

apprenticeship FRAMEWORK

Providing Mortgage Advice

IMPORTANT NOTIFICATION FOR ALL APPRENTICESHIP STARTS FROM 14 OCTOBER 2016

Modifications to SASW came into effect on 14 October 2016. These changes relate to the **Essential Skills and Employer Rights and Responsibilities** requirements of a framework and they **ONLY** apply to new Apprenticeship starts on, or after, 14th October. Apprenticeship starts before this date must continue to meet the 2013 SASW requirements for Essential Skills and Employer Rights and Responsibilities.

For more details of the changes and how they will affect new apprenticeship starts, please read the following preface page to the framework document. NB: Please check the "Revising a Framework" section for information on any additional changes that may have been made to this framework.

Latest framework version?

For any previous versions of this framework: www.acwcerts.co.uk/framework_library

Issue date: [12 April 2011]

Published By

[Financial Skills Partnership]

Apprenticeship Certification
Wales

<https://acwcerts.co.uk/web/>

Document Status:

[Issued]



Providing Mortgage Advice - non statutory (Wales)

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Framework information

Information on the Issuing Authority for this framework:

Financial Skills Partnership

The Apprenticeship sector for occupations in financial services and accountancy.

Issue number: 1	This framework includes:
Framework ID: FR00064	Level 2 <input type="checkbox"/> Level 3 <input checked="" type="checkbox"/> Level 4-7 <input type="checkbox"/>
Date this framework is to be reviewed by: 08/05/2013	This framework is for use in: Wales

Short description

The purpose of this framework is to provide a training scheme to qualify mortgage advisers in Wales. This framework is at Level 3.

Contact information

Proposer of this framework

[This framework is published by the Financial Skills Partnership on a non-statutory basis prior to the designation of issuing Authorities for Wales]

Developer of this framework

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Issued by: [Issuing Authority Name]

Issuer contact name: [N/A]

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Who is making this revision [Name]

Your organisation [Organisation Name]

Your email address: [Email address]

Revising a framework

Why this framework is being revised

[Framework Developer to complete with relevant info]

Summary of changes made to this framework

[Framework Developer to complete with relevant info]

Qualifications removed

[Framework Developer to complete with relevant info]

Qualifications added

[Framework Developer to complete with relevant info]

Qualifications that have been extended

[Framework Developer to complete with relevant info]

Purpose of this framework

Summary of the purpose of the framework

[The purpose of this framework is to qualify mortgage advisers in Wales.

This framework is at Level 3.

Financial advice, mortgage advice and long-term care insurance advice, unlike other parts of the sector, are not concentrated in particular regions, but are spread across the whole country. There are approximately 44,000 financial advisers in the UK, and with an average age of 50+, it is vital that new people are brought into the industry. Mortgage advisers tend to be younger and advising on mortgages also offers a route into the financial advice arena for many where there is a Level 4 Higher Apprenticeship in Providing Financial Advice available.]

Aims and objectives of this framework (Wales)

[There has been wide support for this Apprenticeship from both large and small companies in the mortgage advice sector, especially as the qualifications meet the regulatory requirement.

The aims and objectives of this Level 3 framework will help employers' recruit mortgage advisers to the sector by providing a training programme that can attract and help retain people in the sector.

The framework will also contribute to training a new generation of advisers. The number of new recruits in the retail investment sector has been dwindling for a number of years and there is growing concern that there are not enough young advisers entering the industry. In March 2009, only 3.7 per cent of advisers were 30 years old or younger - UK IFAs 2008, Datamonitor, November 2008.

The Apprenticeship will raise the levels of competence, skills and knowledge of the workforce, therefore contributing to the improvement of the quality of mortgage advice provided. For more information on the skills requirement for the mortgage advice sector, please visit pages 33 and 34 of the FSP Skills Assessment 2010 for Wales - http://www.fssc.org.uk/fssc_skills_assessment_2010_wales.pdf

This programme will support employers to meet the Training & Competence (T&C) requirements by assessing the competence of the adviser against National Occupational Standards (NOS).

