

# End-point assessment plan for the Debt Adviser apprenticeship standard

| Apprenticeship standard reference number | Level of this end point assessment (EPA) | Integrated |
|--|--|------------|
| ST0766                                   | 3  | No         |

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## Introduction and overview

This document sets out the requirements for end-point assessment (EPA) for the Debt Adviser apprenticeship standard. It is for end-point assessment organisations (EPAOs) who need to know how EPA for this apprenticeship must operate. It will also be of interest to Debt Adviser apprentices, their employers and training providers.

Full time apprentices will typically spend 18 months on-programme (before the gateway) working towards the occupational standard, with a minimum of 20% off-the-job training. All apprentices will spend a minimum of 12 months on-programme.

The EPA period should only start, and the EPA be arranged, once the employer is satisfied that the apprentice is consistently working at or above the level set out in the occupational standard, all of the pre-requisite gateway requirements for EPA have been met and that they can be evidenced to an EPAO.

All pre-requisites for EPA assessment methods must also be complete and available for the assessor as necessary.

For level 3 apprenticeships and above apprentices without English and mathematics at level 2 must achieve level 2 prior to taking their EPA.

The EPA must be completed within an EPA period lasting a maximum of 4 month(s), beginning when the apprentice has passed the EPA gateway.

The EPA consists of 3 discrete assessment methods.

The individual assessment methods will have the following grades:

### **Assessment method 1:** Multiple-Choice Test

- Fail
- Pass

### **Assessment method 2:** Professional discussion underpinned by portfolio

- Fail
- Pass
- Distinction

### **Assessment method 3:** Role Simulation

- Fail
- Pass

Performance in the EPA will determine the overall apprenticeship standard and grade of:

- Fail
- Pass
- Distinction

## EPA summary table

|  |   |
|--|---|
| <b>On-programme</b><br>(typically 18 months)                         | Training to develop the occupation standard's knowledge, skills and behaviours.   |
| <b>End-point Assessment Gateway</b>                                  | <ul style="list-style-type: none"> <li>• Employer is satisfied the apprentice is consistently working at, or above, the level of the occupational standard.</li> <li>• English/mathematics Level 2</li> </ul> <p>Apprentices must submit:</p> <ul style="list-style-type: none"> <li>• A Portfolio of evidence. (For details, see the Gateway section of this EPA.</li> </ul>   |
| <b>End Point Assessment</b><br>(which would typically take 4 months) | <p>Assessment Method 1: Multiple-Choice Test</p> <p>With the following grades:</p> <ul style="list-style-type: none"> <li>· Fail</li> <li>· Pass</li> </ul> <p>Assessment Method 2: Professional discussion underpinned by portfolio</p> <p>With the following grades:</p> <ul style="list-style-type: none"> <li>· Fail</li> <li>· Pass</li> <li>· Distinction</li> </ul> <p>Assessment Method 3: Role Simulation</p> <p>With the following grades:</p> <ul style="list-style-type: none"> <li>· Fail</li> <li>· Pass</li> </ul> |

## Length of end-point assessment period:

The EPA must be completed within an EPA period typically lasting a 4 month(s), beginning when the apprentice has passed the EPA gateway.

Any supporting material required for the EPA (i.e. the Portfolio) should be submitted at the gateway.

If an EPA assessment method is failed, it should be re-sat or retaken within the typical EPA period and in-line with the requirements set out in this assessment plan.

## Order of assessment methods

The assessment methods need to be delivered in the following order:

The multiple-choice test must be taken and passed before the other two methods are taken. The Professional Discussion underpinned by portfolio and the role simulation may be taken in any order and one does not need to be passed before the other is taken.

The reason for this order is:

The multiple-choice test centres on the fundamental knowledge of both regulation and process, and unless an apprentice can demonstrate this competency then they won't be able to demonstrate the skills and behaviours

The assessment methods need to be delivered in the order shown in the table below.

The method that needs to be passed first is in 'A' column and the method(s) that need to be passed subsequently (in any order) in the 'B' column.

| <b>A</b>             | <b>B</b>                                   | <b>Reason for this</b>  |
|----------------------|--|---|
| Multiple-choice test | Professional Discussion<br>Role Simulation | The multiple-choice test focuses on the fundamental knowledge of both regulation and process, and unless an apprentice can demonstrate this competency, they won't be able to demonstrate the skills and behaviours |

## Gateway

The EPA period should only start once the employer is satisfied that the apprentice is consistently working at or above the level set out in the occupational standard, that is to say they are deemed to have achieved occupational competence. In making this decision, the employer may take advice from the apprentice's training provider(s), but the decision must ultimately be made solely by the employer.

In addition to the employer's confirmation that the apprentice is working at or above the level in the occupational standard, the apprentice must have completed the following gateway requirements prior to beginning EPA:

- English and mathematics at level 2.

