



Group Award Specification for:

HNC Financial Services

Group Award Code: GP09 15

HND Financial Services

Group Award Code: GP0A 16

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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.

Rationale for revision of the group awards

The current group award frameworks were validated in March 2012. The HND framework contains three graded units — one project-based at SCQF level 7; one exam-based at SCQF level 8; and one project-based at SCQF level 8. The SCQF level 8 project-based graded unit is onerous and limited learners to undertaking an investment/financial analysis research project.

Revisions have been made to three units and to the graded units. Outdated information has been removed from, and content updated in, the units:

Financial Sector: An Introduction

Financial Services Regulatory Framework

Financing International Trade — this unit is now *Financial Services: International Transactions*

Graded Unit 1 is now an examination. *Graded Units 2 and 3* have been combined into a 2-credit project-based graded unit with the assessment taking the form of an investigation. Learners can base their investigation on a large number of topics.

This group award specification covers the amendments and revisions to the group awards.

1.1 Title of the awards

The two revised awards, ie HNC and HND Financial Services, will replace the two current awards. They retain the existing titles as these are widely recognised and respected and clearly reflect the purpose of the group awards.

1.2 Background

The Financial Services industry in Scotland:

- ◆ Employs almost 100,000 people directly and about the same indirectly
- ◆ Generates around £8 billion for the Scottish economy — more than 8% of Scottish onshore economic activity
- ◆ Manages £800 billion of funds
- ◆ Accounts for 24% of all UK employment in life assurance

1.3 Target groups

The awards are designed for those who wish to take up a career in financial services. Both group awards are suitable for a wide target audience including school leavers, adult returners to education and those in employment wishing to formalise their skills.

Details of recommended entry criteria are given in Section 4.

1.4 Employment opportunities

The HNC Financial Services is aimed at those wishing to gain employment within an administrative, sales, customer support or technical support role in the industry. The HND Financial Services prepares learners for employment in similar roles but it is likely that they would be considered suitable for management trainee programmes.

The industry offers employment opportunities in a wide range of areas:

- ◆ Banking
- ◆ Building societies
- ◆ Pension funds
- ◆ Investment companies
- ◆ Insurance
- ◆ Unit trusts
- ◆ Stock market operations
- ◆ Life and Pensions
- ◆ Asset Management
- ◆ Intermediation
- ◆ Debt Collection

Within each area of the industry there are wide variations in the type of specialisms that learners may aspire to. For example:

- ◆ Mortgage Advisor
- ◆ Pension Administrator
- ◆ Compliance Manager
- ◆ Risk Administrator
- ◆ Sales Support

1.5 Professional recognition

HND learners may be exempt from some Chartered Banker Institute's qualifications. Learners should contact the Institute direct.

2 Qualifications structure

The awards have been designed in accordance with SQA's design principles for HN Awards, ie:

- ◆ HNCs shall be designed to be at SCQF level 7 and shall comprise 96 SCQF credit points with at least 48 credit points at SCQF level 7. The HNC should include a mandatory section of at least 48 SCQF credit points and include one graded unit of 8 SCQF credit points at SCQF level 7.
- ◆ HNDs shall be designed to be at SCQF level 8 and shall comprise 240 SCQF credits points with at least 64 credit points at SCQF level 8. The HND should include a mandatory section of at least 96 SCQF credit points and include one graded unit of 8 SCQF credit points at SCQF level 7, plus 16 SCQF credit points of graded unit(s) at SCQF level 8.
- ◆ HNC and HND programmes shall incorporate opportunities for candidates to develop Core Skills to levels required by the occupations or progression pathways the HNC/HNDs support.

2.1 Structure

HNC Financial Services Framework

The HNC Financial Services framework comprises nine mandatory credits (72 SCQF credit points) at SCQF level 7 and three optional credits (24 SCQF credit points) at SCQF levels 6, 7 or 8. The range of options gives learners the opportunity to specialise in areas appropriate to the local market sector, potential employment opportunities, articulation to higher education and professional Financial Services body qualifications.

Mandatory units — 72 SCQF credit points (9 SQA credits)

4 code	2 code	Unit title	SQA credit	SCQF credit points	SCQF level
HY92	34	Financial Sector: An Introduction	1	8	7
H7TK	34	Communication: Business Communication	1	8	7
H1F0	34	Creating a Culture of Customer Care	1	8	7
D75X	34	Information Technology: Applications Software 1	1	8	7
F84T	34	Managing People and Organisations	2	16	7
H0BX	34	Personal Financial Services	2	16	7
J00P	34	Financial Services: Graded Unit 1	1	8	7

Optional units — 24 SCQF credit points credits needed (3 SQA credits)

