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# Student Information Guide (SIG)

SIG\_v1709

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*Learning for your Future*

ENQUIRIES  
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# STUDENT INFORMATION GUIDE

## Welcome

Welcome to Pinnacle Financial Services Academy (Pinnacle) and congratulations on choosing us to assist you with learning for your future. As a nationally Registered Training Organisation (RTO), Pinnacle issues accredited qualifications which are well regarded locally, nationally, and internationally.

We aim to provide students with the highest standards of training and support services in your chosen course. Our staff are qualified in their respective disciplines and have a wide range of educational and industry experience.

Pinnacle provides programs that are flexible to meet students' needs and value for money. Our programs emphasise the practical knowledge and skills required to work within a specific industry.

This guide has been prepared for students enrolling in training programs with Pinnacle. It will also assist prospective students prior to enrolment to make an informed decision regarding enrolment.

Detailed policies and procedures can be accessed where required. Please contact a student adviser. The latest version of this guide will always be available through the website at [www.pinnacle.edu.au](http://www.pinnacle.edu.au)

In this guide students will find information regarding:

- the training and assessment options and services we offer
- recognition of prior learning
- complaints processes
- assessment appeals processes
- information regarding safety and access and equity
- student services and the privacy of information

At Pinnacle we take pride in the quality of our courses and services.

We welcome any feedback or suggestions students may have and use feedback as part of our continuous improvement process.

Pinnacle takes pride in providing a friendly and supportive environment for students.

Pinnacle student advisers are available to answer any questions or concerns that you may have regarding information contained within this guide. Please contact us on 1300 782 822 or email us at [info@pinnacle.edu.au](mailto:info@pinnacle.edu.au).

From all the Pinnacle team, we wish you continuing success while undertaking your course.

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### Disclaimer:

*The information contained in this Student Information Guide (SIG) has been developed to provide guidance to current students of Pinnacle Financial Services Academy Pty Limited (ACN 116 541 256) ("Pinnacle") regarding Pinnacle's requirements, services and administrative procedures. It is to be used by such students subject to the terms and conditions of their enrolment.*

## Our policies and procedures

The Student Information Guide has been developed and implemented to provide prospective students sufficient information prior to enrolment so that they can make an informed choice about our courses and services.

Once students have enrolled, this guide outlines the expectations and requirements of students while undertaking courses with Pinnacle. Think of it as a road map that will guide students through studies and learning experience.

The information in this guide is supported by Pinnacle's policies and procedures manual. Students can access relevant current policies and procedures by requesting them.

The following policy documents are available for further detailed information:

- Enrolment
- Student rights and responsibilities
- Access and equity
- Recognition
- Privacy
- Records Management
- Misconduct and Discipline
- Course fees, Payments and Refunds
- Training and Assessment
- Complaints
- Assessment Appeals
- Issuing Qualifications and Statements of Attainment
- Workplace Health, Safety and Wellbeing

Course requirements and time frames vary from one course to another. Students should refer to the specific details for each course. Brochures are located on the website.

### Extension policy

Students will be issued completion due dates on the training plan and if they seek a revised completion due date they must consult with their student adviser. This must occur prior to the stated completion date of each course. If payment is required students will need to submit a Miscellaneous Payment Form.

Extension requests are available in 3 month blocks

Request	Timeframe	Cost
1	3 months	\$0
2	Additional 3 months from request 1	\$150 (inc GST)
3	6 months +	Students will need to enrol into the current course/s at 80% of the current course fee

A maximum of two extension requests may be granted per course with the total amount payable of \$150 (inc GST) per course.

Special consideration on exemption of extension fees or extensions beyond 6 months may be considered due to extenuating circumstances. Please contact your student adviser.

## Course delivery options

Pinnacle's training courses are designed to provide students with the practical and technical skills and knowledge needed to achieve an accredited qualification, and apply learning to successful industry practice.

Pinnacle are responsible for providing quality training and assessment in compliance with The Standards for RTO's 2015.

Course delivery options may vary from one qualification to another.

Course delivery options may include:

**Face to face classroom sessions:** Students attend classes run by trainers and work through learning material which contains course content, learning outcomes and activities. Students work through the material and required activities in order to obtain their knowledge and skills. Time frames and schedule requirements will vary from course to course. **NOT CURRENTLY SCHEDULED**

**Mentoring:** Provided by the tutor, mentoring sessions focus on topical course information as required.

**Self-paced study:** Students work through printed or online learning material which contains course content, learning outcomes and activities. Students work through the material and required activities in order to obtain their knowledge and skills. Time frames and schedule requirements will vary from course to course.