For those with an education, health and care plan or a legacy statement the apprenticeships English and mathematics minimum requirement is Entry Level 3 and British Sign Language qualification are an alternative to English qualifications for whom this is their primary language.

For Multiple-Choice Test:

- no specific requirements

For Professional Discussion underpinned by portfolio, the apprentice will be required to submit a portfolio as follows:

- The format and structure of the portfolio needs to be agreed between the employer and the apprentice (e.g. paper based or computer based). However, the content must be sufficient to evidence the apprentice can apply the knowledge, skills and behaviours required as mapped to assessment method 2 (AM2).
- There must be at least one piece of evidence relating to each knowledge, skill and behaviour mapped to AM2. One piece of evidence can be referenced against more than one knowledge, skill or behavioural requirement. It is expected there will be typically a minimum of 10 pieces and a maximum of 15 pieces of portfolio sample evidence, which will cover all KSBs in the Occupational Standard.
- The portfolio should contain written accounts of activities that have been completed and referenced against the knowledge, skills and behaviours, supported by appropriate evidence, including work products, log of any updates to regulatory/organisation/sector requirements, work instructions, safety documentation, company policies and procedures as appropriate to the activities. Progress review documentation, witness testimonies, and feedback from colleagues and/or clients may also be included. Portfolio content must be factual and must not contain any self-reflection or reflective accounts.
- The apprentice's manager/mentor will typically support the development of the portfolio in accordance with organisational policy and procedure.

For Role Simulation: no specific requirements.

## Assessment Method 1: Multiple-Choice Test (This Method has 1 component.)

### Method 1 Component 1: Multiple-choice Test

#### Overview

The rationale for this assessment method is:

Knowledge of the regulatory environment and associated processes is the core from which all Debt Adviser work is delivered. The particular knowledge mapped to the multiple-choice test is of the type used daily in the workplace, in customer situations where instant recall is necessary. These hard facts are ably tested via multiple-choice test in invigilated conditions where there is only one right answer.

#### Test Format

The test can be:

- computer based
- paper based

It will consist of 30 questions.

These questions will consist of:

- closed response questions (e.g. multiple-choice questions)

#### Test administration

Apprentices must have 60 minutes to complete the test.

The test is closed book which means that the apprentice cannot refer to reference books or materials.

Apprentices must take the test in a suitably controlled environment that is a quiet space, free of distractions and influence, in the presence of an invigilator. The invigilator may be the independent assessor or another external person employed by the EPAO. The EPAO is required to have an invigilation policy that will set out how the test is to be carried out. This will include specifying the most appropriate ratio of apprentices to invigilators to best take into account the setting and security required in administering the test.

The EPAO is responsible for ensuring the security of testing they administer to ensure the test remains valid and reliable (this includes any arrangements made using online tools). The EPAO is responsible for verifying the validity of the identity of the person taking the test and if it is conducted online, must ensure appropriate measures are in place to prevent misrepresentation, for example, screen share and 360-degree camera function with assessors when the assessments are undertaken remotely.

This assessment method will be carried out as follows:

The test will cover KSBs from the occupational standard mapped to this assessment method. Each question will have 4 options to choose between with only one option being correct.

#### Marking

Tests must be marked by independent assessors or markers employed by the EPAO following a marking guide produced by the EPAO. Alternatively, marking by computer is permissible where question types allow for this.

1 mark will be awarded for every correctly answered question. No partial marks are given. There will be 30 questions and therefore a maximum of 30 marks available. All questions are equally weighted. Any incorrect or missing answers must be assigned 0 marks.

### Question and resources development

Questions must be written by EPAOs and must be relevant to the occupation and employer settings. EPAOs must develop 'question banks' of sufficient size to prevent predictability and review them regularly (and at least once a year) to ensure they, and the questions they contain, are fit for purpose.

### Required supporting material

As a minimum EPAOs will produce the following material to support this method:

- A test specification
- sample tests and mark schemes
- live tests and mark schemes
- Analysis reports that show areas of weakness for completed tests/exams and an invigilation policy.
- question bank

## Assessment Method 2: Professional discussion underpinned by portfolio (This Method has 1 component.)

### Method 2 Component 1: Professional discussion underpinned by portfolio

#### Overview

This assessment will take the form of a professional discussion, which must be appropriately structured to draw out the best of the apprentice's competence and excellence and cover the KSBs assigned to this assessment method. It will involve the questions that will focus on the KSBs mapped to this method of assessment.

The rationale for this assessment method is:

Debt Advisers typically work with their customers over a prolonged period that is difficult to directly observe. The professional discussion, underpinned by portfolio, is the best way to build a picture of how the apprentice has worked with their customers over time.