4 code	2 code	Unit title	SQA credit	SCQF credit points	SCQF level
HY94	35	Financial Services Regulatory Framework	1	8	8
H9ND	35	Principles of Insurance	1	8	8
H8T2	33	Workplace Communication in English	1	8	6
A5NR	34	Mathematics for Business	1	8	7
DG6W	34	Principles and Practices of Selling	1	8	7
DE3R	34	Personal Development Planning	1	8	7
DV6J	34	Functional Areas of Business	1	8	7
F84P	34	Business Law: An Introduction	1	8	7
F84M	34	Business Accounting	2	16	7
F84R	35	Preparing Financial Forecasts	1	8	8
J1BW	35*	Behavioural Skills for Business	1	8	8
F84K	35	Statistics for Business	1	8	8
F7BX	34	Marketing: An Introduction	1	8	7
H8PD	34	International Marketing: An Introduction	1	8	7
F7J6	35	Economics 1: Micro and Macro Theory and Application	1	8	8
F7J8	34	Economic Issues: An Introduction	1	8	7
F3HT	34	Personal Enterprise Skills	1	8	7
F60A	34	Research Skills	1	8	7
Developing Skills for Personal Effectiveness (Optional) — up to 1 credit needed					
DF4D	33	Developing Skills for Personal Effectiveness	1	8	6
DF4E	34	Developing Skills for Personal Effectiveness	1	8	7
DF4F	35	Developing Skills for Personal Effectiveness	1	8	8
Work Role Effectiveness (Optional) — up to 3 credits needed					
DG6E	34	Work Role Effectiveness	3	24	7
DG6G	35	Work Role Effectiveness	3	24	8
Developing the Individual within a Team (Optional) — up to 1 credit needed					
F870	34	Developing the Individual within a Team	1	8	7
F86Y	35	Developing the Individual within a Team	1	8	8
French (Optional) — up to 3 credits needed					
F2F9	33	Communication in French: Basic Operational Reading and Writing Skills	1	8	6
F20P	33	Communication in French: Basic Operational Speaking and Listening Skills	1	8	6
F0HW	33	French for Work: Basic Operational	3	24	6

Optional units (cont)

4 code	2 code	Unit title	SQA credit	SCQF credit points	SCQF level
German (Optional) — up to 3 credits needed					
F2FB	33	Communication in German: Basic Operational Reading and Writing Skills	1	8	6
F20S	33	Communication in German: Basic Operational Speaking and Listening Skills	1	8	6
F0HT	33	German for Work: Basic Operational	3	24	6
Italian (Optional) — up to 3 credits needed					
F2FC	33	Communication in Italian: Basic Operational Reading and Writing Skills	1	8	6
F20T	33	Communication in Italian: Basic Operational Speaking and Listening Skills	1	8	6
F0HS	33	Italian for Work: Basic Operational	3	24	6
Spanish (Optional) — up to 3 credits needed					
F2FE	33	Communication in Spanish: Basic Operational Reading and Writing Skills	1	8	6
F20W	33	Communication in Spanish: Basic Operational Speaking and Listening Skills	1	8	6
F0HR	33	Spanish for Work: Basic Operational	3	24	6

HND Financial Services Framework

The HND Financial Services framework comprises 19 mandatory credits (152 SCQF credit points) at SCQF level 7 (72 SCQF credit points) and SCQF level 8 (80 SCQF credit points) and 11 optional credits (88 SCQF credit points) at SCQF levels 6, 7 or 8. The range of options gives candidates the opportunity to specialize in areas appropriate to the local market sector, potential employment opportunities and articulation to higher education.

Mandatory units — 152 SCQF credit points (19 SQA credits)

4 code	2 code	Unit title	SQA credit	SCQF credit points	SCQF level
HY92	34	Financial Sector: An Introduction	1	8	7
H7TK	34	Communication: Business Communication	1	8	7
H1F0	34	Creating a Culture of Customer Care	1	8	7
D75X	34	Information Technology: Applications Software 1	1	8	7
F84T	34	Managing People and Organisations	2	16	7
H0BX	34	Personal Financial Services	2	16	7
J00P	34	Financial Services: Graded Unit 1	1	8	7
D7CY	35	Information Technology: Applications Software 2	1	8	8
F86X	35	Income Tax	1	8	8
HY94	35	Financial Services Regulatory Framework	1	8	8
H9NC	35	Pension Provision	2	16	8
H9ND	35	Principles of Insurance	1	8	8
H9AM	35	Investment	2	16	8
J00S	35	Financial Services: Graded Unit 2	2	16	8

Optional units — 88 SCQF credit points credits needed (11 SQA credits)

4 code	2 code	Unit title	SQA credit	SCQF credit points	SCQF level
HY93	35	Financial Services: International Transactions	2	16	8
HF2H	35	Personal and Business Lending	2	16	8
H8T2	33	Workplace Communication in English	1	8	6
A5NR	34	Mathematics for Business	1	8	7
DE60	35	Mortgage Lending	2	16	8
DE5X	35	Treasury Management	1	8	8
DG6W	34	Principles and Practices of Selling	1	8	7
DE3R	34	Personal Development Planning	1	8	7
DV6J	34	Functional Areas of Business	1	8	7
J0LY	35	Business Taxation*	2	16	8
F84P	34	Business Law: An Introduction	1	8	7
F84M	34	Business Accounting	2	16	7
F84R	35	Preparing Financial Forecasts	1	8	8
J1BW	35*	Behavioural Skills for Business	1	8	8
F7J7	35	Business Culture and Strategy	2	16	8
F84K	35	Statistics for Business	1	8	8
F7BX	34	Marketing: An Introduction	1	8	7
H8PD	34	International Marketing: An Introduction	1	8	7
F7J6	35	Economics 1: Micro and Macro Theory and Application	1	8	8
F7J8	34	Economic Issues: An Introduction	1	8	7
F86E	35	Economics 2: The World Economy	1	8	8
F3HT	34	Personal Enterprise Skills	1	8	7
F60A	34	Research Skills	1	8	7
Developing Skills for Personal Effectiveness (Optional) — up to 1 credit needed					
DF4D	33	Developing Skills for Personal Effectiveness	1	8	6
DF4E	34	Developing Skills for Personal Effectiveness	1	8	7
DF4F	35	Developing Skills for Personal Effectiveness	1	8	8
Work Role Effectiveness (Optional) — up to 3 credits needed					
DG6E	34	Work Role Effectiveness	3	24	7
DG6G	35	Work Role Effectiveness	3	24	8
Developing the Individual within a Team (Optional) — up to 1 credit needed					
F870	34	Developing the Individual within a Team	1	8	7
F86Y	35	Developing the Individual within a Team	1	8	8
French (Optional) — up to 3 credits needed					
F2F9	33	Communication in French: Basic Operational Reading and Writing Skills	1	8	6
F20P	33	Communication in French: Basic Operational Speaking and Listening Skills	1	8	6
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Optional units (cont)

