



RPL GUIDE

(RECOGNITION OF PRIOR LEARNING)

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Introduction

Recognition is the term used to describe how an individual's skill and knowledge can be formally recognised, resulting in either a qualification or a Statement of Attainment.

There is often considerable confusion as to what the process means, how an individual may access the process and the reliability of qualifications gained through this process.

Recognition is often perceived to be an easier way to gain a qualification. However, it is usually time-consuming and is subject to the same level of rigorous assessment arising from participating in a training program.

This Guide has been specifically developed to assist credit professionals to:

- Understand what recognition is.
- Guide them in determining if they wish to seek recognition.
- Address issues which colleagues or managers may raise concerning recognition.

The framework for recognition

Recognition is specifically provided for in the Standards for Registered Training Organisations. The Standards are a legislative instrument. Thus recognition of a person's skill and knowledge – their competence, has equal standing with that of a person who undertakes a training program.

How do you access recognition?

There are several recognition pathways available. Namely:

- Development of a portfolio of evidence.
- Seeking recognition of qualifications and nationally recognised Statements of Attainment issued by another Registered Training Organisation - Mutual Recognition.
- Credit transfer, which is the recognition of formal training previously undertaken.
- Undertake an assessment project.

Each pathway has requirements, which must be met in order to achieve recognition. As well, there can be an overlap between the pathways. Irrespective of the pathway selected, there are some ground rules which must be adhered to. These include:

- Compliance with training package requirements and the relevant unit of competence.
- Compliance with the Standards.

A threshold issue

Irrespective of the pathway you select to gain recognition, it must be against a unit of competence, which sets out the key performance criteria required in the workplace in relation to the skill and knowledge described in a unit of competence. Units of competence are developed by industry training advisory bodies based on the industry's needs. They are packaged together to form a qualification. The rules for how units may be combined into qualifications are set out in Training Packages. Training Packages are endorsed by the State, Territory and Commonwealth Governments.

AICM Learning Services is required to adhere to the Training Package rules.

Choosing your pathway

In order to help you choose the most effective recognition pathway you should consider the functions you are required to perform in the workplace.

Sample Job role

Typically a credit officer, who has been working in the profession for several years, possibly undertaking a team leader role, would be responsible for:

- Interpreting corporate policy on the provision of credit and advising customers/sales staff as appropriate.
- Following up with debtors for timely collection of payments.
- Investigating credit worthiness of potential customers prior to granting credit.
- Determining if securities are required based upon the assessment of credit worthiness.
- Maintaining records in relation to customers' accounts.
- Ensuring that their work is in compliance with company policy procedures and legal requirements.
- Resolving disputes with customers concerning their accounts.
- Initiating legal recovery.
- Reporting to management on the status of accounts and financial indicators against predetermined criteria.

These job roles are reflected in the units of competence listed on the next page.

FNS40115 Certificate IV in Credit Management

Unit Code	Unit Description	C=Core E=Elective
FNSCRD401	Assess credit applications	C
FNSCRD402	Establish and maintain appropriate security	C
FNSRSK401	Implement risk management strategies	C
FNSINC401	Apply principles of professional practice to work in the financial services industry	C
FNSORG401	Conduct individual work within a compliance framework	C
FNSCRD405	Manage overdue customer accounts	C
FNSCUS402	Resolve disputes	C
BSBCUE203	Conduct customer engagement	E
BSBCMM301	Process customer complaints	E
FNSCRD403	Manage and recover bad and doubtful debt	C
FNSCRD404	Utilise the legal recovery process to recover outstanding debt	C
BSBCNV506	Establish and manage a trust account	E
BSBCUS403	Implement customer service standards	E
FNSCRD503	Promote understanding of the role and effective use of consumer credit	E

To complete this qualification you must complete the 9 core units and 3 elective units

Please note that people undertaking a more senior/complex/responsible role(s) should consider seeking recognition at the **Diploma** level. On the other hand, if your current role does not include the functions described above you may consider seeking recognition at Certificate III level.

There is often little consistency of job title for credit professionals. Your position title maybe:

- Credit Officer
- Collection Officer
- Accounts Receivable Clerk
- Billing Clerk
- Finance Clerk
- Loss Recoveries Officer
- Recoveries Officer
- Credit Control Officer

- Customer Service Officer

Because of the diversity of titles there is a need to consider each person's application for recognition based on their skill and experience.

Pathway 1 – Portfolio of evidence

If you decide to use the portfolio pathway you will need to compile a portfolio of evidence which confirms your ability to meet the requirements of a particular unit of competency.

Examples of the types of evidence you could include are:

- Copies of reports you have prepared for management
- Copies of emails, faxes
- Copies of performance appraisals
- Supervisor reports which acknowledge your skills and abilities
- Copies of workplace awards you may have received
- Letters of appreciation from customers

You will need to remove information such as names and addresses which could breach privacy and confidentiality.

Label your documentation to show it relates to a particular unit of competence and present your documents chronologically, with the most recent evidence appearing first.

AICM stores all records in a safe and secure environment. However, portfolios will be reviewed by independent assessors and may be examined by the Australian Skills Quality Authority (ASQA) for purposes of audit and accountability.