#### Delivery

The independent assessors will conduct and assess the professional discussion.

The professional discussion must last for 60 minutes. The independent assessor has the discretion to increase the time of the professional discussion by up to 10% to allow the apprentice to complete their last answer. Further time may be granted for apprentices with appropriate needs in line with the EPAOs Reasonable Adjustment Policy.

The professional discussion will be conducted as set out here:

The professional discussion will focus on the apprentice's occupational competence and whether they have met the KSBs, using the portfolio to underpin this. The independent assessor will seek to gain assurance of the apprentice's competency via discussion and questioning. The independent assessor will receive the Portfolio at the gateway. The independent assessor will ask a minimum of 7 questions. Questions may be taken from an EPAO question bank or be those generated by the assessor. Follow up questions are permitted where clarification is required.

Video conferencing can be used to conduct the professional discussion, but the EPAO must have processes in place to verify the identity of the apprentice and ensure the apprentice is not being aided in some way. The independent assessor must use the assessment tools and procedures that are set by the EPAO to record the professional discussion.

The independent assessor must use the assessment tools and procedures that are set by the EPAO to record the professional discussion.

The independent assessor will make all grading decisions.

## Venue

The professional discussion should take place in a quiet room, free from distractions and influence.

The professional discussion can take place in any of the following:

- Employer's premises
- A suitable venue selected by the EPAO (e.g. a training provider's premises)
- Via video conferencing

## Other relevant information

A structured question bank must be developed by EPAOs. The 'question bank' must be of sufficient size to prevent predictability and reviewed regularly (and at least once a year) to ensure that it, and its content, are fit for purpose.

EPAOs must ensure that apprentices have a different set of questions in the case of re-sits/re-takes.

Independent assessors must be developed and trained by the EPAO in the conduct of professional discussion and reaching consistent judgement.

EPAOs will produce the following material to support this assessment method:

- Outline of the assessment method's requirements
- Structured specification and question bank
- Marking materials



## Assessment Method 3: Role Simulation (This Method has 1 component.)

### Method 3 Component 1: Role Simulation

#### Overview

Apprentices must be observed by an independent assessor completing 1 role simulation in which they will demonstrate the KSBs assigned to this assessment method. The end-point assessment organisation will arrange for the role simulation to take place, in consultation with the employer. Role simulations must be carried out over a maximum total assessment time of 90 minutes. The role simulation may not be split, other than to allow comfort breaks as necessary. The assessor has the discretion to increase the time of the role simulation by up to 10% to allow the apprentice to complete the last task/ answer the last question that is part of this element of the EPA.

The independent assessor may conduct and observe only one apprentice at a time during this assessment method.

The rationale for this assessment method is:

Role simulation is chosen in order to assess the apprentice's ability to diagnose a situation and to provide appropriate advice, in an evolving customer situation. As this is difficult to naturally observe, and is affected by client confidentiality, role simulation, based on one case scenario, is appropriate.

The independent assessor will take the role of the customer and simulate a typical mid-range complexity discussion. For the purposes of consistent approach, the role of the customer may not be taken by the employer, training provider or other 3<sup>rd</sup> party.

#### Delivery

Due to the nature of the Debt Adviser Occupation, some apprentices will work in a telephony-based setting while others will work in a face-to-face setting. Occupational competency therefore spans the ability in both settings. Therefore, one role simulation will combine elements of both face-to-face and telephony skills. Typically, this means the independent assessor and apprentice being in separate rooms during the telephony element, but in any event, they should not be visible to one another during the call. In all cases the role simulation will be recorded. This will allow the independent assessor a further opportunity to review evidence before grading. (The face-to-face element must be video recorded with the telephony element audio recorded).

Apprentices must be provided with both written and verbal instructions on the tasks they must complete, including the timescales they are working to before the role simulation begins.

The role simulation should be conducted in the following way to take account of the occupational context in which the apprentice operates:

The independent assessor will use a pre-prepared case scenario selected by the EPAO from the EPAO's practical specification bank. The independent assessor will act the role of a typical customer. Each scenario will contain a level of detail equivalent to 2 pages of A4 (1000 words). The case scenario will be of mid-range complexity, meaning it must cover each and every one of the following:

- Face-to-face element of the scenario
- A customer with two types of income, and dependents such as children or an elderly relative.
- 5 different debts (including at least one priority debt or utility arrears) and one social dynamic such as a relationship issue.
- The customer will have received professional debt advice in the past, which was not heeded.
- What the customer wants from the meeting in terms of a positive outcome to their debt problem.

Plus:

- Telephony element of the scenario
- There must also be 1 key piece of additional information, which could, for instance, be a significant health problem or a previously undisclosed debt, which the independent assessor introduces by telephone. By “key” – this means information that may lead the apprentice to revise their debt advice.