4 code	2 code	Unit title	SQA credit	SCQF credit points	SCQF level
German (Optional) — up to 3 credits needed					
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F20T	33	Communication in Italian: Basic Operational Speaking and Listening Skills	1	8	6
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F20W	33	Communication in Spanish: Basic Operational Speaking and Listening Skills	1	8	6
F0HR	33	Spanish for Work: Basic Operational	3	24	6

*Refer to History of Changes for revision changes.

3 Aims of the qualifications

The aims of both the HNC and HND Financial Services are designed in such a way that learners will receive a full range of competencies and skills that meet the requirements of the industry and which will assist them in embarking on a career in financial services.

The awards provide the opportunity to develop and progress within the industry in a variety of ways and to organisations of different types and sizes. They are also designed to enable learners to progress to further qualifications, whether prior to taking up, or whilst in full-time or part-time employment. Successful learners may be able to progress to professional qualifications such as the Chartered Bankers' Diploma in Professional Financial Advice; the Chartered Insurance Institute's (CII) insurance and personal finance qualifications; and occupational Scottish Vocational Qualifications.

The HNC/HND Financial Services may provide a pathway to a Graduate Apprenticeship.

3.1 General aims of the qualifications

The HNC and HND group awards have a range of broad aims which are generally applicable to higher education qualifications.

General aims of the Higher National Certificate

- 1 Developing learners' knowledge of the financial services industry, its participants and products.
- 2 Providing a broad based qualification in financial services.
- 3 Developing learners' skills in relation to gathering and interpreting information, analyzing, decision-making and synthesising.
- 4 Developing study and research skills.
- 5 Enabling progression with the Scottish Credit and Qualifications Framework (SCQF).
- 6 Developing transferable skills including Core Skills.
- 7 Developing an understanding of the role of the financial sector in society.
- 8 Preparing for progression to employment or further study.

General aims of the Higher National Diploma

The general aims of the Higher National Diploma in Financial Services are the same as those of the Higher National Certificate but can be distinguished in terms of:

- 1 Developing the learners' critical, analytical and interpretative abilities.
- 2 Providing a more specialised qualification in financial services.
- 3 Enabling progression within the SCQF at a higher level.
- 4 Subsuming as much as possible the knowledge and skills requirements of industry regulators.
- 5 Providing underpinning knowledge and skills to enable faster achievement of industry regulatory standards and qualifications.

3.2 Specific aims of the qualifications

Specific aims of the HNC Financial Services Group Award

- 1 Developing a range of vocational skills specific to the financial services industry, in relation to product and service knowledge, and an understanding of the role of its providers.
- 2 Preparing learners for employment in the financial services industry at clerical, sales or administration levels.
- 3 Developing a broad-based range of vocational skills in relation to, for example, communications, customer service, use of information technology.

Specific aims of the HND Financial Services Group Award

The specific aims of the HND in Financial Services are the same as those of the HNC but can be distinguished in terms of:

- 1 Developing a knowledge and understanding of a range of financial services related subjects specific to a candidate's career choices.
- 2 Preparing learners for employment in the financial services industry at management trainee levels.
- 3 Developing options to permit an element of vocational specialisation in relation to investment, insurance, pensions and regulation.
- 4 Developing an understanding of complex issues relating to the financial services industry.

3.3 Graded units

The purpose of the graded units is to assess the learner's ability to retain and integrate the knowledge and/or skills gained in the mandatory units; to assess that the learner has met the principal aims of the group award (as detailed in Section 3); and to grade the learner's achievement. The graded units will be assessed and a grade of A, B or C will be awarded.

Learners will take a 1-credit graded unit at SCQF level 7 in the HNC/1st year HND award. HND candidates will undertake a further 2-credit graded unit at SCQF level 8 in the second year of the HND Group Award. The graded units take the form of:

- J00P 34 *Financial Services: Graded Unit 1* — Exam at SCQF level 7
J00S 35 *Financial Services: Graded Unit 2* — Project at SCQF level 8

Graded Unit 1

This graded unit will be examination-based. The examination will consist of a case study of a financial services customer scenario and questions relating to the case study. The case study may be given to learners up to three weeks prior to the date of the exam. The examination will last three hours and be carried out under closed-book controlled conditions. This unit will cover a range of knowledge and skills developed through studying the following mandatory units:

- HY92 34 *Financial Sector: An Introduction*
H0BX 34 *Personal Financial Services*
H1F0 34 *Creating a Culture of Customer Care*
H7TK 34 *Communication: Business Communication*

The examination should be designed to assess the learner's critical knowledge and understanding of the topics relating to the specific aims which this graded unit is designed to cover. The key topics include:

- ◆ UK financial services sector concepts
- ◆ UK personal financial services product concepts
- ◆ Customer care concepts
- ◆ Business communication concepts

Graded Unit 2

This graded unit will be project-based. It will take the form of an investigation.