This programme will also meet the Skills that Work for Wales strategy by meeting the following objectives in the mortgage advice sector through an Apprenticeship which is aimed at a sector.

These priorities addressed in the strategy and action plan are:

- improving the levels of basic literacy and numeracy skills in the workforce which will be achieved by completing Level 2 essential skills in Application of Number and Communication as part of the Apprenticeship;
- ensuring everyone has the essential skills to take up employment and maintain their employability within the labour market by completing industry recognised qualifications through the Apprenticeship;
- addressing skills gaps and shortages in priority sectors and supporting economic development through our investment in post-19 skills. This is vital in the financial advice sector since the average age of advisers is 40+;
- establishing effective and efficient learning provision. This is met by developing a structured training programme which is aimed to tackle these issues in the financial sector.

<http://wales.gov.uk/docs/dcells/publications/081217stwwstrategyandactionen.pdf>

Entry conditions for this framework

Providers and employers are advised to develop recruitment practices where potential apprentices are required to complete an application form, attend an interview and undertake appropriate initial assessment. The purpose of taking this approach is to raise the profile of the Apprenticeship in Providing Mortgage Advice so that it is seen as valuable and worthwhile. This is also used to tailor the programme to meet individual learning and support needs and to recognise prior learning and experience. This will prevent the duplication of learning.

Consideration will also need to be made for people with learning difficulties who may enter this Apprenticeship.

This Apprenticeship programme would suit someone who has good communication and listening skills. Other relevant skills include numeracy, research, analytical, IT, self discipline and good record-keeping skills. This programme would also suit individuals who have a good understanding of providing solutions to people's financial needs and can interact with a wide range of people. Although there is no Apprenticeship framework at Level 2 in mortgage advice, Apprenticeships in Providing Financial Services at Levels 2 and 3 and other subject areas would provide alternative entry routes to the Apprenticeship in Providing Mortgage Advice.

The IT essential skill is not required for this framework as individuals are recruited with this skill.

Entrants should be able to demonstrate to an employer and a learning provider:

- a proven commitment to working with different kinds of individuals, perhaps through school link courses or work experience;
- attainment of GCSEs or equivalent;
- an interest in financial services.

Whilst there are no minimum academic entry requirements, to be successful on the programme entrants should preferably possess GCSEs in English and Maths at grades A to C, however, many employers are more interested in the individual's skills and experience than formal qualifications. To work in this sector of the industry, mortgage advisers are required to read journals and press regarding updated legislation and changes in financial products. They are also required to adhere to regulatory requirements to make sure that they act fairly and are properly qualified to give appropriate financial advice by the industry regulator, the Financial Services Authority (FSA). Like many people working in financial services, entrants usually need to have a Criminal Records Bureau check and bankruptcy check carried out. They have to be properly qualified to give appropriate mortgage advice by the industry regulator, the Financial Services Authority (FSA) according to their approval requirements -

http://www.fsa.gov.uk/pubs/other/factsheet_approved.pdf

Financial institutions recruit from all academic abilities. The FSP has decided not to specify any formal entry requirements for this Apprenticeship as the knowledge qualifications for this framework are open entry and to set entry criteria could create barriers.

It is essential that there is a rigorous initial assessment process. Whilst the FSP does not prescribe the use of any particular assessment and diagnostic tools, those used must be fit for purpose with regard to measuring literacy and numeracy skills.

Furthermore, assessing an applicant's suitability for working within the sector with regard to personal attitudes, attributes and behaviours is recommended.

Good practice in initial assessment has identified that it must include as a minimum:

- diagnosis of individuals' abilities and support needs in Essential skills;
- assessment of abilities and support needs in relation to knowledge qualifications;
- occupational/aptitudinal assessment;
- attitudinal assessment;
- assessment of prior experience and qualifications.

