshops, work shadow, and all new staff have a mentor.

Assessor's signature: *Frank Graham*

Date: 22/12/09

Candidate's signature: *Jamie Stevens*

Date: 22/12/09

## **Candidate's personal statement**

If a personal statement is being used as evidence, it should be completed by the candidate. The statement should record what they did, how and why they chose to carry out an activity or produce work in a certain way. Where other people may have been present during an activity and they may be able to provide witness testimony, the candidate should record how the statement links to other evidence in the column provided.



## Personal statement

Date	Evidence index number	Details of statement	Links to other evidence (enter numbers)	Unit, Performance, behaviours covered
09/11/09	04	<p>During my development review it was agreed that I should:</p> <ol style="list-style-type: none"> <li>1 Take on more responsibility at work</li> <li>2 Expand my skills and knowledge of the insurance sector.</li> </ol> <p>I identified that if I prepared a report on the <i>Evaluation of Insurance Products and Services</i> I could achieve my personal objectives and at the same time provide useful information for other members of staff to use.</p> <p>I approached my manager to ask for her approval as I was eager to carry out this task. She thought that it was a good idea and went on to discuss this further. We agreed a deadline of six weeks for completion of the task so that the final document could be presented and discussed at the next HO meeting. If approved the report would be made available to all staff.</p> <p>To complete the task:</p> <ul style="list-style-type: none"> <li>◆ I gathered all required information from current providers offering home and contents insurance.</li> <li>◆ Identified, evaluated and analysed all information for all products.</li> <li>◆ Drew conclusions about our services.</li> <li>◆ Made recommendations for improvements.</li> <li>◆ Prepared a template for the layout of the report to ensure I would present detailed information in a clear and concise manner.</li> <li>◆ (See completed report 03)</li> <li>◆ Presented the report to my manager one week prior to the deadline.</li> </ul>	01, 02, 03 05	<p>GII10 (F896 04)</p> <p>Performance 1, 2, 3, 4, 5, 6, 7 and 8</p> <p>Behaviours 2, 3 and 4</p> <p>FCC01 (F88M 04)</p> <p>Performance 1, 2, 3, 4, 6 and 7</p> <p>Behaviours 1, 2 and 3</p> <p>FCC03 (F88N 04)</p> <p>1, 4, 6 and 8</p>

Signed (candidate): *Jamie Stevens*

Date: 09/11/09

## **Witness testimony**

Remember when you begin to use witness testimony that it must be capable of being authenticated — even if the testimony itself is being used to authenticate a candidate's claim to competence.

To make sure the witness testimony is genuine, you must ensure that you have a record of who is acting as a witness, their relationship to the candidate (eg supervisor, client) address, telephone number and the date. There are spaces for this information in the form.

## Witness testimony

<b>SVQ title and level:</b>	Providing Financial Services level 3
<b>Candidate's name:</b>	Jamie Stevens
<b>Evidence index no:</b>	05
<b>Index no of other evidence which this testimony relates to (if any):</b>	01, 02, 05
<b>Unit(s):</b>	GII10 (F896 04) Evaluate Insurance Products and Services FCC01 (F88M 04) Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment
<b>Date of evidence:</b>	22/12/09
<b>Name of witness:</b>	Lisa Wylie
<b>Designation/relationship to candidate:</b>	Manager
<b>Details of testimony:</b>	
<p>I agree that the personal statement provided by Jamie is a true account of the process that took place.</p> <p>I can also testify the task was completed well within the deadline set. The report produced contained very comprehensive and detailed information, was presented in a clear and concise manner that exceeded my expectations. The report was well received at HO and has now been made available to all staff.</p>	
I can confirm the candidate's evidence is authentic and accurate.	
Signed by witness: <i>Lisa Wylie</i> Date: <i>11/12/09</i>	

**Witness** (please tick the appropriate box):

- Holds A1/A2 or D32/D33 qualifications
- Is familiar with the SVQ standards to which the candidate is working

## Filling the gaps

There may come a time when your candidate has provided evidence for most of the Unit (or SVQ), but there are some gaps. For example, you may find that certain situations, such as handling contingencies, have not arisen during assessment. Often these will relate to dealing with health and safety issues, or unexpected problems with workflow like delays in receiving information from another part of the organisation.

