



Higher National Awards, National Progression Awards and Vocational Qualifications

Qualification Verification Summary Report 2019

Financial Services

Introduction

This report covers the 13 verification events completed in 10 centres in Scotland during 2018–19 and covers Higher National Awards, Vocational Qualifications and National Progression Awards. The majority, but not all centres deliver only one type of award.

The take up of awards in the Financial Services verification group has maintained the growth in numbers of candidates seen in previous years. This year this take up included the first completions for a number of years in the HND and HNC Financial Services. Despite some initial difficulties in structuring and delivering the Foundation Apprenticeship in previous years, this award continues to be popular in some centres.

The Diplomas in Business Accounting Practice/Management Consulting Practice both show a significant reduction in the number of candidates with virtually no new enrolments, and only existing candidates completing the awards this year.

The following awards/units were verified in 2018–19 and are covered in this report:

HN Investment	H9AM 35
HN Pension Provision	H9NC 35
HN Financial Services Graded Unit 1	J00P 34
HN Financial Services Graded Unit 2	J00S 35
SVQ Providing Financial Services SVQ at SCQF level 5 (lapsing)	GH5R 22
SVQ Providing Financial Services SVQ at SCQF level 5 (revised units)	GP2Y 22
SVQ Providing Financial Services SVQ at SCQF level 6 (lapsing)	GH5T 23
SVQ Providing Financial Services at SCQF level 6 (revised units)	GP30 23
Diploma in Management Consulting Practice	GJ10 48
Diploma in Business Accounting Practice	GJ0Y 48
National Progression Award Financial Services (Foundation Apprenticeship)	GL43 56

The improvements seen in previous years in overall standards have tailed off, and this year standards in centres have been maintained or in some instances declined.

Many of the centres delivering VQs continue to assess high numbers of candidates while continuing to experience issues recruiting suitably qualified assessors and internal verifiers. It is notable in these centres that internal verifiers are operating elsewhere in the UK within the organisation and are providing support to Scottish operations. Where assessors and internal verifiers are supporting high numbers of candidates this has continued to give rise to issues. More reference is made to these issues in this report under the relevant criterion.

Centres delivering Higher National and National Progression awards are all operating within the Scottish Further and Higher Education sector and appear to have been generally more successful in recruiting appropriately qualified staff to act as assessors and internal verifiers.

Category 2: Resources

Criterion 2.1: Assessors and internal verifiers must be competent to assess and internally verify, in line with the requirements of the qualification.

Although this report covers a range of awards, there is a consistent theme in the findings of this criterion across all verification events. While almost all the centres presented just enough evidence to meet this criterion, most assessors and internal verifiers were not giving sufficient attention to completing and fully recording their CPD. Gaps were evident particularly in relation to keeping up to date about an employer organisation's procedure changes that could impact on assessment for VQ units.

Having current financial services knowledge is essential to ensure that valid assessment and verification decisions are made. It is a requirement of the assessment strategy for Providing Financial Services at SCQF levels 5 and 6 that, as well as holding relevant qualifications/ experience in assessment and/or verification, those undertaking activities have relevant occupational competence and that they have kept it up to date. It is also not possible for candidates to meet the evidence requirements of the remaining awards if their teachers, assessors and internal verifiers do not have up-to-date subject knowledge.

It is disappointing that in every Qualification Verification Summary Report (QVSR) this issue is highlighted. While a few assessors and internal verifiers are fully recording appropriate CPD and reflecting on their learning and how they will apply it, there is still room for significant improvement by the majority.

Criterion 2.4: There must be evidence of initial and ongoing reviews of assessment environments; equipment; and reference, learning and assessment materials.

For the Vocational Qualifications, all assessments are completed at the employer sites and all centres had completed relevant reviews of the environment, procedures and equipment in association with the employers. Centres continue to use high quality learning resources to supplement the employer's core learning materials while adapting to constant changes to regulations, organisational procedures and products.

It was good to see that centres delivering the HN and National Progression Awards, particularly those linked to the Foundation Award, had reflected on their experiences from the first year of delivery and had changed their teaching plans and the order in which units were delivered.

Category 3: Candidate support

Criterion 3.2: Candidates' development needs and prior achievements (where appropriate) must be matched against the requirements of the award.

All the candidates completing the Vocational Qualifications and Foundation Apprenticeship awards were recruited according to criteria prescribed by the schemes/funders involved. Teaching staff, assessors and internal verifiers were usually not involved in this recruitment process. There were instances where candidates were not best suited for the awards as a result and the expectations of both the candidates and the centre staff were not met. This issue did not happen with the Higher National awards, where the centre had full control of the recruitment process. Where recruitment was handled elsewhere, it was recommended to the centres who were having issues that they maintained a much closer relationship with the recruiters and made sure that the requirements of the award were fully understood by them.

