



RTO Name:	Edmund Rice Education Australia Flexible Schools Ltd
RTO Code:	46087
Qualification:	FNS10120 Certificate I in Basic Financial Literacy
Date Implemented:	January 2024

The Training and Assessment Strategies and practice are the approach of, and method adopted by, an RTO with respect to training and assessment designed to enable learners to meet the requirements of the training package or accredited course.

*Glossary, Users' Guide to the Standards for Registered Training Organisations (RTOs) 2015, ASQA, 2014*

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## Introduction

You have enrolled to complete training with EREA Flexi RTO through your school. Issuing this handbook is part of our compliance obligations but more importantly, it ensures that learners are provided with information that supports and enhances your educational experience.

### About us

EREA Flexi RTO, is owned by Edmund Rice Education Australia Flexible Schools Ltd.

EREA Flexi RTO supports our Flexible Learning Centres, and other Education providers, community groups and organization that partner with us, to provide an opportunity for young people to achieve accredited VET Learning.

Our training programs include nationally recognised qualifications and two nationally accredited courses, and a Skills Set specifically tailored to meet the needs of our students.

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<i>Email</i>	<i><a href="mailto:flexirto@ereafsn.edu.au">flexirto@ereafsn.edu.au</a></i>
<i>Website:</i>	<a href="http://erearto.org.au">erearto.org.au</a>
<i>Address:</i>	58 Fernberg Road PADDINGTON QLD 4064
<b>RTO Registration</b>	#46087
<i>Operating Hours:</i>	8:30-4:00pm Monday to Friday

**Throughout this learner handbook, we refer to Flexible Learning Centre/School. This refers to the Flexible Learning Centre or School where you are currently enrolled. Your Flexible Learning Center or School is responsible for all delivery of training and assessment, learner support and providing all the necessary resources and equipment to enable you to complete your course.**

**For the name and contact details of your Flexible Learning Centre/School please refer to Appendix A. including details of the nomination support person at your location.**

## Student rights and Responsibilities

Students have the right to be treated fairly and ethically so the EREA Flexi RTO:

- Provides assistance to ensure the best possible outcome is achieved
- Practices open communication and fair decision making processes
- Makes every effort to help students successfully complete their courses
- Recognises the needs and circumstances of all students, taking into consideration their beliefs, ethnic, cultural and religious practices
- Respect the confidentiality and privacy of disclosed information

## Enrolment

You will complete an online enrolment form. You complete this so we have all your details on file. If any of your personal details change during the training, please let your trainer or us know immediately. You will need to have a verified Unique Student Identifier before any official certification can be issued to you.

## USI (Unique Student Identifier) Number

All individuals undertaking a VET qualification are required to have a valid USI number. For Qld school students, this is in ADDITION to the LUI number and SACE number for SA students

- All students are responsible for creating their own USI, with support available for those who have special needs.
- If assistance is required from the RTO, completion of the USI Permission form from the student is provided to allow the RTO Manager to create a USI on behalf of the student
- Trainers and assessors may assist students in accordance with USI regulations
- The only staff with responsibilities for USI assistance or verification is the RTO Manager
- All USIs are verified using dedicated software.
- The USI is to be provided to the RTO upon enrolment or as soon as possible after enrolment.
- Certificates and Statements of Attainment are issued only to students with a valid USI.

## Data Collection

Under the Data Provision Requirements 2012, EREA Flexi RTO is required to collect personal information about you and to disclose that personal information to the National Centre for Vocational Education Research Ltd (NCVER).

Your personal information (including the personal information contained on the enrolment form and your training activity data) may be used or disclosed by EREA Flexi RTO for statistical, regulatory and research purposes.

## The Training Process

- Once you have completed the enrolment you will receive an email confirming your enrolment in the course and a copy of your Learner Information Handbook
- Training delivery may be facilitated by your teacher or other VET staff as directed by the principal. It may include self-paced workbooks and other training activities as directed by your trainer
- All the necessary resources will be provided.
- All our courses will require knowledge and performance based evidence assessments

- You will be provided with a student login and password which you can use to view your results and completed units

## Course Details

This qualification is designed to facilitate an understanding of the Australian financial services marketplace and personal financial situations to address the need of increased nationwide financial literacy. The qualification provides learners with the basic skills and knowledge to pursue further learning in a variety of sectors in the financial services industry.

Please ensure you read this Learner Guide as it has important information about your course.

### 1. Qualification Overview

#### 1.1 Identifying Information

This section states the information identifying the RTO and the training products, as well as the person authorising the use of the strategy document.