The apprentice will not see the case scenario to be used prior to the commencement of the assessment. This means the apprentice is not provided with the contents of the scenario and there is no pre-reading of any kind. Instead, the apprentice has to diagnose the full circumstances through questioning. This replicates typical real-world environments for Debt Advisers.

The role simulation is open book, meaning apprentices may take notes or reference material into the role simulation. This replicates a real-life working environment.

In all cases, the apprentice must have access to a pen and paper to take notes and have access to their own IT system or paper applications in order to create a documented financial assessment. They must have access where appropriate to email or another electronic means so they may forward their assessment immediately to the independent assessor following the end of the assessment method. In the absence of accesses to email or electronic means, the assessment is permitted to be handed as a hard copy to the independent assessor immediately after the assessment method.

In order to affirm competency, the apprentice must not seek support or guidance from anyone else (such as colleagues) during the role simulation. They will be accompanied by the independent assessor throughout the assessment, which will ensure that the role simulation is the apprentices own work. The only exception to this is during the telephony element, when for a short time the apprentice will not be visible to the independent assessor, whom must therefore be assured that suitable invigilation has been put in place by the employer so that the apprentice is not overheard and may not seek help with their phone call. The role simulation must be delivered as follows:

a) Immediately prior to the beginning of the role simulation, the independent assessor will explain how the role simulation assessment method will work including the time available to the apprentice, and the apprentice’s objective to diagnose full circumstances, complete a financial assessment (see part c below) and give appropriate debt advice. They will not give the apprentice any up-front information about the customer’s scenario. The explanation is not included in the assessment method duration.

b) The assessment then commences, with the apprentice having a total of 90 minutes (+10% variance permitted at the discretion of the independent assessor). Sections c to g below are all inclusive of the 90 minutes. However, any necessary time required in order to relocate between face-to- face and telephony elements (and vice versa) is excluded from the 90 minutes.

c) The apprentice will lead a face-to-face conversation with the independent assessor, in order to diagnose the wider circumstances needed so that advice may be given. The apprentice will ask questions as necessary. The apprentice will document the responses in writing during the assessment in order to replicate real-world practice. This will include full details of the customer's financial situation including income, outgoings, savings/capital, foreseeable events and debts. When making a judgement the apprentice will need to bear in mind the 90-minute duration.

d) The apprentice will verbally provide a compliant and suitable recommendation to the customer. (There is no standard format for the verbal feedback; this is for the apprentice to determine.) The apprentice will then move to an area where they are not visible to the assessor, not overheard, and not able to receive assistance from anyone. (In practice this might mean, for instance, that the apprentice is in a meeting room on their own). In all cases, the employer is responsible for ensuring the apprentice has access to a telephone.

e) In response to the advice given in (d), the assessor will then telephone the apprentice and introduce the 1 key piece of additional information that was not originally stated. This will require the apprentice to reevaluate and adjust their advice. This could be, for instance, a significant health problem or a previously undisclosed debt. The length of the telephone call is not prescribed but is included in overall assessment time. The apprentice will decide when they have the evidence they need in order to conclude the telephone call. This simulates real life working conditions.

f) The apprentice and independent assessor will meet face-to-face once the telephony element is concluded. The apprentice will offer their conclusive written financial statement and verbally summarise their recommendations to the independent assessor. This is included within the overall 90-minute duration. The written financial statement may be produced by the apprentice either by using their organisations IT system, by using their organisations template, or freehand. It is anticipated that the apprentice will use the format they are accustomed to, and it is the independent assessor's responsibility to ensure no apprentice is advantaged or disadvantaged.

g) After the verbal summary the independent assessor may ask any number of additional questions within the permitted time available, in order to probe the decisions taken by the apprentice during the assessment.

In summary, the role simulation will be constructed in such a way that the apprentice must be observed gathering the customer's financial situation, personal circumstances and foreseeable events. They must be observed giving initial advice, adapting to a change in the customers information, and must be observed giving their revised advice.

KSBs observed and answers to questions must be documented by the independent assessor.

The independent assessor will make all grading decisions.

## Questions and resources development

EPAOs will produce specifications to outline in detail how the role simulation will operate, what it will cover and what should be looked for. Specifications must be standardised by the EPAO.

EPAOs must develop case scenario 'practical specification banks' of sufficient size to prevent predictability and review them regularly (and at least once a year) to ensure they, and the specifications they contain, are fit for purpose. The specifications, including questions relating to underpinning knowledge, skills and behaviours must be varied, yet allow assessment of the relevant KSBs.

EPAO's must provide independent assessors with training that enables them to conduct their assessment whilst simultaneously taking on the role of the case scenario.