In this SVQ, such gaps are likely to occur in generating evidence for:

- ◆ Developing productive working relationships in a small department
- ◆ Dealing with unusual or infrequent occurrences — suspected fraud, conflicts and complaints
- ◆ Lack of available development opportunities within small organisation/department

You may be able to overcome these by:

- ◆ Transferring candidates to larger departments
- ◆ Making use of simulation
- ◆ Discuss options with organisation to help find a solution
- ◆ Make use of other methods of assessment

## Guidance and support to candidates

At all times during the assessment process — from planning through to making your assessment decision — feedback should be on-going, clear and constructive. Feedback should be given against the national standards by relating it to the evidence provided, including the knowledge specifications.

Where there are any shortfalls in a candidate's competence, you should discuss these with your candidate and make plans for re-assessment.

## Judging candidate evidence and making an assessment decision

In judging candidate evidence, you must be satisfied that your candidates can work consistently to the required standard, and that the evidence they have produced is their own. You must consider whether your candidate understands and applies the knowledge evidence and how this links to performance evidence.

Evidence must:

- ◆ be relevant to the SVQ
- ◆ be authentic
- ◆ show current competence
- ◆ be sufficient to help you form a decision about the candidate's competence

### **Insufficient evidence**

You have to judge whether the candidate has produced enough evidence required by the standards for you to reach a decision about their evidence.

Where there is insufficient evidence, you should say this to your candidate. You should tell them that it is not that they are not yet competent — there is simply not enough evidence on which to make a decision.

In this situation, your feedback to your candidates must help them produce more evidence and/or plan for further assessment.

## **Authenticating candidates' evidence**

Authentication is required where you have not observed candidates' performance at first hand.

You can check whether a candidate has produced evidence which they claim shows their competence by questioning them or, if this is appropriate, asking them to produce a personal statement, using witness testimony, or seeking peer reports from other colleagues of the candidate.

### **Example**

For this SVQ a candidate may have produced a report containing information that would be useful to other members of staff. However, where the assessor has not been able to observe this taking place further evidence may be required to ensure that the document was entirely the candidate's own work.

To satisfy yourself that this is the case other evidence can be produced in support of this by:

- ◆ Requesting a witness testimony from a supervisor who can verify the candidate produced the document
- ◆ Questioning the candidate on their skills and knowledge of this area
- ◆ Holding a discussion with the candidate on how and why they produced the document
- ◆ Requesting a personal statement from the candidate explaining the how and why

## 4 Recording achievement

You should retain all evidence — clearly referenced — for internal and external verification.

The candidate's evidence is normally kept in a file, often called a *portfolio*. These documents help you and your candidates to collect, present and cross-reference the evidence to the national standards. They are also a means of recording your assessment decisions, and they tell an External Verifier what stage a candidate has reached in achieving the SVQ.

Recording documents do not need to be paper-based — it is possible to use an electronic format for collecting and structuring the evidence. Whatever format you and your candidates choose to use, the documents must show what evidence was generated, the assessment decisions you made, how the evidence meets the standards, and where the evidence can be located. You should avoid photocopying items simply to put them in a portfolio — a clear explanation of where the evidence can be found (for example, in a filing cabinet) may be sufficient for the External Verifier to follow it up and include it in the visit.

There are various reasons why record-keeping is so important:

- ◆ it provides a way of tracking a candidate's progress in achieving an SVQ
- ◆ it helps candidates to make claims for certification of their competence
- ◆ internal verifiers and External Verifiers use the records to sample assessment decisions
- ◆ it helps us to monitor the quality assurance of our qualifications

If your candidates' evidence is incomplete, or cannot be located, or if there is inaccurate cross-referencing to the standards, there is a risk that an internal verifier or External Verifier will be unable to confirm your assessment decisions.

To help you and your candidate present evidence and record your assessment decision, we have provided examples of the forms which you and your candidate might use to compile the portfolio.

- ◆ Completing the Unit progress record
- ◆ Using the evidence index
- ◆ Completing the Element achievement record

These forms are also used in SQA's portfolio.

## **Completing the Unit progress record**

You should complete this form each time your candidate achieves a Unit from the SVQ by adding your signature and the date next to the relevant Unit.

At this stage, candidates should make sure they have completed the recording documents correctly and that their evidence can be easily located. Only then should they circle the relevant Unit number at the top of the form. This enables both of you to see at a glance what stage the candidate is at in their SVQ.



# Unit progress record

Qualification and level: SVQ in Providing Financial Services at level 3

Candidate: Jamie Stevens

To achieve the whole qualification, you must prove competence in three **mandatory** Units and four **optional** Units.