In addition, it must include discussions with individuals about their ambitions and motivations.

As a guide, the industry feels that those wishing to become apprentices require the following skills and attributes:

- self motivation to succeed within the industry;
- self discipline and enthusiasm;
- initiative;
- capacity to develop organisational skills;
- potential to complete the qualifications;
- willingness to learn and apply that learning in the workplace;
- willingness to work with due regard to health and safety;
- willingness to adapt to different work roles;
- capacity to cope in busy conditions;
- willingness to communicate with a range of people;
- numeracy and literacy.

Successful recruitment practices will ensure that apprentices with the potential to complete the framework are placed on the programme. Where this potential has not been demonstrated they should be placed on pre-entry programmes.

The information below clarifies the circumstances when Key Skill Qualifications can be accepted as part of an apprenticeship framework.

The requirements are:

- candidates who have registered on Key Skills(KS) qualifications before 31 August 2010

and achieve before 31 August 2011 can use these for framework completion.

- candidates who start a new apprenticeship framework issued after September 2010 but who already either:
- hold a Key Skills qualification in the particular Essential Skills Wales (ESW) skill and at the correct level; or
- who are already registered on a Key Skills qualification and will achieve by 31 August 2011; will have the KS achievement recognised against the ESW requirement.

The important point is that there are no proxies, no exemptions or relaxation allowances for ESW. All the information on ESW is available on the Welsh Assembly Government website via the following link: It includes an FAQ paper which notes that there will be no proxies for ESW.

<http://wales.gov.uk/topics/educationandskills/learningproviders/essentialskillswales/?lang=en>

The FSP encourages providers and employers to accept alternatives to qualifications when entering onto this Apprenticeship to ensure equality of access for people with learning difficulties. These alternatives include volunteering, employment, portfolio of evidence and non-accredited courses.

Other routes of entry including the Welsh Baccalaureate, 14-19 Diploma and Young Apprenticeships also provide a useful grounding for this Apprenticeship.

The Welsh Baccalaureate is an exciting qualification for students in Wales that adds a valuable new dimension to the subjects and courses already available for 14 to 19 year old students.

It combines personal development skills with existing qualifications like A levels, NVQs and GCSEs to make one wider award that is valued by employers and universities.

The Welsh Baccalaureate may provide exemptions from the Essential Skills of this Higher Apprenticeship, further information on this qualification can be found at:

<http://www.wbq.org.uk/home>

Level 3

Title for this framework at level 3

Apprenticeship in Providing Mortgage Advice

Pathways for the framework at level 3:

Pathway 1: Providing Mortgage Advice

Level 3, Pathway 1: Providing Mortgage Advice

Description of this pathway

The total number of credits for this framework is as follows:

- Level 3 Certificate for Mortgage Advisers - 31 credits;
- Level 3 Certificate in Mortgage Advice - minimum credit knowledge qualification - 16 credits;
- Level 2 Essential Skill in Application of Number - 6 credits;
- Level 2 Essential Skill in Communication - 6 credits;

TOTAL CREDITS:

59 credits.

Entry requirements for this pathway in addition to the framework entry requirements

N/A

Job title(s)	Job role(s)
Mortgage Adviser	Mortgage Advice professionals work with clients to explain mortgage products, analyse their financial situation and recommend an appropriate product.

Qualifications

Competence qualifications available to this pathway

C1 – Level 3 Certificate for Mortgage Advisers

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
C1a	600/0103/3	Edexcel	31	233	N/A

Knowledge qualifications available to this pathway

K1 – Level 3 Certificate in Mortgage Advice and Practice

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K1a	501/0629/6	ifs School of Finance	20	200	NA

K2 – Level 3 Certificate in Mortgage Advice

No.	Ref no.	Awarding organisation	Credit value	Guided learning hours	UCAS points value
K2a	600/1142/7	Chartered Insurance Institute	16	106	N/A

Combined qualifications available to this pathway

N/A

Relationship between competence and knowledge qualifications

[K1 and 2 provides underpinning knowledge and understanding for C1.