<b>RTO Name</b>	Edmund Rice Education Australia Flexible Schools Ltd		
<b>RTO Code</b>	46087		
<b>Training Package Code</b>	FNS		
<b>Training Package Title</b>	Financial Services Training Package		
<b>Release Number and Date of Training Package</b>	<b>8.2 03/11/22</b>		
<b>Qualification Code</b>	<b>FNS10120</b>		
<b>Qualification Title</b>	<b>Certificate I in Basic Financial Literacy</b>		
<b>Release Number and Date of Qualification</b>	<b>1 – 02/02/21</b>	Status	Current <input checked="" type="checkbox"/> Superseded <input type="checkbox"/>
<b>Delivery Period</b>	January 2024 – Current		
<b>Contact Person</b>	RTO Operations Manager: Sandra Larritt		
<b>Contact Details</b>	flexirto@ereafsn.edu.au <a href="http://www.erearto.org.au">www.erearto.org.au</a> PO Box 1861 Milton Qld 4064, 07 3447 1009, M 0408 161 869		

<b>Authorised By</b>	Sandra Larritt
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## 1.2 Qualification Packaging Rules

Based on information available from [www.training.gov.au](http://www.training.gov.au) the following packaging rules apply for completion of this qualification:

<b>Total Number of Units</b>	6
<b>Number of Core Units</b>	6
<b>Number of Elective Units</b>	0
<b>Other notes (imported units, levels of units, etc)</b>	There are no elective units in this qualification.

## 1.3 Units of Competency

Consistent with the qualification packaging rules, the units listed below will be delivered for this qualification. The code and title of each unit is provided as well as an indication of core, elective (Elec), pre-requisite (Pre)/co-requisite (Co) and licensing requirements (Lic).

Code	Title	Supervised Hours	Core	Elec	Pre	Co	Lic
<b>FNSFLT211</b>	Develop and use personal budgets	20	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>FNSFLT212</b>	Develop and use savings plans	20	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>FNSFLT213</b>	Develop knowledge of debt and consumer credit	25	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>FNSFLT214</b>	Develop knowledge of superannuation	40	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>FNSFLT215</b>	Develop knowledge of the Australian financial system and markets	40	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>FNSFLT216</b>	Develop knowledge of taxation	40	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Description of licensing requirements (if indicated above)

No licensing, legislative or certification requirements apply to this qualification at the time of publication.

## 2. Course Delivery

### 2.1 Entry Requirements

The specific course entry requirements are (for example, LLN, technology skills or pre-requisite qualifications):

There are no specific course entry requirements, Trainers will assess students in to determine ACSF levels to ensure the course is an appropriate level.

Your Flexible Learning Centre/ School will engage students in Foundation Skills Assessment operated by BKSb (or similar). BKSb is an interactive online tool designed to identify and measure an individual's foundation skill levels (English language, literacy and numeracy skills as well as ACSF level)

Personal Learning plans are formulated with all young people of which VET qualifications may form part of their learning pathways.

### 2.2 Environment & Location

Your training will be conducted at your Flexible Learning Centre, and some of the training facilities for this may include

- Classrooms
- Simulated Office/Computer Labs
- Simulated real-life learning environments
- Other suitable facilities to enhance learning
- Could include remote learning

Your trainer will provide you with any specific requirements.

### 2.3 Duration & Amount of Training

The duration of the training will be over the course of 1 or 2 years at school in class time. A timetable will be provided to show you your class times and duration.

This course is made up of supervised class time with your trainer as show in section 1.3. You will have structured learning in class to complete the course.

You will also be required to complete activities with other subjects at school and other activities on your own either online or as instructed by your trainer.

### 2.4 Mode of Delivery

Modes of Delivery may include:

- Face to face
- Online

- On the job
- Combination
- Remote

## 2.5 Pathways

### Study Pathways

The further study pathways available to learners who undertake this qualification include:

#### **Certificate II in Financial Services**

#### **Other Certificate II or Certificate III qualifications**

*Note: This RTO may not offer all qualifications listed above in possible pathways*

### Employment Pathways

The following employment pathways are available to students who complete this qualification:

**This qualification may be used as a pathway for workforce entry into roles such as: Financial and insurance clerks, banking, finance and related fields, accounting, and bookkeeping.**

## 2.6 Employability Skills Summary / Foundation Skills

The following Foundation Skills will be developed through this course

- Reading
- Writing
- Oral Communication
- Numeracy
- Planning and organizing
- Technology
- Self-management
- Problem solving

## 2.7 Recognition Processes

Learners are able to have their competency from prior learning and work experience recognised in this qualification through the following arrangements:

**Credit Transfer** - Transcripts of previously achieved competencies can be submitted to trainer for transference to the RTO. Trainer will complete a request for credit transfer application and once approved, results will be recorded in the VETtrak system.

**RPL** – Recognition of Prior Learning is to be assessed via a process of competency conversations, 3<sup>rd</sup> party reporting and submission of portfolio of evidence. Trainer to complete the RPL kit and provide evidence as required, once approved, results will be recorded in VETtrak system.

**Refer to the RPL Policy & Procedure**

## 2.8 Educational & Support Services

In accordance with the Standards for RTOs 2015, support will include:



- Identifying particular requirements (such as literacy, numeracy, English language or physical capabilities) learners would need to complete each course, and
- Developing strategies to make support available where gaps are identified.