## Unit Checklist

<b>Mandatory</b>	<b>F88M 04</b>	<b>F88N 04</b>	<b>F88P 04</b>					
<b>Optional</b>	<b>F896 04</b>							

## Mandatory Units achieved

Unit Number	Title	Assessor's Signature	Date
<b>F88M 04</b>	<b>Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment</b>		
<b>F88N 04</b>	<b>Develop Productive Working Relationships in a Financial Services Environment</b>		
<b>F88P 04</b>	<b>Ensure you Comply with Regulations in the Financial Services Environment</b>		

## Optional Units achieved

<b>F896 04</b>	<b>Evaluate Insurance Products and Services</b>	<i>Frank Graham</i>	<i>05/01/10</i>

## Using the index of evidence

The purpose of the index of evidence is to help you locate and work through the candidate's evidence. It should give you a summary of what evidence the candidate has collected, and where (eg in a portfolio) it can be found.

The index of evidence should be completed by entering:

- ◆ the index number for each piece of evidence
- ◆ a description of each piece of evidence
- ◆ the place or location where it can be found
- ◆ the initials of the internal verifier and the date (if they have sampled the candidate's evidence)

Ideally, it should be candidates themselves (with your support and encouragement) who complete the index.

You must make sure that the information in the evidence index is accurate when your candidates' portfolios are presented for assessment and verification — particularly the information about where the evidence can be located. This is important because we suggest that anything which has been produced as day-to-day work is kept in its normal location, but anything which has been produced through assessment for the SVQ, eg observation checklists, is filed in the candidate's portfolio. In this way, your candidate can avoid having to photocopy work products just for the sake of including them in a portfolio. It also means that evidence produced as a result of assessment is kept safely in a central file.

If the index of evidence is not completed with an accurate description and location of the evidence, there is a risk that an internal verifier or External Verifier might be unable to confirm your assessment decisions.

## Index of evidence

**SVQ title and level:** Providing Financial Services level 3

Evidence number	Description of evidence	Included in portfolio (Yes/No) If no, state location	Sampled by the IV (initials and date)
01	Development plan	Yes	
02	Observation	Yes	
03	Evaluation report	Yes	NMCK 11/12/09
04	Personal statement	Yes	NMCK 11/12/09
05	Witness testimony	Yes	
06	Questions	Yes	

## **Completing the Element achievement record**

To help you and your candidates cross-reference the evidence to the standards of the SVQs, we have provided records similar to those produced in the SQA portfolio. Use one record for each Unit. The grids should be completed by:

- ◆ entering the evidence index number in the first column
- ◆ giving a brief description of the evidence in the second
- ◆ ticking the relevant boxes for the Performance Criteria (or statements of competence as they are sometimes known)
- ◆ ticking the relevant boxes for the Behaviours
- ◆ entering the areas of knowledge and understanding the piece of evidence covers

If integrated assessment is used (linking PCs or Elements across different Units) the evidence should be cross-referenced back to the relevant Units.

We have provided a completed example to show how to use the record.

# Element achievement record

Unit: FCC01 (F88M 04) Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment

Evidence Index No	Description of Evidence	Performance								Behaviours				
		1	2	3	4	5	6	7	8	1	2	3	4	5
01	Development plan													
02	Observation record				✓		✓	✓		✓	✓	✓		
03	Evaluation report				✓		✓	✓		✓	✓	✓		
04	Personal statement	✓	✓	✓	✓		✓	✓		✓	✓	✓		
05	Witness testimony													
06	Questions													

Evidence Index No	Description of Evidence	Knowledge and Understanding													
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
01	Development plan														
02	Observation record					✓				✓			✓		
03	Evaluation report														
04	Personal statement	✓		✓		✓							✓		
05	Witness testimony														
06	Questions				✓									✓	

**Unit: FCC01 (F88M 04) Develop Yourself to Improve and Maintain Workplace Competence in a Financial Services Environment**

**Notes/Comments**

Assessor notes on observation are retained within the workplace for reference as required by Assessor or Verifier.

The candidate has satisfied the Assessor and Internal Verifier that the performance evidence has been met.