It is the employer or individual's choice as to whether to undertake K1 or K2.]

Essential Skills

An apprenticeship framework must specify as a Welsh certificate requirement the expected achievement levels of Essential Skills in Communication and the Application of Number.

Where Essential Skills qualifications are specified in an apprenticeship framework, the apprenticeship framework must specify the acceptance of a recognised proxy qualification for Communication and Application of Number.

Communication

For the current list of acceptable proxy qualifications and appropriate **minimum** grade/level requirements, please refer to the most recent version of [SASW](#) on the [gov.wales](#) website. Additional guidance materials can be found on the [Knowledge Base](#) section of the [ACW](#) website.

Does this framework require Communication achievement above the minimum SASW requirement? **YES** ☐ **NO** ☒

If YES, please state the grade/level required for English and give a brief **REASON** as to why this is required:

[Enter alternative grade/level requirements and reasons here.]

Application of Number

For the current list of acceptable proxy qualifications and appropriate **minimum** grade/level requirements, please refer to the most recent version of [SASW](#) on the [gov.wales](#) website. Additional guidance materials can be found on the [Knowledge Base](#) section of the [ACW](#) website.

Does this framework require Application of Number achievement above the minimum SASW requirement? **YES** ☐ **NO** ☒

If YES, please state the grade/level required for Maths and give a brief **REASON** as to why this is required:

[Enter alternative grade/level requirements and reasons here.]

Inclusion of Digital Literacy (ICT)

Digital Literacy (ICT) is an **optional** framework requirement.

Is Digital Literacy a requirement in this framework? **YES** ☐ **NO** ☒

Digital Literacy (ICT)

Please note that there are currently no acceptable proxy qualifications for Digital Literacy (ICT).

For the current **minimum** grade/level requirements, please refer to the most recent version of [SASW](#) on the [gov.wales](#) website. Additional guidance materials can be found on the [Knowledge Base](#) section of the [ACW](#) website.

Does this framework require Digital Literacy (ICT) achievement above the minimum SASW requirement? **YES** ☐

If YES, please state the grade/level required for **Digital Literacy (ICT)** and give a brief **REASON** as to why this is required:

[Enter alternative grade/level requirements and reasons here.]

Progression routes into and from this pathway

Progression routes entering into this Apprenticeship may hold the Welsh Baccalaureate. Whilst this qualification may provide exemptions from the Essential Skills element of this Apprenticeship, it is also good grounding for this programme.

Progression onto the Higher Apprenticeship can come from the following qualifications/Apprenticeships:

- GCSE's and alternative qualifications;
- A-Levels;
- Welsh Baccalaureate;
- 14-19 Diploma;
- Level 2 Foundation Apprenticeship in Providing Financial Services or other Level 2 Foundation Apprenticeships.

For those who wish to continue their development of skills and qualifications beyond the Apprenticeship, opportunities exist to progress to higher level professional qualifications, including:

- IFS School of Finance Level 4 Diploma in Mortgage Advice and Practice;
- Level 4 Higher Apprenticeship in Providing Financial Advice;
- Foundation Degrees in Financial Services - for more information visit the Foundation Degree Forward website - www.fdf.ac.uk ;
- BA/MSc in Financial Services - for more information visit the UCAS website - www.ucas.ac.uk ;
- In-house training and development programmes.

On completion of the Apprenticeship and work experience gained, firms can register individuals as a registered mortgage adviser with the Financial Services Authority (FSA).

Progression routes to other jobs include the role of a Senior Mortgage Advisor, Director managing their own mortgage advice practice organisation or providing mortgage advice on a self employed basis.

UCAS points for this pathway:

[N/A]

Employee rights and responsibilities

Please note that for Apprenticeship starts from 14/10/2016 onwards ERR is no longer a **mandatory** requirement in all frameworks.