This may include providing:

- Language, Literacy & Numeracy (LLN) support
- Assistive technology
- Additional tutorials, and/or One-on-one tutorial support.
- Other mechanisms, such as assistance in using technology for online delivery components
- Adjusting environmental conditions where appropriate

The following processes will be applied for students considered to be "at risk":

- One-on-one support to ensure understanding of requirements of course.
- Instructions to be read verbally where needed.
- Regular monitoring of progress- adjusting support as necessary.

## 2.9 Resources/Equipment

All students will have:

- Access to the current version of the units of competency, assessment requirements, relevant Training Package and companion volumes
- Access to training and assessment resources to meet the requirements of learners with special needs including procedures for making reasonable adjustments to the assessment process
- Access to equipment and facilities to meet the requirements of each unit of competency and successfully implement the program.

No additional Equipment is required to participate in this course. All equipment will be supplied by the Flexible Learning Centre

## 2.10 Course cancellation

If your course begins and is unable to be completed for example due to the nominated qualified Trainer and Assessor becoming unavailable and a suitable replacement being unable to be engaged, you will receive a Statement of Attainment for any units of competency completed at that time.

## 3. Assessment

### 3.1 Course Assessment

To complete the course the Learner will be required to demonstrate their competency, examples of techniques *may* include observation of performance, questioning, workbooks, practical tasks, simulation, interviews, and third party reports. The assessor will collect these tools as evidence and using the benchmarks provided by the unit standards will assess the student as *Competent or Not Yet Competent*.

Please note any adjustments that may be required to cater for different learner requirements:

- Instructions may be read to the learner.
- Additional tutorial support.
- One-on-one support to complete tasks.
- Access to technology.

No other requirements are needed to complete this course, ie travel or activities outside of the Flexible Learning School

## 3.2 Course Completion

A Statement of Attainment or Certificate, with an attached statement of results will be issued on the completion of the qualification/course within 30 days after the last assessment is completed. In accordance with the Certification and USI policy all students are required to provide the RTO with their USI number prior to certification being issued. Students can apply for a replacement Certificate or Statement of Attainment at no charge, an identity check will be required before providing the documentation.

## 4. Fees and Charges

No fees are required such as training fees, administration fees, consumables, levies etc to complete this course.

## 5. Learners Rights and Responsibilities

### 5.1 Learner Feedback

We are committed to continuously improving our courses and we value your feedback regarding your experiences in completing this qualification. You may be asked for feedback from your trainer, and may receive a feedback form regarding your course. You will be asked to complete Learner Questionnaire which is a requirement for Quality Indicator Reporting.

### 5.2 Withdrawing from the Course

If you wish to withdraw from the Course you will need to complete a Student Withdrawal form. This form will be sent to the RTO for processing. You may also advise your teacher you wish to withdraw verbally and they will inform the RTO on your behalf that you are no longer participating in the course.

Upon expiry of your enrolment your enrolment will be cancelled, you should contact your Learning centre if you wish to continue this qualification. You may be required to reenroll in this qualification.

### 5.3 Complaints and Appeals

If a learner has a complaint concerning their training which may include but is not restricted to, matters of concern relating to training delivery and assessment; the quality of the training; student support and materials; discrimination; sexual harassment, or one of its third parties they may refer to the Complaints and Appeals Policy located on the EREA Flexi RTO website.

## **6. RTO Obligation**

### **6.1 Information**

The RTO is responsible for remaining compliant according to the Standards for RTO's 2015 at all times and ensuring the it provides, current and accurate information that enables the learner to make informed decisions about undertaking training with the RTO.

### **6.2 Training & Assessment**

The RTO is responsible for ensuring all training and assessment is conducted by appropriately qualified trainers and assessors.

### **6.3 Issuance of qualifications**

The RTO is responsible for the issuing of all qualifications and statements of attainment.

There is no guarantee that a participant will be eligible to receive an award for any of our courses as this depends on the individuals' dedication, circumstances and previous experience.

A Statement of Attainment or Certificate, with an attached statement of results, will be issued on the completion of the qualification/course one month after the last assessment is completed as advised by your trainer.

### **6.4 Changes to Delivery of Training**

When there is a change to the Training Package, the RTO Manager will notify all staff affected as soon as possible who will then notify learners, and arrange either completion under the old package or transition to the new package as required by clause 1.26 & 1.27 of the Standards for RTO's 2015 under the EREA Flexi RTO Transition Policy & Procedure.

### **6.5 Changes to the RTO**

The RTO will also notify learners when any change occurs that may affect the services we are providing them. This includes:

- a change in ownership of the RTO, and/or
- any changes to, or new third-party arrangements your RTO puts in place, for the delivery of services to those learners.

## 7. Further Information

If you have any further questions regarding this course please talk to your Trainer alternatively you can contact the RTO head office

Email: [flexirto@ereafsn.edu.au](mailto:flexirto@ereafsn.edu.au)

Telephone: 07 34471009