## Administration

Apprentices must take the role simulation in a suitably controlled environment that is a quiet space, free of distractions and influence, The EPAO is required to have an invigilation policy that will set out how the role simulation is to be carried out. The EPAO is responsible for ensuring the security of testing they administer to ensure the role simulation remains valid and reliable (this includes any arrangements made using online tools). The EPAO is responsible for verifying the validity of the identity of the person taking the role simulation. The EPAO must verify the suitability of the venue for taking the test and the identity of the person. The EPAO must ensure the role simulation is recorded.

## Venue

Role Simulation must be conducted in one of the following locations:

- the employer's premises (with access to telephones)
- a suitable venue selected by the EPAO (e.g. a training provider's premises or another employer's premises) (again, with access to telephones)

## Support material

EPAOs will produce the following material to support this assessment method:

- Outline of the assessment method's requirements
- Practical Specification bank of case scenarios.
- Marking materials

## Weighting of assessment methods

All assessment methods are weighted equally in their contribution to the overall EPA grade.

## Grading

### Assessment method 1: Multiple-Choice Test

The following grade boundaries apply to the Multiple-Choice test:

| Grade | Minimum score      | Maximum score      |
|-------|--------------------|--------------------|
| Fail  | 0 out of 30 marks  | 24 out of 30 marks |
| Pass  | 25 out of 30 marks | 30 out of 30 marks |

## Grading

### Assessment method 2: Professional Discussion underpinned by portfolio

| KSBs  | Fail                            | Pass   | Distinction   |
|---|---------------------------------|--|---|
| <b>K2 K6</b><br><b>K7 K10</b><br><b>S3 S4</b><br><b>S5 S6</b><br><b>S8 S9</b><br><b>B1 B2</b><br><b>B3 B6</b> | Does not meet the pass criteria | <b>K2</b><br>Explains the main ways in which vulnerability can potentially impact a customer's ability to manage their finances and general well-being.<br><br>Describes the processes they follow to determine how and when to sign-post the customer to other forms of assistance and how they discern between this and a safeguarding concern.<br><br>Explains how and when to escalate cases of vulnerability within their own organisation and to external stakeholders such as creditors, emergency services and local authorities.<br><br><b>K6</b><br>Explains the typical approach to customers in financial difficulty of at least three different types of creditors. Identifies how to research a creditor's typical approach, including the creditor's normal stance and appetite for interest suppression, negotiation, debt waiver, and legal action. | Explains how and why their particular negotiation technique with a creditor should form the basis for any similar future casework, including the steps they have taken to embed this in their organisation. |

|  |  |  |   |
|--|--|--|---|
|  |  | <p><b>K7</b></p> <p>Identifies the full range of debt solutions available across the UK.</p> <p>Explains the processes by which the suitability of possible debt solutions are evaluated, including the costs, the benefits, and the financial implications for the customer.</p> <p>Identifies each of the main factors that can contribute to income maximisation and outgoing minimization.</p> <p>Explains the processes that must be followed with each customer to evaluate the income and outgoings circumstances.</p> <p><b>K10 &amp; S6</b></p> <p>Explains how they create an effective and compliant plan to manage and sequence their work alongside competing demands, meeting any organisational quality standards whilst making use of available IT.</p> <p><b>S3</b></p> <p>Explains how they have successfully influenced a customer to adopt a change in life-style that has led to a long-standing reduction in the customer's monthly financial outgoings</p> <p>Describes when they have identified income potential and gone on to influence the customer to achieve a successful increase in their monthly income.</p> <p>Explains how their approach to negotiation with creditors (including priority arrears debts) adopts the best practice approach in order to secure the best compliant outcome for the customers all round circumstances.</p> <p><b>S4 &amp; S5</b></p> <p>Explains how they have built and maintained collaborative and professional relationships and how they use these relationships to expedite their casework, both internal and external to their organisation.</p> <p>Explains how they balance working independently on their own casework with the needs of their of their team and how they adopt their approaches in order to meet team priorities and achieve expected team results.</p> | <p>Provides an example where they have taken a creative approach and gone beyond organisational expectations to support a vulnerable customer</p> |
|--|--|--|---|

|  |  |  |   |
|--|--|--|---|
|  |  | <p><b>S8</b></p> <p>Describes how they obtain or research all necessary background evidence relevant to a customer situation and how they adapt their customer communications accordingly to enable a positive outcome. <i>(As an example, this might mean researching the impact that particular disabilities may have on a family)</i></p> <p>Explains how they utilise potential communication methods available to them to best effect, selecting the communication channel appropriate to the circumstances.</p> <p><b>S9</b></p> <p>Describes how they have monitored a customer case after providing debt advice and how this led to them identifying the need for a budget review due to a material change in circumstances.</p> <p><b>B1, B2 &amp; B6</b></p> <p>Describes an occasion when a customer has firmly rejected their initial advice, but they handled objections and articulated why they made that recommendation. Explains how they kept the customer engaged throughout.</p> <p>Explains how honesty and integrity relates to the role and casework. Describes the potential consequences of failing to apply these principles.</p> <p><b>B3</b></p> <p>Describes the main ways by which they ensure they keep abreast of regulatory, organisational and sector-wide developments to maintain their own development. <i>(Some element of documentation should be provided, this could be the Adviser's own log, a company scheme log or a formal CPD log).</i></p> | <p>Describes when they have tailored an approach to advice that exceeded the customer's expectation in terms of the outcome achieved.</p> |
|--|--|--|---|