Candidate: *Jamie Stevens*

Date: *05/01/10*

Assessor: *Frank Graham*

Date: *05/01/10*

Internal Verifier: *Nancy McKeown*

Date: *12/01/10*

# Element achievement record

Unit: GII10 (F896 04) Evaluate Insurance Products and Services

Evidence Index No	Description of Evidence	Performance									Behaviours				
		1	2	3	4	5	6	7	8	9	1	2	3	4	5
01	Development Plan	✓						✓							
02	Observation Record	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	
03	Evaluation Report	✓	✓	✓	✓	✓	✓	✓	✓	✓					
04	Personal Statement	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	
05	Witness Testimony														
06	Questions														

Evidence Index No	Description of Evidence	Knowledge and Understanding						
		1	2	3	4	5	6	7
01	Development Plan							
02	Observation Record		✓			✓	✓	
03	Evaluation Report							
04	Witness Testimony							
05	Personal Statement		✓			✓		
06	Questions							

**Unit: GII10 (F896 04) Evaluate Insurance Products and Services**

**Notes/Comments**

Assessor notes on observation are retained within the workplace for reference as required by Assessor or Verifier.

The candidate has satisfied the Assessor and Internal Verifier that the performance evidence has been met.

Candidate: *Jamie Stevens*

Date: *05/01/10*

Assessor: *Frank Graham*

Date: *05/01/10*

Internal Verifier: *Nancy McKeown*

Date: *12/01/10*



## 5 Further information

### What else should I read?

The publications listed here provide additional information on how to implement SVQs. Details of these and other SQA publications are available on our website at [www.sqa.org.uk](http://www.sqa.org.uk) on the 'Publications, Sales and Downloads' section. They can be ordered from SQA's Business Development and Customer Support Team — telephone 0303 333 0330. Please note that there may be a charge for some of these publications.

*Assessor/Verifier Units: assessment guidance*

*External Verification: A Guide for Centres*

*Guide to Assessment*

*Introduction to Assessment Arrangements for Schools and Colleges*

*SQA's Quality Framework: a guide for centres*

*Operational Help Centre*

The Operational Guide for Centres has been replaced by the online Operational Help Centre on [www.sqa.org.uk](http://www.sqa.org.uk)

# Appendix 1: Blank recording forms

# Unit progress record

Qualification and level:

Candidate:

To achieve the whole qualification, you must prove competence in \_\_\_ **mandatory** Units and \_\_\_ **optional** Units.

## Unit Checklist

<b>Mandatory</b>												
<b>Optional</b>												

## Mandatory Units achieved

Unit Number	Title	Assessor's Signature	Date

## Optional Units achieved






**Unit:**

**Element:**

<b>Notes/Comments</b>

The candidate has satisfied the Assessor and Internal Verifier that the performance evidence has been met.

Candidate:

Date:

Assessor:

Date:

Internal Verifier:

Date:

# Assessment plan

Units: Elements:					
Activities	PCs	Method of assessment/Sources of evidence	Date of assessment	Evidence already available	Links to other Units (PCs and range)
<b>Questioning for knowledge and understanding not apparent from performance to be identified from 2nd review</b>					

Assessor's signature:

1st review due:

Candidate's signature:

2nd review due:

Date of agreement:

Date of completion:

## Personal statement

Date	Evidence index number	Details of statement	Links to other evidence (enter numbers)	Unit, Elements, PCs covered

**Signed by candidate:**

**Date:**



# Observation record

Unit/Element(s):

Candidate:

Date of  
observation:

Evidence index number:

<b>Skills/activities observed:</b>	<b>PCs covered:</b>

**Knowledge and understanding apparent from this observation:**

**Other Units/Elements to which this evidence may contribute:**

**Assessor's comments and feedback to candidate:**

I can confirm the candidate's performance was satisfactory.

**Assessor's  
signature:**

**Date:**

**Candidate's  
signature:**

**Date:**

## Witness testimony

<b>SVQ title and level:</b>	
<b>Candidate's name:</b>	
<b>Evidence index no:</b>	
<b>Index no of other evidence which this testimony relates to (if any):</b>	
<b>Element(s):</b>	
<b>Date of evidence:</b>	
<b>Name of witness:</b>	
<b>Designation/relationship to candidate:</b>	
<b>Details of testimony:</b>	
I can confirm the candidate's evidence is authentic and accurate.	
<b>Signed by witness:</b>	<b>Date:</b>

**Witness** (please tick the appropriate box):

- Holds A1/A2 Units or D32/D33 Award
- Is familiar with the SVQ standards to which the candidate is working

# Record of questions and candidate's answers

<b>Unit:</b>	<b>Element(s):</b>
<b>Evidence index number:</b>	
<b>Circumstances of assessment:</b>	
<b>List of questions and candidate's responses:</b>	
<b>Assessor's signature:</b>	<b>Date:</b>
<b>Candidate's signature:</b>	<b>Date:</b>