However, it may still be included in some frameworks and where it is not explicitly stated that ERR is not a requirement then confirmation of an Apprentice's ERR achievement will still remain a requirement for Apprenticeship certification purposes.

Is ERR a requirement for this framework? **YES** ☒ **NO** ☐

Delivery and assessment

[The nine national outcomes for the employee rights and responsibilities (ERR) will be met and assessed via the FSP Apprentice Workbook which is available from the FSP website.

The outcomes will be demonstrated by completing the various tasks within the workbook and will be assessed by the assessor.

The nine outcomes and information on the various tasks covering them are given below:

1. Employer and employee statutory rights and responsibilities;
2. Health & Safety and Equality & Diversity.

These outcomes are covered in section 1 of the workbook called 'statutory rights and responsibilities', asking questions regarding the employee's contract of employment such as absence procedures and holiday entitlement, national minimum wage, equal opportunities, discrimination, working hours, sick pay entitlement, personal information, Data Protection Act and health and safety.

3. Sources of information and advice on employment rights and responsibilities;

This outcome is covered within section 5 of the workbook called 'sources of information and advice', providing information, contact details and links for further information in this subject area and on the different areas covered in the workbook.

4. The role played by their occupation within the organisation and industry;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices' area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

5. Types of career pathways that are open to apprentices;

This outcome is covered within section 3 of the workbook called 'about your occupation and the

financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

6. The different types of representative bodies, their relevance and roles and responsibilities;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

7. Information and advice on the industry, occupation, training and career;

This outcome is covered within section 3 of the workbook called 'about your occupation and the financial services sector', asking questions regarding the apprentices area of the sector they work in, the representative bodies and their responsibilities and career progression routes.

8. The organisation's principles and codes of practice;

This outcome is covered within section 2 of the workbook called 'standards at work', asking questions regarding work performance and behaviour, disciplinary procedures and problems at work.

9. Issues of public concern that affect their organisation and industry.

This outcome is covered within section 4 of the workbook called 'how employment rights and responsibilities applies to me', asking questions to form a view of public concern that affects their organisation and industry.

On completion of the workbook, the apprentice, assessor and employer will sign a completion statement to confirm the nine ERR outcomes have been completed. This statement is required as evidence at the certification stage.

The time spent on ERR will contribute 35 hours towards meeting the on and off-the-job training requirement.]

[

]

The remaining sections apply to all levels and pathways within this framework.

How equality and diversity will be met

[Research suggests that less than a third of all managers and proprietors (30%), and barely one in every eight professionals and technical staff in the financial services sector, are women

- Source: Working Futures II -

<http://www2.warwick.ac.uk/fac/soc/ier/research/current/wf/wfsectoralreport2004-2014.pdf>

These findings are corroborated by information from the Annual Survey of Hours and Earnings (ASHE), which suggests that women earn a lot less than men in financial services - page 10 -

<http://www.statistics.gov.uk/pdfdir/ashe1210.pdf>

For the last two years the FSP has been running its "Through the Glass Ceiling" programme. Whilst the main gender imbalance in our sector is at senior management level, there are also imbalances at other levels in the different sub-sectors. Under the FSP's Equality and Diversity policy, we are committed "to achieve a workforce that reflects, at all levels, the diversity of the UK's population", so we will be working with the unions to bid for future funding, under Women and Work and other programmes, to create projects that will help address these imbalances.

Our aim is to see the progression, not just of women, but of all under-represented groups.

There should be open recruitment of Apprentices to the programme, which is available to all people, regardless of gender, ethnic origin, religion or disability who meet the stated selection criteria.

All partners involved in the delivery of the apprenticeship - providers, assessment centres and employers must be committed to a policy of equal opportunities and must have a stated equal opportunities policy and procedure.

Only 0.2% of Apprenticeship learners progressed to further or higher education in 2007/08, and few went directly into the professions. The FSP encourages all apprentices to progress onto further education for themselves and into a profession and progression routes are available for them to do so. This will help talent, regardless of background or qualifications, to have the opportunity to develop and thrive.