# Grading

## Assessment method 3: Role Simulation

### Assessment method 3: Role Simulation

| KSBs  | Fail                            | Pass  |
|---|---------------------------------|---|
| <b>K3 K4<br/>K5 S1,<br/>S2 S7<br/>B4 B5</b> | Does not meet the pass criteria | <p><b>K3, S1, S2 &amp; B4</b></p> <p>Asks necessary questions in order to correctly identify the customer.</p> <p>Conducts a root-cause analysis of the customer's situation by taking questions to close all key gaps in the evidence in order to build an accurate picture of the customer's circumstances.</p> <p>Demonstrates a holistic view of the customer's all-round circumstances including the impact of vulnerability and the customer's ability to manage their finances by using sound judgement. Shows they recognise the root cause(s) of the customer's debt problem.</p> <p>Creates an evidence-based financial statement and budget for the customer. Makes interim and final recommended approaches which are compliant and allow potential for both income maximization and debt reduction.</p> <p><b>K4</b></p> <p>Provides analysis that takes account of the wide potential range of income and capital types including wages, benefits, savings, liquid and non-liquid assets. Demonstrates accurate calculation of gross, net and disposable income relating to the case scenario.</p> <p><b>K5</b></p> <p>Takes into consideration in their analysis the wide potential range of debt types and the relevant recovery processes and rules together with the implications of default. Establishes the validity/legality of debts described during the case scenario.</p> <p><b>S7 B5</b></p> <p>Adapts approach in relation to both customer history/background and also any new information introduced during a case in order to remain outcome focused.</p> <p>Demonstrates how they own a case through to conclusion, involving the customer in decision-making.</p> <p>Demonstrates sound judgement in forming their recommended debt solutions by balancing all of the customer's circumstances with the regulatory framework. (Such a solution could mean, but is not limited to, recommending a product, combination of products, or sign-posting the customer to other assistance as appropriate)</p> |



|  |  |   |
|--|--|---|
|  |  | <p>Explains debt solutions clearly and not misleadingly</p> <p>Tailors responses to assure the customer they are engaged, actively listening and understand the customer circumstances. Makes revised recommendations which are compliant and appropriate.</p> <p>Adapts their explanation in accordance with the customer's history.</p> |
|--|--|---|

## Overall EPA grading

All EPA methods must be passed for the EPA to be passed overall.

A pass in an assessment method is only given where all of the pass criteria are met. A fail is given in each assessment method where not all of the pass criteria are met. A distinction is given in the Professional Discussion underpinned by Portfolio only where all of the distinction criteria is met.

An apprentice must attain at least a pass in each of the 3 assessment methods in order to pass overall. A distinction in the Professional Discussion underpinned by Portfolio, together with a pass in each of the other 2 assessment methods, is the only way that a distinction is awarded overall. A fail in any one of the 3 assessment methods leads to an overall fail.

Grades from individual assessment methods should be combined in the following way to determine the grade of the EPA as a whole:

| Assessment method 1 (Multiple Choice Test) | Assessment method 2 (Professional discussion underpinned by portfolio) | Assessment method 3 (Role Simulation) | Overall grading |
|--|--|---------------------------------------|-----------------|
| Fail                                       | Any grade  | Any grade                             | Fail            |
| Any grade                                  | Fail   | Any grade                             | Fail            |
| Any grade                                  | Any grade  | Fail                                  | Fail            |
| Pass                                       | Pass   | Pass                                  | Pass            |
| Pass                                       | Distinction  | Pass                                  | Distinction     |