This will cover a range of knowledge and skills developed through studying the following mandatory units:

HY92 34	<i>Financial Sector: An Introduction</i>
HY94 35	<i>Financial Services Regulatory Framework</i>
H9AM 35	<i>Investment</i>
H9NC 35	<i>Pension Provision</i>
H0BX 34	<i>Personal Financial Services</i>
H9ND 35	<i>Principles of Insurance</i>

and where appropriate the optional units:

HY93 35	<i>Financial Services: International Transactions</i>
HF2H 3	<i>Personal and Business Lending</i>

Although this graded unit is based on SCQF level 8 units, learners should be encouraged to display underpinning knowledge and understanding from the mandatory units studied earlier in the course at SCQF level 7.

The project will involve the investigation of a financial services issue and the assessment of its implications for a financial services organisation(s) or UK government agency and its customers.

Assessment Support Packs (ASPs) have been produced by SQA for the graded units. Where centres produce their own assessments for the graded units it is recommended that these be prior verified by SQA.

4 Recommended entry to the qualifications

As with all SQA qualifications, access to the awards will be at the discretion of the centre. Wider access to the group awards is encouraged as applicants may come from a wide range of backgrounds and experiences. Access to the group awards is designed to encourage and support the social inclusion agenda by providing entry routes for applicants with traditional or non-traditional entry profiles. The ultimate criterion to be satisfied by any applicant seeking entry is that they have a realistic chance of achieving the qualification within the normal teaching/learning programme.

Examples of appropriate entry requirements are given below — this is intended to provide guidance to centres. They are not exhaustive or mutually exclusive and may be considered in a variety of combinations.

4.1 Formal qualifications

- ◆ two relevant National Courses at SCQF level 6 (Higher)
- ◆ a relevant programme of National Units at SCQF level 5 (National 5/Intermediate 2) and/or SCQF level 6 (Higher)
- ◆ an SVQ in Providing Financial Services or other relevant area, at SCQF level 5 or SCQF level 6
- ◆ Units from previous HNC/D Financial Services framework or units from other relevant HNC/D qualifications
- ◆ different combinations of relevant National Qualifications, Vocational Qualifications and equivalent qualifications from other awarding bodies

4.2 Entry to Year 2 HND Financial Services

In order to achieve the HND Financial Services learners must gain 30 SQA credits. Ideally full-time learners should be encouraged to achieve 15 credits in each year of the award. Wider access should be provided to cater for the needs of those, for example, who have achieved the HNC at day release or evening classes or in other centres. Learners would therefore be expected to have a minimum of 12 credits on entry to year 2 and these would include the HNC Financial Services mandatory units.

4.3 Work experience

Mature learners with relevant work experience may be accepted for entry provided the enrolling centre believes that the learner will have a reasonable chance of passing the group award and will benefit from the qualification.

4.4 Core Skills entry profile

The Core Skill entry profile provides a summary of the associated assessment activities that exemplify why a particular level has been recommended for this qualification. The information would 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 profile	Associated assessment activities
Communication	5	<ul style="list-style-type: none"> ◆ Reading and understanding of complex information relating to financial services, with analysis and evaluation of key concepts and terminology ◆ Production of well-structured documents containing complex information
Numeracy	5	<ul style="list-style-type: none"> ◆ Manipulation of financial data ◆ Statistical analysis of organisation or market data
Information and Communication Technology (ICT)	5	<ul style="list-style-type: none"> ◆ Accessing and communicating information using ICT facilities ◆ Presentation of information using appropriate software packages ◆ Keeping information secure
Problem Solving	5	<ul style="list-style-type: none"> ◆ Investigation and analysis of complex problems ◆ Plan, organise and use identifiable objectives to solve problems ◆ Analyse problem solving activity and assess ◆ Implement remedial action where necessary and evaluate process
Working with Others	5	<ul style="list-style-type: none"> ◆ Organise and participate in group work ◆ Seek support of others and provide support for others

4.5 English as an additional language

Where English is not the first language of a prospective learner, it is recommended that the learner possess English for Speakers of Other Languages at an appropriate level. If using a test such as IELTS or equivalent an entry score of 5.5 or above would provide a sound linguistic basis for the learner to attempt the course.

It should be noted that there are no mandatory entry levels for the HNC/HND qualifications and that the above are recommendations only.

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.

5.1 Mapping of qualification aims to units

HNC Financial Services

Code	Unit title	General aims								Specific aims		
		1	2	3	4	5	6	7	8	1	2	3
HY92 34	Financial Sector: An Introduction	✓	✓			✓		✓	✓	✓	✓	
H1F0 34	Creating a Culture of Customer Care	✓	✓					✓	✓	✓	✓	✓
D75X 34	Information Technology: Applications Software 1		✓			✓	✓		✓	✓	✓	✓
H7TK 34	Communication: Business Communication		✓	✓		✓	✓		✓	✓	✓	✓
F84T 34	Managing People and Organisations		✓		✓				✓	✓	✓	
H0BX 34	Personal Financial Services	✓	✓		✓	✓		✓	✓	✓	✓	
J00P 34	Financial Services: Graded Unit 1	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

HND Financial Services

Code	Unit title	General aims					Specific aims			
		1	2	3	4	5	1	2	3	4
H9AM 35	Investment	✓	✓	✓	✓	✓	✓	✓	✓	✓
H9ND 35	Principles of Insurance	✓	✓	✓	✓	✓	✓	✓	✓	✓
D7CY 35	Information Technology: Applications Software 2			✓						
H9NC 35	Pension Provision	✓	✓	✓	✓	✓	✓	✓	✓	✓
HY94 35	Financial Services Regulatory Framework			✓	✓		✓	✓		✓
F86X 35	Income Tax	✓	✓	✓			✓	✓		✓
J00S 35	Financial Services: Graded Unit 2	✓	✓	✓	✓	✓	✓	✓	✓	✓