In all centres, appropriate additional discussions were held at induction to review any other development needs or prior achievements that might be relevant to the award.

Criterion 3.3: Candidates must have scheduled contact with their assessor to review their progress and to revise their assessment plans accordingly.

In all centres, candidates have regular scheduled contact with their assessors, both on a face-to-face basis and by telephone/email/Skype. In some centres, timing of contact has presented difficulties both because of a shortage of assessors and also pressure of work in the candidate workplace.

There continues to be a higher level of turnover of assessors in some centres, and while these centres have taken steps to minimise the disruption for candidates, more could be done to ensure a smoother transition.

One centre paired two assessors to each candidate, which gave greater support to the candidate if one assessor was not available for any reason. Both assessors shared the assessment process and were also able to standardise assessment as they worked together, which was an added benefit.

As part of one centre's quality assurance processes, the internal verifier visited a sample of employer sites to validate assessor observations. During these visits, the internal verifier also met the candidates alone to gather feedback on the appropriateness of the level of the support given to the candidate and the effectiveness of the assessment planning that had taken place. This gathering of feedback gave good information to the centre about what was and was not working, and enabled timely adjustments to be made. It also contributed to very effective relationship management with the candidates' line managers, who played a key role in the authentication of the candidate evidence and in facilitating assessment opportunities. This was all good practice.

Category 4: Internal assessment and verification

Criterion 4.2: Internal assessment and verification procedures must be implemented to ensure standardisation of assessment.

Unfortunately, this year the resourcing issue highlighted last year continued to give problems in respect of internal verification, and where centres had to enter into action plans, the root cause of the issue was time pressures, with not enough attention being paid to internal verification. Centres have to ensure that they have sufficient trained and occupationally-competent internal verifiers available to complete regular sampling of all assessors and all units. For every group of new candidates, consideration has to be given to the workload of the internal verifier in addition to considering the demands on assessors.

It was also unfortunate that in some centres across all awards there was a trend to giving the correct level of attention to sampling portfolios and reviewing assessment decisions only immediately before a scheduled external verification visit. While in some cases with experienced assessors there are only rarely issues with the decisions, at other times problems are going undetected for extended periods, which adversely impacts on candidates. All centres should review each year whether their approach to sampling both in terms of the percentage and frequency is sufficient to take account of all the internal and external factors impacting on them at that time.

In some centres where holistic assessment was being applied across more than one award (eg where a customer service award was also part of the Apprenticeship framework), it was found that assessment and internal verification was focusing too much on ensuring there was signposting of candidate behaviours, while insufficient attention was being applied to the financial services performance criteria and knowledge requirements.

There were, in other centres, examples of some very good internal verification activities. These centres typically required internal verifiers to work with a lower number of assessors and candidates. An example of good practice in one centre was the development of a new internal verification checklist which paid particular attention to the quality and consistency of assessment decisions rather than concentrating on the completion of documentation and the dating of forms.

Standardisation activities continue to be completed regularly in all centres. This year, in many centres, the focus of standardisation was entirely on the validity of sample assessment decisions. This is a useful activity, but centres are encouraged to also consider the range and application of assessment techniques during standardisation. This is particularly important for VQ centres who are having to adapt how they complete assessments at employer sites, as more and more access restrictions to systems and customer information are being introduced.

Several centres operating UK-wide were making very good use of online meeting technology to run standardisation events across all UK assessors. For example, one centre is able to set up groups to consider an assessment issue and then feedback to their peers later in the same online meeting. The internal verifier is also able to 'drop in' on each group conversation, replicating how they would support groups in a face-to-face workshop.

Criterion 4.3: Assessment instruments and methods and their selection and use must be valid, reliable, practicable, equitable and fair.

Appropriate assessment instruments and methods are being used in every centre.

In centres delivering VQs, assessment is completed by observation (including live call listening), a review of products of work, witness testimony, reflective statements and professional discussions. Most of these centres are continuing to make use of digital voice recording to support the assessment by observation, witness testimony and professional discussion.

Skills in conducting professional discussions and witness testimony by discussion continue to vary across assessors. Too many assessors were resorting to asking generic questions, often closed in nature. All questioning has to be open, and questions have to be set in either the context of the work environment or activities that were being completed during the VQ.

HN/NPA centres are using SQA assessment instruments. It was good to see that some centres had been proactive in writing alternative assessment instruments and had started that process early enough to allow time for prior verification activities to be completed.

In the delivery of the Foundation Apprenticeship, little evidence was seen of holistic assessment especially in relation to the knowledge assessment. Often this arose because different people were assessing the NPA and VQ units. This was leading to over-assessment in a few instances where knowledge had been assessed in the NPA but was then re-assessed in the VQ. While in some units this second assessment may be appropriate, elsewhere it was not. Centres delivering the Foundation Apprenticeship should complete a cross-mapping template to avoid duplication of knowledge assessment.