This framework therefore aims to tackle these issues.]

On and off the job training

Summary of on- and off-the-job training

The total number of training hours to be delivered on and off-the-job for the Level 3 Apprenticeship in Providing Mortgage Advice is as follows. The delivery time for this new Level 3 Apprenticeship in Providing Mortgage Advice is expected to be over a 24 month period:

Level 3 Certificate for Mortgage Advisers - 233 Hours;
Level 3 Certificate in Mortgage Advice - minimum credit knowledge qualification - 106 Hours;
Level 2 Essential Skill in Application of Number - 45 Hours;
Level 2 Essential Skill in Communication - 45 Hours;
FSP Apprentice Workbook - 35 Hours;

TOTAL NUMBER OF HOURS = 464

Off-the-job training

Off-the-job training is defined as time for learning activities away from normal work duties. For this framework the amount of off-the-job training is as follows:

75 hours per year - Level 3 Apprenticeship in Providing Mortgage Advice.

The average time to complete this Apprenticeship is between 18-24 months. If the apprentice takes 24 months to complete the Apprenticeship, they are required to undertake 150 hours off-the-job training during the course of the Apprenticeship.

Training hours delivered under an apprenticeship agreement may vary depending on the previous experience and attainment of the apprentice. The amount of off-the-job training required to complete the apprenticeship under the apprenticeship agreement may then be reduced accordingly, provided the total number of off-the-job hours for this framework can be verified for apprenticeship certification.

Previous attainment

Where a learner enters an apprenticeship agreement having previously attained part or all of the relevant qualifications, this prior learning needs to be recognised using either the QCF credit transfer for achievements within the QCF; or through recording of exemptions for certificated learning outside of the QCF, for example Principal Learning qualifications.

For apprentices who have already achieved the relevant qualifications, they must have been certificated within 10 years of applying for the Apprenticeship Certificate.

Previous experience

Where a learner enters an apprenticeship agreement with previous work-related experience, this prior learning needs to be recognised (see QCF Guidance on Claiming Credit - <http://www.paa-uk.org/Qualifications/Regulated/Qualifications/QCF%20Info/QCF%20Support%20Pack/Claiming%20Credit%20-%20Guidance%20on%20RPL%20in%20QCF.pdf> for further details). To count towards apprenticeship certification, previous experience must be recorded using the appropriate Awarding

Organisation's QCF 'Recognition of Prior Learning' procedures and the hours recorded may then count toward the off-the-job hours required to complete the apprenticeship.

For apprentices with prior uncertificated learning experience, the off-the-job learning must have been acquired within 10 years of application for the Apprenticeship Certificate or have been continuously employed in the relevant job role in the industry for 15 years duration.

Off-the-job training needs to:

- be planned, reviewed and evaluated jointly between the apprentice and a tutor, teacher, mentor or manager;
- allow access as and when required by the apprentice either to a tutor, teacher, mentor or manager;
- be delivered during contracted working hours;
- be delivered through one or more of the following methods: individual and group teaching, e-learning, distance learning, coaching, mentoring, feedback and assessment, collaborative/networked with peers, guided study and induction.

Off-the-job training must be formally recorded in a workbook or diary. This needs to be checked and signed by the assessor and employer.

How this requirement will be met

Examples of 'off-the-job' training can include:

- inductions to apprenticeship programmes;
- feedback and mentoring following call monitoring, audits and visits to clients;
- briefings such as morning 'huddles', product updates;
- competence qualification and essential skills assessments;
- 1 to 1 teaching and coaching for the Apprenticeship eg for the knowledge units or essential skills;
- required assignment work and study between workshops eg for the knowledge units; review meetings;
- one-to-one's and appraisals;
- pre course preparation work.

These are in addition to traditional learning methods, such as online and distance learning, formal training workshops (whether by employer or training provider/college) and company inductions.