How the graded units meet the aims of the awards

Graded Unit 1

General aims		Achieved
1	Developing candidates' knowledge of the Financial Services industry, its participants and projects	✓
2	Providing a broad based qualification in Financial Services	✓
3	Developing candidates' skills in relation to ingathering and interpreting information, analysing, decision-making and synthesising	✓
4	Developing study and research skills	✓
5	Enabling progression within the Scottish Credit Qualifications Framework	✓
6	Developing transferable skills including Core Skills	✓
7	Developing and understanding of the role of the financial sector in society	✓
8	Preparing for progression to employment or further study	✓
Special aims		
1	Developing a range of vocational skills specific to the financial services industry, in relation to product and service knowledge, and an understanding of the role of its providers	✓
2	Preparing candidates for employment in the financial services industry at clerical, sales or administration levels	✓
3	Developing a broad-based range of vocational skills in relation to, for example, communication, customer service, use of information technology	✓

Graded Unit 2

General aims		Achieved
1	Developing candidates' critical, analytical and interpretative abilities	✓
2	Providing a more specialised qualification in financial services	✓
3	Enabling progression within the SCQF at a higher level	✓
4	Subsuming as much as possible the knowledge and skill requirements of industry regulators	✓
5	Providing underpinning knowledge and skills to enable faster achievement of industry regulatory standards and qualifications	✓
Special aims		
1	Developing a knowledge and understanding of a range of financial services related subjects specific to a candidate's career choices	✓
2	Preparing candidates for employment in the Financial Services industry at management trainee levels	✓
3	Developing options to permit an element of vocational specialisation in relation to investment, insurance, pensions and regulation	✓
4	Developing an understanding of complex issues relating to the Financial Services industry	✓

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

The HN Financial Services mandatory units may provide underpinning knowledge for some of the Financial Services National Occupational Standards (NOS). The NOS are classed into specialists groups such as Insurance, Investment, etc.

Full details of the NOS can be found at [SVQs Providing Financial Services](#)

Code	Unit title	National Occupational Standard
HY92 34	Financial Sector: An Introduction	FSPBA07, FSPIO15, CFAM & LBB4
H7TK 34	Communication: Business Communication	
H1F0 34	Creating a Culture of Customer Care	FSPIO15, FSPIO13, FINRFSGF1, CFACSB10, CFACSB13, CFACSB11, FSPFCS01
D75X 34	Information Technology: Applications Software 1	
F84T 34	Managing People and Organisations	
H0BX 34	Personal Financial Services	FSPFCC04, FSPBA07, FSPOI01, CFAM & LBB4
J00P 34	Financial Services: Graded Unit 1	FSPIO15, FINRFSGF1
D7CY 35	Information Technology: Applications Software 2	
F86X 35	Income Tax	FSPP1, FSPP4
HY94 35	Financial Services: Regulatory Framework	FSPFCC04, CFAM & LBB4
H9NC 35	Pension Provision	NOS within Pension Scheme Administration group
H9ND 35	Principles of Insurance	NOS with General Insurance group
H9AM 35	Investment	NOS within Investment Operations group
J00S 35	Financial Services: Graded Unit 2	Will depend on topic of research project
HY93 35	Financial Services: International Transactions	FSPBA08, FSPIO09
HF2H 35	Personal and Business Lending	NOS within Financing and Credit group

5.3 Mapping of Core Skills development opportunities across the qualifications

Mandatory units

Unit code	Unit title	Communication			Numeracy		ICT		Problem Solving			Working with Others	
		Written (Reading)	Written (Writing)	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
HY92 34	Financial Sector: An Introduction	SCQF 5 S	SCQF 5 S	SCQF 5 S					SCQF 5 S				
D75X 34	Information Technology: Applications Software 1						SCQF 6 E	SCQF 6 E					
H7TK 34	Communication: Business Communication	SCQF 6 E	SCQF 6 E										
H9AM 35	Investment				SCQF 6 E				SCQF 6 E				
H9ND 35	Principles of Insurance	SCQF 5 S	SCQF 5 S		SCQF 5 S				SCQF 5 S				
D7CY 35	Information Technology: Applications Software 2												
H9NC 35	Pension Provision				SCQF 5 S				SCQF 5 S				
H0BX 34	Personal Financial Services								SCQF 5 S				
HY94 35	Financial Services Regulatory Framework	SCQF 5 S											
F84T 34	Managing People and Organisations	SCQF 6 S							SCQF 6 S		SCQF 6 S		
F86X 35	Income Tax	SCQF 5 S			SCQF 5 S	SCQF 5 S							
H1F0 34	Creating a Culture of Customer Care	SCQF 6 S	SCQF 6 S						SCQF 6 S		SCQF 6 S		
J00P 34	Financial Services: Graded Unit 1												
J00S 35	Financial Services: Graded Unit 2	SCQF 6 S	SCQF 6 S	SCQF 6 S	SCQF 6 S	SCQF 6 S	SCQF 6 S	SCQF 6 S	SCQF 6 S	SCQF 6 S	SCQF 6 S	SCQF 6 S	SCQF 6 S