Appropriate adjustments to the method of delivery of SQA-developed HN assessment instruments were seen in one centre to meet the needs of candidates. Recognising that their candidates would be overwhelmed by completing all the outcomes in one assessment, as is required in the SQA instrument, they separated out the relevant information from the case study into mini case studies covering single and groups of outcomes, and delivered the assessment over a series of events. This was a valid approach and, in recognising the needs of their candidates, was very fair to all.

Criterion 4.4: Assessment evidence must be the candidate's own work, generated under SQA's required conditions.

It is good to note that, as has been the case for several years, there are no issues with this criterion across all the awards. Centres continue to take appropriate steps to validate the authenticity of evidence to ensure that the evidence being presented has been generated by the candidate. In the VQs, line managers continue to be used to provide authentication. There has been an improvement in ensuring that line managers giving testimonies fully understand the award standards, but more can still be done in this connection. It is accepted in financial services that line managers are very busy, but that is not a valid reason to reduce the requirement on the witnessing manager being familiar with the required standards.

Good use was being used of Turnitin software to authenticate candidates' project evidence in the HN units including Graded Unit 2.

Criterion 4.6: Evidence of candidates' work must be accurately and consistently judged by assessors against SQA's requirements.

Generally, the assessment of candidate evidence across all the awards was accurate and consistent. There were however, in relation to VQs, an increasing number of instances where evidence was being inferred without justification. This particularly happened where assessors were working with pre-prepared cross-mapping templates to support holistic assessment across a number of units. These templates are useful guides for assessors but it is essential that wherever one piece of evidence is being used to claim performance or knowledge across a number of units, the assessor checks that the evidence does meet the full requirements for every claim.

HN assessors are making good assessment decisions, with appropriate adjustments being made where products, services or regulations have changed since the development of the assessment solutions.

NPA assessors are less consistent in ensuring accuracy of assessment decisions in relation to current financial services practices, and this is something they need to be more aware of in future. They must adapt their assessment evidence requirements in the light of any changes and discuss with their internal verifier.

Criterion 4.7: Candidate evidence must be retained in line with SQA requirements.

All centres are retaining their candidate evidence for a period that exceeds the SQA requirements. Good use continues to be made of e-portfolios and archiving systems to support evidence retention that complies with data protection regulations.

Criterion 4.9: Feedback from qualification verifiers must be disseminated to staff and used to inform assessment practice.

Several centres were delivering awards for the first time but had appropriate plans for the dissemination of feedback and how it would inform their plans for next year.

The good practices in the dissemination of feedback seen in previous years unfortunately did not continue in all VQ centres. In some instances, new procedures had meant that learning from the previous year's feedback had been overlooked.

In the majority of centres there was still only limited use being made of this QVSR, which should be reviewed by all assessors, internal verifiers and those involved in the management of the delivery of the award in the centre.

Good practice was seen in one centre where the good practice and development points from last year's report were discussed in turn as agenda items at the centre's quarterly team meeting and decisions were made, and documented, on the implications and any changes to be made at

that centre. In addition, they also added learning points from the SQA Network event to their discussions, which led to a very comprehensive review meeting.

Areas of good practice reported by qualification verifiers

The following good practice was reported during session 2018–19:

- ◆ Adapting delivery models based on the previous year's experience
- ◆ Pairing assessors to each candidate to allow for contingencies
- ◆ Internal verifiers meeting with candidates to review the effectiveness of assessor support and assessment planning
- ◆ Online meetings technology being used to support standardisation
- ◆ IV checklist concentrating on the quality of the assessment decision
- ◆ Assessing HN units on an outcome by outcome basis, having made appropriate adjustments to the assessment instruments
- ◆ Structuring a team meeting around the good practice and development points of last year's QVSR

Specific areas for development

The following areas for development were reported during session 2018–19:

- ◆ The need for more extensive CPD and improved documentation of it
- ◆ Developing better links with those recruiting candidates for awards
- ◆ Ensuring there are sufficient internal verification resources for the number of candidates recruited
- ◆ Include activities in standardisation that review the full range of assessment techniques
- ◆ Increasing the range and frequency of internal verification sampling
- ◆ Improving the quality, context and relevance of questioning when assessing VQs using professional discussions and witness testimony by discussion
- ◆ Greater integration of knowledge assessment evidence between NPA and VQ units in the Foundation Apprenticeship
- ◆ Taking more time to ensure all line managers giving witness testimonies are fully aware of the standards of the award
- ◆ Checking that evidence is appropriate and reliable for every claim of performance/ knowledge made, rather than relying on cross-matching templates
- ◆ Making better use of the outputs from verification visits and the information shared in this QVSR