The following case study may assist you when considering using a portfolio of evidence.

Case Study 1. - Alicia

Alicia had worked for several years in a credit department. Alicia's supervisor had consistently praised her approach for dealing with bad and doubtful debt. Alicia believed she could complete the unit *FNSCRD403 Manage and recover bad and doubtful debts by portfolio of evidence* as a first step towards gaining her *FNS40115 Certificate IV in Credit Management*.

Alicia contacted the AICM Office and she was advised the name and contact details of her assessor together with any documentation she needed. Alicia and her assessor discussed her decision to attempt *FNSCRD403A Manage and recover bad and doubtful debt* and a recognition plan was agreed upon including a suitable timeframe for Alicia to gather and compile her evidence.

Alicia's assessor was able to give her advice in preparing her evidence portfolio. Some examples of the types of evidence Alicia collected included:

- Reports she had prepared for her manager outlining her collection strategies in relation to accounts which seemed likely to become bad/doubtful with reference to company policy.

- Examples of collection procedures she had developed and applied.
- An outline of her follow up procedures.
- An outline of communication strategies when dealing with these customers
- File notes, email and/or correspondence
- Feedback from her manager such as performance appraisals
- Her negotiation strategies, for example copies of repayment agreements

Unfortunately, during the time Alicia was developing her portfolio of evidence her mother became ill. Alicia discussed this with her assessor and a new timeframe for completion was agreed. When Alicia completed her documentation she presented it to her assessor with the most recent evidence appearing first and with all of the evidence labelled to show how it related to the unit of competence. Alicia's assessor evaluated her portfolio and applied the rules of evidence. Alicia was found to be competent and was awarded a nationally recognised Statement of Attainment. This meant that Alicia had gained one unit of the units required for her qualification.

Pathway 2 - Assessment task(s)

Sometimes people who seek recognition do not have ready access to the evidence they need to confirm competence. For example, the person may have changed their employer, moved house and/or misplaced records. When this occurs a person will still be able to access a recognition program by completing an assessment task(s). This will usually be supported by indirect evidence, for example a reference from their employer or testimonials from customers. Occasionally when employers do not support their staff gaining recognition and a person is unable to provide evidence from their workplace an assessment task is a useful method of dealing with this situation.

Case Study 4. - Tran

Tran has been working as a team leader in a medium sized team for 18 months. During this time Tran has been asked to undertake additional responsibilities and to handle the difficult accounts. Tran believes that he is now using a wider range of skills and would like to gain recognition of his competence.

Unfortunately Tran's employer has made it very clear that whilst they welcome Tran's initiative they do not support him gaining recognition of his skills. They told Tran it was not required.

Tran contacted AICM and after discussion with his assessor it is agreed that he will start the recognition program with the units *FNSCR401 Assess credit applications* and *FNSCR402 Establish and maintain appropriate security*

As Tran is unable to provide evidence from his workplace, his recognition plan is focused on Tran completing the assessment task(s) developed by AICM together with questioning by his assessor. As well, Tran provided confirmation of his completion of a course at a TAFE which covered business entities which addressed an aspect of the Evaluate credit applications unit. Tran also provided a "Statutory Declaration" in which he stated that the evidence submitted was his own work.

Tran's assessor considered the evidence submitted and based on the rules of evidence determined that Tran is competent. Tran is awarded a nationally recognised Statement of Attainment for the two units of competence.

Tran includes the gaining of the nationally recognised Statements of Attainment in his "CV" and obtains a new position with a company that supports his desire to increase his skills and knowledge. Tran completes his FNS40115 Certificate IV in Credit Management by attending training courses and completing the assessment tasks for each unit of competence.

Pathway 3 - Mutual Recognition

Mutual Recognition is the recognition of Qualifications and Statements of Attainment issued by another Registered Training Organisation.

Mutual Recognition of qualifications and Statements of Attainment are specifically provided for in the Standards. What this means in practise is that a person who has gained a qualification or Statement of Attainment may request to have this recognised and count towards another qualification. Clearly there are some key issues to be considered:

- Training Packages Rules;
- The relevance to the qualification now being sought;
- The currency of the qualification for which recognition is sought.

The following case study should clarify these concepts.

Case Study 2. - Kylie

Kylie started working as a personal assistant in a medium sized law firm. She was a keen and enthusiastic employee who wanted to learn and gain qualifications. Kylie enrolled in a Certificate IV in Business Services at a TAFE College. Whilst Kylie was undertaking this course her employers discovered that she had excellent rapport with the clients and she was very good at getting people to pay their outstanding accounts. Kylie's manager offered her a promotion and transfer to the credit unit of the practice, which Kylie willingly accepted. However, this left Kylie with a dilemma: should she finish her Business Certificate or change to a qualification more relevant to her new role?

Kylie contacted AICM and was delighted to discover that the units in her Business course would be recognised by AICM and this would count towards her FNS40115 Certificate IV in Credit Management.