Optional units

Unit Code	Unit Title	Communication			Numeracy		ICT		Problem Solving			Working with Others	
		Written (Reading)	Written (Writing)	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
F60A 34	Research Skills	SCQF 6 S	SCQF 6 S		SCQF 5 S	SCQF 5 S	SCQF 6 S	SCQF 6 S	SCQF 6 S	SCQF 6 S	SCQF 6 S		
H8PD 34	International Marketing: An Introduction												
A5NR 34	Mathematics for Business												
DE60 35	Mortgage Lending												
DE5X 35	Treasury Management												
HY93 35	Financial Services: International Transactions	SCQF 5 S	SCQF 5 S	SCQF 5 S	SCQF 5 S				SCQF 5 S				
DG6W 34	Principles and Practices of Selling												
DE3R 34	Personal Development Planning												
DE1K 33	Workplace Communication in English	SCQF 5 E	SCQF 5 E										
DV6J 34	Functional Areas of Business												
HF2H 35	Personal and Business Lending				SCQF 5 S				SCQF 5 S				
J0LY 35	Business Taxation				SCQF 5 E								
F84P 34	Business Law: An Introduction	SCQF 6 S	SCQF 6 S				SCQF 5 S	SCQF 5 S	SCQF 6 S	SCQF 6 S	SCQF 6 S		
F84M 34	Business Accounting	SCQF 5 S	SCQF 5 S		SCQF 6 E								
F84K 35	Statistics for Business				SCQF 6 E	SCQF 6 E	SCQF 5 S	SCQF 5 S					

Unit Code	Unit Title	Communication			Numeracy		ICT		Problem Solving			Working with Others	
		Written (Reading)	Written (Writing)	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
F84R 35	Preparing Financial Forecasts				SCQF 6 S				SCQF 5 S				
F84L 35	Behavioural Skills for Business	SCQF 6 S	SCQF 6 S						SCQF 6 S	SCQF 6 S	SCQF 6 S		
F7J7 35	Business Culture and Strategy	SCQF 6 S	SCQF 6 S						SCQF 6 S	SCQF 6 S	SCQF 6 S		
F3HT 34	Personal Enterprise Skills												
F7BX 34	Marketing: An Introduction	SCQF 6 S	SCQF 6 S						SCQF 6 S	SCQF 6 S	SCQF 6 S		
F7J8 34	Economic Issues: An Introduction	SCQF 6 S	SCQF 6 S						SCQF 5 S	SCQF 5 S	SCQF 5 S		
F7J6 35	Economics 1: Micro and Macro Theory and Application	SCQF 6 S	SCQF 6 S				SCQF 6 S	SCQF 6 S					
F86E 35	Economics 2: The World Economy	SCQF 6 S	SCQF 6 S				SCQF 5 S	SCQF 5 S	SCQF 6 S	SCQF 6 S	SCQF 6 S		
DF4D 33	Developing Skills for Personal Effectiveness								SCQF 5 E	SCQF 5 E	SCQF 5 E		
DF4E 34	Developing Skills for Personal Effectiveness								SCQF 6 E	SCQF 6 E	SCQF 6 E		
DF4F 35	Developing Skills for Personal Effectiveness								SCQF 6 E	SCQF 6 E	SCQF 6 E		
F870 34	Developing the Individual within a Team											SCQF 6 E	SCQF 6 E
F86Y 35	Developing the Individual within a Team											SCQF 6 E	SCQF 6 E
DG6E 34	Work Role Effectiveness												
DG6G 35	Work Role Effectiveness												

5.4 Assessment strategy for the qualifications

Mandatory units only

Unit	Assessment			
	Outcome 1	Outcome 2	Outcome 3	Outcome 4
Financial Sector: An Introduction	Report/extended response questions Open-book supervised conditions	Report/extended response questions Open-book supervised conditions	Report/extended response questions Open-book supervised conditions	
Communication: Business Communication	Open-book Analysis and evaluation of complex written business information	Open-book Production of complex business documents	Open-book Plan and deliver an input to a formal business related event	
Creating a Culture of Customer Care	Open-book Written/oral evidence	Open-book Questions linked to case study		
Information Technology: Applications Software 1	Observation checklist	Practical tasks		
Managing People and Organisations	Open-book Case study Written and/or oral responses	Open-book Case study Written and/or oral responses	Open-book Case study Written and/or oral responses	Open-book Case study Written and/or oral responses
Personal Financial Services	Case study with restricted response questions. Controlled conditions with defined amount of notes			
Financial Services: Graded Unit 1	Closed-book examination with seen case study			
Information Technology: Applications Software 2	Folio of evidence of the completion of prescribed practical tasks			Presentation

Unit	Assessment			
	Outcome 1	Outcome 2	Outcome 3	Outcome 4
Income Tax	Case study completed as an open-book assessment and open-book examination ¹			
Financial Services Regulatory Framework	Case study Open-book conditions	Case study Open-book supervised conditions	Case study/scenarios Open-book conditions	
Pension Provision	Case study with extended response questions. Controlled conditions with defined amount of notes.			
Principles of Insurance	Case study with extended response questions. Controlled conditions with defined amount of notes			
Investment	Case study with extended response questions. Closed-book supervised conditions.			
Financial Services: Graded Unit 2	Project-based — investigation			

¹ Check August 2018 version for changes

6 Guidance on approaches to delivery and assessment

6.1 Content and context

The HNC Financial Services is a specialised award which allows learners to gain skills and knowledge in Financial Services together with IT skills and related business subjects. This award is aimed at those wishing to gain employment, or who are currently employed in administrative, sales or technical support roles in the industry.

The HND Financial Services has an emphasis on more advanced aspects and different specialisms of Financial Services. As such it is intended to prepare learners for employment in 'management trainee' roles.

Both award provide progression to higher education with universities.

All of the component units may be delivered as stand-alone qualifications.

The Accounting units within the awards comply with the Financial Reporting Standards 102 (FRS 102).

Centres should update delivery and assessment materials on an annual basis to take account of changes in legislation, tax rates, personal allowances, etc.