## Roles and responsibilities

| Role                 | Responsibility  |
|----------------------|---|
| Apprentice           | <ul style="list-style-type: none"> <li>• complete the on-programme element of the apprenticeship</li> <li>• prepare for and complete the EPA</li> </ul> Prepare a portfolio of evidence   |
| Employer             | <ul style="list-style-type: none"> <li>• identify when the apprentice is ready to pass the gateway and undertake their EPA</li> <li>• notify the EPAO that the apprentice has passed the gateway</li> </ul> Approves the portfolio of evidence by confirming this meets the requirements set out in this EPA plan before passing the apprentice through the gateway   |
| EPAO                 | As a minimum EPAOs should: <ul style="list-style-type: none"> <li>• appoint administrators/invigilators and markers to administer/invigilate and mark the EPA</li> <li>• provide training and CPD to the independent assessors they employ to undertake the EPA</li> <li>• have no direct connection with the apprentice, their employer or training provider i.e. there must be no conflict of interest</li> <li>• have processes in place to conduct internal quality assurance and do this on a regular basis</li> <li>• organise standardisation events and activities in accordance with this plan's IQA section</li> <li>• organise and conduct moderation of independent assessors' marking in accordance with this plan</li> <li>• have, and operate, an appeals process</li> </ul> |
| Independent assessor | As a minimum an independent assessor should: <ul style="list-style-type: none"> <li>• be independent of the apprentice, their employer and training provider(s) i.e. there must be no conflict of interest</li> <li>• hold or be working towards an independent assessor qualification e.g. A1 and have had training from their EPAO in terms of good assessment practice, operating the assessment tools and grading</li> <li>• have the capability to assess the apprentice at this level</li> <li>• attend the required number of EPAOs standardisation and training events per year (as defined in the IQA section)</li> </ul>  |
| Training provider    | As a minimum the training provider should: <ul style="list-style-type: none"> <li>• work with the employer to ensure that the apprentice is given the opportunities to develop the KSBs outlined in the standard and monitor their progress during the on-programme period</li> <li>• advise the employer, upon request, on the apprentice's readiness for EPA prior to the gateway</li> <li>• Plays no part in the EPA itself</li> </ul>   |

## Internal Quality Assurance (IQA)

Internal quality assurance refers to the requirements that EPA organisations must have in place to ensure consistent (reliable) and accurate (valid) assessment decisions. EPA organisations for this EPA must:

- Appoint independent assessors who have knowledge of the following occupational areas: Experience of working in the debt solutions industry within the Financial Conduct Authority (FCA) regulatory environment. Such experience can also have been acquired via a relevant training role (though such training cannot have been in connection with the apprentice being assessed). EPAO's must satisfy themselves that Assessors have maintained CPD to keep up to date with all relevant FCA changes in regulation.
- Appoint independent assessors who have recent relevant experience of the occupation/sector at least one level above the apprentice gained in the last two years or significant experience of the occupation/sector.
- Appoint independent assessors who are competent to deliver the end-point assessment.
- Provide training for independent assessors in terms of good assessment practice, operating the assessment tools and grading.
- Have robust quality assurance systems and procedures that support fair, reliable and consistent assessment across the organisation and over time.
- Operate induction training and standardisation events for independent assessors when they begin working for the EPAO on this standard and before they deliver an updated assessment method for the first time and at least annually.

## Re-sits and re-takes

Apprentices who fail one or more assessment method will be offered the opportunity to take a re-sit or a re-take. A re-sit does not require further learning, whereas a re-take does.

Apprentices should have a supportive action plan to prepare for the re-sit or a re-take. The apprentice's employer will need to agree that either a re-sit or re-take is an appropriate course of action.

An apprentice who fails an assessment method, and therefore the EPA in the first instance, will be required to re-sit or re-take any failed assessment methods only.

The EPAO must ensure that any apprentice re-sitting or re-taking the Role Simulation is presented with a different case scenario.

Any assessment method re-sit or re-take must be taken during the maximum EPA period, otherwise the entire EPA must be taken again, unless in the opinion of the EPAO exceptional circumstances apply outside the control of the apprentice or their employer.

Re-sits and re-takes are not offered to apprentices wishing to move from pass to distinction.

Where any assessment method has to be re-sat or re-taken, the apprentice will be awarded a maximum EPA grade of pass, unless the EPAO determines there are exceptional circumstances requiring a re-sit or re-take.

## Affordability

Affordability of the EPA will be aided by using at least some of the following practice:

- using an employer's premises
- online assessment

## Professional body recognition

Professional body recognition is not relevant to this occupational apprenticeship.

## Reasonable adjustments

The EPAO must have in place clear and fair arrangements for making reasonable adjustments for this apprenticeship standard. This should include how an apprentice qualifies for Reasonable Adjustment and what Reasonable Adjustments will be made. The adjustments must maintain the validity, reliability and integrity of the assessment methods outlined in this assessment plan.