The relevant units were *BSBCUS403 Implement customer service standards* and *BSBCMM301 Process customer complaints*

AICM was able to give mutual recognition because the TAFE Kylie attended issued her qualifications in accordance with the Training Package rules. Kylie's qualifications were current because she had completed her training in the last three years.

Kylie was so pleased she told her colleague Nathan about the AICM recognition program. Nathan commented that he had started a TAFE Course some years ago but had not completed the program.

Nathan contacted AICM and discussed his situation. Nathan had completed the unit FNSCRD403A Manage and recover bad and doubtful debts in 2011; his assessor advised him that there was a concern that he may not have currency of knowledge for the purpose of recognition. Nathan was able to provide evidence of attending an in-house training course, which addressed the main areas of change in relation to compliance, for example an introduction of the Debt Collection Guidelines in December 2010. In addition, Nathan's supervisor confirmed in writing that the law firm held regular workshops to discuss recent decisions and legislative change and participation was a requirement of Nathan's performance management.

As Nathan was able to demonstrate he had maintained the currency of his skill and knowledge, the unit was recognised. Nathan decided to enrol in the remainder of the FNS40115 Certificate IV in Credit Management program.

Pathway 4 - Credit Transfer

Credit transfer is defined as being the recognition of formal training previously undertaken and which is deemed to be equivalent to a unit of competence. Credit transfer requires the consideration of documentation supplied by the training organisation where the person completed their study. Usually this documentation will relate to a course and/or subject. Unfortunately some training providers do not relate their course/subject to the units of competence. When this occurs the Registered Training Organisation is required to make further inquiries as to the relationship and this will be informed by Implementation Guides developed by State Training Authorities. However they are guides only and if the relationship is unclear the person seeking recognition will be asked to provide further information. This may include information such as:

- Course outlines
- Copies of assessments the person may have completed during the program

Often people do not keep these documents and when this happens the person will usually be invited to complete an assessment to confirm competence.

Another issue which may affect credit transfer is the 'age' of the course. Credit transfer for programs completed generally more than five years ago must be supported with evidence which confirms that the person has kept up to date in the subject area. For some subjects where there is a need to constantly keep up to date, a person may be requested to provide additional information to confirm the currency of their competence.

The following case study may assist you in understanding credit transfer.

Case Study 3. - Con

Con had completed part of a Business Studies course at TAFE. Con is now working in a credit department and would like to gain the FNS40115 Certificate IV in Credit Management. Con is seeking recognition for the course he has already completed – "Managing Customer Service".

Con's academic record lists the course but there is no reference to the unit of competence. The Implementation Guide for Financial Services indicates that the course he has completed is equivalent to some aspects of the unit of competence *BSBCUS403 Implement customer service standards*. However, in discussion with his assessor Con explains that he did not keep any of his assessments. Together they consider the unit of competence and Con advises he believes his current role covers the content of the unit. Con decides to complete an assessment to support his claim for recognition of competence against the unit.

How to proceed once you have selected your pathway

The first step is to contact the AICM National Office so that your application can be processed, documentation provided and an assessor allocated to work with you.

Your Assessor

Irrespective of the pathway you choose you will be allocated an assessor who will guide and support you through the recognition program process. If required, your assessor will assist you in determining which pathway would best suit your needs and will develop an assessment plan with you.

Assessment Outcomes

When the assessment task(s) are completed, or your portfolio has been submitted, your assessor will assess them. There are several possible outcomes:

- You have provided sufficient, current, valid and authentic evidence and you have been found to be competent.
- You have not provided sufficient evidence to confirm competence and after discussion with your assessor you agree on a plan which will enable you to obtain the additional evidence.
- You have found that you are not yet competent as there are some gaps in your skill and knowledge. In this case you will discuss the situation with your assessor and a plan will be developed, that may include:
 - Attending a training course
 - Negotiating a change in duties at your workplace so that you can gain additional skills

Who else may be involved in your application for recognition?

The Role of a Supervisor/Team Leader/Manager

The Vocational Education and Training System (of which AICM is a part) is premised on a person being able to demonstrate competence in the workplace. Verification by your supervisor, manager or team leader confirms that the evidence you present and/or the assessment task you complete is your own work. Sometimes your supervisor will be asked to complete a short questionnaire about your work, because they will have observed you performing the function under consideration. This questionnaire then becomes part of your portfolio of evidence in relation to the particular unit of competence.

Supervisors are encouraged to become involved in the assessment process.

Sometimes individuals who seek recognition of their competence may experience a lack of support from their colleagues, supervisors and/or employers. When this occurs, AICM will make alternate arrangements for verification of the person's work.

If you experience any difficulties or anticipate a potential problem, please advise the AICM Office and your assessor as soon as possible.

Costs

The process for Recognition is intensive and involves a one-on-one relationship between each candidate and their AICM assessor. Please refer to the relevant course Enrolment Form for the cost of the recognition pathway you select.

Further information and assistance

For more information please contact the AICM National Office:

Address: Level 3, Suite 303, 1-9 Chandos Street ST LEONARDS NSW 2065
Telephone: 1300 560 996
Fax: 02 9906 5686
Email: education@aicm.com.au
Web: www.aicm.com.au