6.2 Delivery and assessment

The HNC and HND Financial Services may be delivered through a variety of modes including full-time, day release, part-time and by flexible/open delivery. Although centres may choose the order in which to deliver the units within the awards, a Suggested Delivery Schedule and Assessment Plan have been produced for the group awards. These are based on a two semester academic year. The Suggested Delivery Schedule is given in Section 6.3 and Delivery and Assessment Plan in Appendix 1. These reflect the building block nature of the subject and the timing of the graded units.

A wide range and combination of teaching, learning and assessment methods may be used by centres. The following suggested delivery methods could be adopted by centres:

- ◆ lecturers
- ◆ tutorials
- ◆ self-directed learning
- ◆ lecturer-directed study
- ◆ study packs
- ◆ problem based scenarios
- ◆ case studies
- ◆ group work
- ◆ online materials
- ◆ IT based teaching materials
- ◆ role play/simulation
- ◆ projects
- ◆ Virtual Learning Environments (VLEs)

Unit specifications set out the statements of standards and evidence required for achieving the unit, along with guidance on content and assessment. Assessment Support Packs (ASPs) will be available for mandatory units, and many of the optional units. The ASPs may be used to assess candidates and should be kept secure at all times. Should centres wish to use different instruments of assessment, particularly where a Core Skill is embedded, it is recommended that they should seek prior verification before using such instruments.

Although not formally delivered or assessed, it would be good practice for centres to ensure candidates have an understanding of the purpose of Financial Services and the environment in which it operates and of the professional ethics expected of those working in this environment.




6.3 Sequencing/integration of units

The following are suggested delivery schedules only. Two credit units may be delivered over the full academic year or within one semester.

It may be possible to integrate the unit *Communication: Business Communication* with some of the other units. The units which contribute to the graded unit should be delivered

Where the unit *Research Skills* is taken as an optional unit this may be integrated with *Financial Services: Graded Unit 2*.

Year 1: Suggested Delivery Schedule

Semester 1	Semester 2
F84T 34 Managing People and Organisations	
H0BX 34 Personal Financial Services	
H7TK 34 Communication: Business Communication	Optional unit (eg F84P 34 Business Law: An Introduction)
HY92 34 Financial Sector: An Introduction	Optional unit (eg F7J8 34 Economic Issues)
D75X 34 Information Technology: Applications Software 1	Optional unit (eg F7BX 34 Marketing: An Introduction)
H1F0 34 Creating a Culture of Customer Care	Optional unit (eg F870 34 Developing the Individual within a Team)
Optional unit (2-credit unit over two semesters) (eg F84M 34 Business Accounting)	
	J00P 34 Financial Services: Graded Unit 1

Year 2: Suggested Delivery Schedule

Semester 1	Semester 2
H9AM 35 Investment	F86X 35 Income Tax
H9ND 35 Principles of Insurance	Optional unit (eg HF2H 35 Personal and Business Lending)
HY94 35 Financial Services Regulatory Framework	Optional unit (eg F84R 35 Preparing Financial Forecasts)
H9NC 35 Pension Provision	Optional unit (eg HY93 35 Financial Services: International Transactions)
Optional unit (eg F60A 34 Research Skills)	D7CY 35 Information Technology: Applications Software 2
J00S 35 Financial Services: Graded Unit 2	→

6.4 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.

6.4.1 Articulation and/or progression

Articulation

The HNC and the HND awards enable learners to articulate to a number of related degree programmes. Generally the HNC Financial Services Group Award will enable learners to enter first or second year of degree programmes, and the HND Financial Services Group Award will enable learners to enter second or third year of degree programmes.

Should learners wish to progress to a degree course they should be advised to liaise directly with the HE establishments prior to each year's intake of learners as unit credits that count towards entry requirements can vary and applications will be considered on an individual basis.

6.4.2 Professional recognition

HND learners may be exempt from some Chartered Bankers' Certificates and Diplomas in Financial Services.

6.4.3 Credit transfer

Where learners have completed individual units from the predecessor frameworks, they can be given credit transfer on a unit by unit basis. Credit transfer can be given where there is broad equivalence between the subject-related content of the units, ie the knowledge and/or skills have not changed significantly, or are covered in the unit for which credit is being awarded.

6.5 Opportunities for e-assessment

Centres are encouraged to use new technologies to support and enhance the delivery and assessment of the group awards.

6.6 Support materials

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

It is recommended that centre-devised assessments are submitted for prior verification to ensure that the national standard is met.

6.7 Resource requirements

Centres will require IT rooms for the delivery and assessment of some of the mandatory units, ie D75X 34 *Information Technology: Applications Software 1* and D7CY 35 *Information Technology: Applications Software 2*.

Learners would require access to the internet to check income rates/bands for the unit F86X 35 *Income Tax* and to investigate issues relating to the J00S 35 *Financial Services: Graded Unit 2* project.

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)

Graded unit: Graded units assess learners' ability to integrate what they have learned while working towards the units of the group award. Their purpose is to add value to the group award, making it more than the sum of its parts, and to encourage learners to retain and adapt their skills and knowledge.

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.

History of changes

It is anticipated that changes will take place during the life of the qualification and this section will record these changes. This document is the latest version and incorporates the changes summarised below. Centres are advised to check SQA's APS Navigator to confirm they are using the up to date qualification structure.

NOTE: Where a unit is revised by another unit:

- ◆ No new centres may be approved to offer the unit which has been revised.
- ◆ Centres should only enter candidates for the unit which has been revised where they are expected to complete the unit before its finish date.