# Mapping of knowledge, skills and behaviours (KSBs)

## Assessment method 1: Multiple Choice Test

| Knowledge   |
|---|
| K1: How to verify and record customer identity before providing debt advice, in accordance with both data protection (GDPR), Financial Conduct Authority (FCA) regulation and organisational procedures. Debt Advisers will know the procedures for working with formal and informal advocacy and the relevant consents and authority to act. |
| K8: How to access and keep up to date with Financial Conduct Authority rules, guidance and principles relevant to the provision of debt advice / debt counselling.  |
| K9: The ethical standards that the organisation and sector requires of Debt Advisers and the implications of these for the role i.e. Professionalism, honesty, Integrity.   |

## Assessment method 2: professional discussion underpinned by portfolio

| Knowledge  |
|--|
| K2: How to recognise the signs of customer vulnerability, and how to identify the likely impact that has on both the customers' financial and general well-being. They must know how and when to sign-post the customer to other forms of support. When to escalate an issue within their own organisation, or externally. |
| K6: How to gain the necessary intelligence on the creditor & their typical behaviours, including the creditors normal stance and appetite for interest suppression, negotiation, debt waiver, and legal action.  |
| K7: The range of both debt solutions and expenditure reduction options available, including the costs, benefits, and financial implications for the customer. Income maximisation and the general options available such as employment opportunities and benefit entitlement.  |
| K10: How to create, verify and record customer information securely using an organisations IT system.  |

| Skills  |
|---|
| S3: Represent payment offers and customer circumstances to creditors, adjusting the approach to help ensure the best outcome. Actively influences changes in customer behaviour that is in the customers own best-interests, such as adopting life-style changes that will reduce outgoings.                                    |
| S4: Identifies external stakeholders relevant to the customer. Creates and maintains a network of stakeholders needed to expedite casework effectively and to conclusion.   |
| S5: Recognises their own value within the team and the impact of their actions on others working in it. Collaborates and supports colleagues internally and stakeholders externally to achieve results whilst also being able to work independently. Builds and maintains positive relationships within their own organisation. |
| S6: Applies organisational quality standards in order to deliver effective outcomes within the risk, regulatory and governance requirements. Plans and prioritises activity accordingly to effectively manage competing work demands.   |
| S8: Communicates effectively with customers, colleagues, professional contacts and third parties using written and verbal communication. Offers a clear and full explanation. Uses suitable empathy with the customer to enable a positive outcome.   |
| S9: Recognise, monitor and respond to debt advice events (such as change in circumstances) that will trigger a new or updated assessment.   |

| Behaviours  |
|---|
| B1: Displays honesty & integrity in actions and approach to work and customers. Is ethical and non-judgmental and demonstrates the principle of utmost good faith. E.g. acts honestly when dealing with customer queries, ensuring they are treated fairly whilst upholding brand values. |
| B2: Empathetic and un-bias approach to supporting customers. Show the necessary resilience and stand by difficult decisions.  |
| B3: Takes responsibility for their own continuous professional development, and actively records development in their current role.   |
| B6: Strives to resolve customer concerns at the earliest opportunity. Receives and handles objections in a calm, professional manner.   |

## Assessment method 3: Role Simulation

| Knowledge  |
|--|
| K3: How to establish their customers overall financial circumstances, impact of vulnerabilities, future aspirations, income, outgoings, and debts. How to identify key information likely to affect the customers overall financial situation and decision-making.   |
| K4: The wide potential range of income and capital types such as wages, benefits and savings. How to collect, verify, calculate and manage data relating to the customers income in order to calculate gross, net and disposable income.   |
| K5: Debt types including secured debts (for example mortgage debt), consumer credit debts (for example catalogue debt), priority debt arrear (such as utilities), and informal debts (for instance to friends and family). The Debt Adviser must know the recovery processes and rules for all these debt types. What makes a debt a fraudulent debt and know the procedures needed in these circumstances. The Debt Adviser will know and understand Industry expenditure guidelines. |

| Skills  |
|---|
| S1: Correctly identify the customer and/or any customer advocate by applying regulations and organisational procedures. Identifies the likely impact of vulnerabilities on the customers ability to manage their finances and general well-being  |
| S2: Creates a realistic financial statement and budget for the customer by asking open and closed questions needed to illicit the full facts, including a root-cause analysis. (This will often be in sensitive or difficult circumstances for the customer).   |
| S7: Adapts the advice provided taking account of the customers history, including for instance previous advice given and whether this was heeded. Considers both their analysis of the evidence and application of the Regulatory Framework to what is most likely to work well, tailored to the individual customer. Recommends a product, combination of products, or sign-points the Customer to other assistance as appropriate. Articulates to customers who do not wish to proceed with the given recommendation (some of whom may be insistent) why the debt solution recommended is the most appropriate. Take account of the customers own preferences, the term of debt relief and future changes to determine whether alternative solutions are appropriate. |

| Behaviours   |
|--|
| B4: Both hears and listens actively to what the customer has to say. Has a probing, inquisitive approach to questioning. Provides assuring responses to help engage the customer where needed. |
| B5: Supports the customer to make their own informed financial and lifestyle decisions. Takes ownership for the customer journey to an appropriate conclusion.                                 |