The number of hours will vary from activity to activity, although the minimum amount of hours to achieve is 75 per year. This will be evidenced in a workbook or diary.]

On-the-job training

[On-the-job training is defined as skills, knowledge and competence gained within normal work duties. For this framework the amount of on-the-job training is as follows:

100 hours per year - Level 3 Apprenticeship in Providing Mortgage Advice.

The average time to complete this Apprenticeship is between 18-24 months. If the apprentice takes 24 months to complete the Apprenticeship, they are required to undertake 200 hours on-the-job training during the course of the Apprenticeship.

The remaining 114 hours (464-350) will be mentoring and learning undertaken in the

workplace over the 24 month period.

These hours may vary depending on previous experience and attainment of the apprentice. Where a learner enters an apprenticeship agreement having previously attained or acquired the appropriate competencies or knowledge, this prior learning needs to be recognised and documented using the relevant QCF credit transfer, QCF exemption or Recognition or Prior Learning (RPL) procedures (as off-the-job above). The amount of on-the-job training required to complete the apprenticeship under the apprenticeship agreement may then be reduced accordingly, provided the total number of on-the-job hours for this framework can be verified for apprenticeship certification.

Apprentices who commence training under a new apprenticeship with a new employer may bring a range of prior experience with them. When an apprentice can claim (e.g. 25% or more hours) towards the on-the-job framework total through prior learning acquired from previous full-time education, employment, or other vocational programmes, the apprentice's learning programme should include 'customisation'. Training providers are encouraged to identify additional on-the-job training programmes that customise the learning to the new workplace.

Customisation programmes may include selecting appropriate additional Unit(s) from QCF qualifications, or relevant units recognised as Quality Assured Lifelong Learning [QALL] through a CQFW recognised body, or follow Essential Skills at a level higher than that specified in the framework, including one or more Wider Key Skills or other competency-based qualifications/units relevant to the workplace.

For apprentices who have already achieved the relevant qualifications, they must have been certificated within 10 years from the date of application for the Apprenticeship Certificate or have been continuously employed in the industry for at least 15 years.

Job roles within this framework require a thorough level of technical competence and knowledge, which will be undertaken through work-based training, practice and experience.

On-the-job training must be formally recorded in a workbook or diary. This evidence needs to be checked and signed by the assessor and employer. This record of hours may need to be submitted to the Certifying Authority when applying for an apprenticeship completion certificate.

How this requirement will be met

Examples of 'on-the-job' training can include:

- Side by side training for those new to a role or who need to improve their skills;
- Live coaching such as around call monitoring, audits and client visits;
- Job shadowing;
- Supervised day to day caseload activity;
- E mail and intranet updates.

Under the alternative completion conditions, training hours may be completed in relation to accredited components of the framework achieved prior to working under an apprenticeship agreement.

The number of hours recommended to achieve competence is 233.

The training hours will be evidenced in a workbook or diary.]

Wider key skills assessment and recognition

While Wider Key Skills are not a **mandatory** part of the framework, training providers are encouraged to provide apprentices the opportunity to achieve them.

For this framework, there are natural opportunities for Wider Key Skills to be embedded within the mandatory units of the following qualifications:

<div>Enter Qualification Names</div>

Improving own learning and performance

[After consultation with the sector, the Improving own learning and performance wider key skill is not required for this framework. The soft skills will be covered in the Edexcel Level 3 Certificate for Mortgage Advisers.]

Working with others

[After consultation with the sector, the Working with others wider key skill is not required for this framework. The soft skills will be covered in the Edexcel Level 3 Certificate for Mortgage Advisers.]

Problem solving

[After consultation with the sector, the Problem solving wider key skill is not required for this framework. The soft skills will be covered in the Edexcel Level 3 Certificate for Mortgage Advisers.]

apprenticeship FRAMEWORK

For more information visit-
www.acwcerts.co.uk/framework_library