Version Number	Description	Date
02	Revision of Unit: F7R6 35 Business Taxation (Finish date 31/07/2020) has been replaced by J0LY 35 Business Taxation (start date 01/08/2018). Revision of Units: F84L 35 Behavioural Skills for Business (finish date 31/07/2021) has been replaced by J1BW 35 (start date 01/08/2018) for both HNC and HND frameworks	21/08/2018

Acknowledgement

SQA acknowledges the valuable contribution that Scotland's colleges have made to the development of this qualification.

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.

The HNC/HND Financial Services awards have been designed to meet the demands and requirements of the Financial Services sector. Opportunities are provided to develop your skills, knowledge and understanding in preparation for employment or for progression to higher education courses in Financial Services, and for further vocational training in the industry.

The award of HNC Financial Services will be made on your successful completion of nine mandatory and three optional unit credits (96 SCQF credit points).

The programme extends over one year of full-time study, or can be taken on a part-time basis. It may be delivered by means of lectures, case studies, tutorials and by guest speakers. You will study a range of subjects such as *Communication: Business Communication; Managing People and Organisations; Information Technology; Financial Sector: An Introduction* and *Personal Financial Services*.

You will be assessed throughout the course with the assessments taking the form of practical assessments, assignments and case studies. Toward the end of your course you will undertake a graded unit, which is designed to assess your ability to integrate the knowledge and skills gained through the mandatory units. This will take the form of a closed-book examination at SCQF level 7 and is worth 1 HN credit.

There are several possible progression routes from the HNC Financial Services qualification, for example:

- ◆ The HNC Financial Services forms the first part of the HND Financial Services so you could continue with your learning to develop your qualification to HND level. This may be done immediately or at some point in the future.
- ◆ This award provides the skills and knowledge for those wishing to gain employment within an administrative, sales or technical support role in the industry
- ◆ This award provides progression to higher education, with universities recognising the HNC award as entry to first or second year of their related degree programmes.

The award of HND Financial Services will be made on your successful completion of the 19 mandatory and 11 optional unit credits (240 SCQF credit points). This is a progression from the HNC Financial Services and includes units on *Financial Services Regulatory Framework, Pension Provision, Investment* and *Income Tax*. This course is normally studied full-time over two years but can be undertaken via a range of learning modes. There are a further graded unit in the second year of the HND — a project based graded unit at SCQF level 8. This graded unit will take the form of an investigation and integrates the knowledge and skills gained in the mandatory units within the second year of the HND.

The HND Financial Services builds upon the skills and knowledge of the HNC and provides similar progression routes but at a more advanced level, for example:

- ◆ The HND Award provides the skills and knowledge for those wishing to gain employment within an administrative, sales or technical support role in the industry or be considered for Management Trainee programmes
- ◆ This award provides progression to higher education with universities recognising the HND award as entry to second or third year of their related degree programmes.

If you intend to progress to a degree course you are advised to liaise directly with the university concerned as the unit credits that count towards entry requirements can vary and application will be considered on an individual basis.

Appendix 1: Delivery and assessment plan

HNC Financial Services/HND Financial Services Year 1 (15 credits) — full time over one year

Year 1, Semester 1 — Delivery and Assessment Plan

Unit Name\Week	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Business Accounting (F84M 34) (cont in Semester 2)										X							
Creating a Culture of Customer Care (H1F0 34)									X						X*		
Statistics for Business (F84K 35)								X			X				X		
Information Technology: Applications Software 1 (D75X 34)	Completion of IT portfolio of assessments throughout the semester															X	
Financial Sector: An Introduction (HY92 34)							X									X (2&3)	
Economic Issues An Introduction (F7J8 34)								X					X				
Managing People and Organisations (F84T 34) (cont in Semester 2)								X									X
Personal Financial Services (H0BX 34) (cont in Semester 2)														X			

* There may be opportunities to link this assessment with the assessment for Communication: Business Communication which is delivered in Semester 2.

Year 1, Semester 2 — Delivery and Assessment Plan

Unit Name/Week	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
Business Accounting (F84M 34) (cont from Semester 1)		X									X						
Business Law: An Introduction (F84P 34)					X				X					X			
Communication: Business Communication (H7TK 34)							X								X*		
Marketing: An Introduction (F7BX 34)								X								X	
Managing People and Organisations (F84T 34) (cont from Semester 1)						X						X					
Personal Financial Services (H0BX 34) (cont from Semester 1)														X			
Financial Services: Graded Unit 1 (J00P 34)																X	

* There may be opportunities to link this assessment with Creating a Culture of Customer Care.

HND Financial Services Year 2 (15 credits)

Year 2, Semester 1 — Delivery and Assessment Plan

Unit Name/Week	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Preparing Financial Forecasts (F84R 35)									X							X	
Personal and Business Lending (H0C0 35)																X	
Investment (DE5P 35)															X		
Information Technology: Applications Software 2 (D7CY 35)	Continuous development of folio of evidence										X				X		
Principles of Insurance (DE5R 35)								X							X		
Financial Services: Graded Unit 2 (J00S 35)	Project-based. Investigation. Centre to set timelines for each stage of investigation.																

Year 2, Semester 2 — Delivery and Assessment Plan

Unit Name\Week	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
Economics 1: Micro and Macro Theory and Application (F7J6 35)						X								X			
Financial Services Regulatory Framework (HY94 35)						X						X				X	
Income Tax (F86X 35)															X	X	
Pension Provision (H0BY 35)														X			
Financial Services: Graded Unit 2 (J00S 35)	Project-based. Investigation. Centre to set timelines for each stage of investigation.																