Material is provided online through Pinnacle's Learning Management System. Online materials include course content and a variety of online tools for students to complete activities.

## Contractual agreement

Students who enrol in a training program with Pinnacle should be aware that they are entering into a contractual agreement by completing the enrolment form or enrolling online. With a view to ensuring all students are fully aware of their rights and obligations, our enrolment forms are designed in a logical format and use plain English.

## Enrolment

### Prospective student selection

Pinnacle's selection process is designed to provide equal opportunities for all. Students are selected based on the principle that they are able to satisfactorily complete or achieve an acceptable outcome in the chosen course of study and meet any pre-requisite requirements. Specific details of any pre-requisites are contained in individual course brochures and are available prior to enrolment. In the case that a potential student does not meet these requirements Pinnacle will endeavour to assist them in understanding their options. Any questions regarding pre-requisites can be addressed by Pinnacle student advisers.

If students have a disability or medical condition that may affect participation, please advise us on the enrolment form so that we are able to support all students in the best possible way.

### How to enrol

To enrol in a course, complete the enrolment form available on the Pinnacle website, [www.pinnacle.edu.au](http://www.pinnacle.edu.au) and email to [enrolments@pinnacle.edu.au](mailto:enrolments@pinnacle.edu.au) Enrolment forms must be completed with your **Unique Student Identifier (USI)**.

### How to get your Unique Student Identifier (USI)

Visit the USI website at: [www.usi.gov.au](http://www.usi.gov.au) and click – 'Create a USI'.

Have your ID and personal details ready and agree to the terms and conditions. Include your USI number on the enrolment form.

Enrolments are not finalised until the initial payment is received. Payment can be made by direct deposit or credit card.

Once the enrolment form has been processed students will be contacted by a student adviser to confirm course enrolment and discuss the training plan. (First Contact) Students will then receive written confirmation to their nominated email address and this will include the training plan and online access details.

Please note that the details provided on the enrolment form will be entered into our database. It would be helpful if we are advised of any changes to details such as address or phone number so that we always have the most up-to-date contact details.

## Student rights and responsibilities

Students at Pinnacle are expected to conduct themselves in an appropriate manner and respect the rights of others.

All students have the right to undergo training and assessment in an environment that is free from discrimination, bullying and harassment and that is healthy and safe.

### Student responsibilities

Students have a responsibility to:

- complete all assessment tasks by the due date
- comply with Pinnacle's policies and procedures as stated in this guide, on the web site and explained at induction or first contact
- maintain a duty of care to others and yourself
- be responsible for academic progress. Students will be expected to raise technical queries through the [students@pinnacle.edu.au](mailto:students@pinnacle.edu.au) email avenue, as required if they are to derive the greatest benefit from their individual learning experience.

### Student rights

Students have a right to:

- work and study in an environment free from harassment, discrimination or threatening behaviour
- be treated fairly and with respect by other students and staff
- have personal and academic records kept securely
- be adequately informed about all course information have a say and be listened to by other students and staff

## Access and equity

Pinnacle is committed to complying with relevant legislation and access and equity principles, which are incorporated in our courses and operational processes and in the delivery of our training and assessment services. Examples include:

- the student admission process is bias-free and non-discriminatory
- our curriculum is inclusive of a range of participant needs
- the assessment process is fair, valid, reliable and consistent
- support (including language, literacy and numeracy) is provided to those with special needs
- complaints are addressed in a fair and equitable manner
- adaptive technology is developed and used where possible
- the delivery of training and the assessment components of the course is flexible and accessible

- venues where training is provided are accessible e.g. access for people with a physical disability

## Recognition of Prior Learning

Students enrolling into an accredited Pinnacle course will be offered the opportunity to have existing skills, knowledge and previously attained competencies recognised.

Pinnacle encourages all students at the time of enrolment to complete the Recognition of Prior Learning section on the enrolment form and must be made within 14 days of enrolling. This will be of benefit in arranging the training plan. Applications for Recognition will not be accepted more than 14 days after enrolment.

Pinnacle has developed the following two Recognition pathways:

- Credit Transfer
- Customised Recognition

### Credit Transfer

Credit Transfer is a process that provides students with agreed and consistent credit outcomes for components of a qualification based on identified equivalence in content and learning outcomes between matched qualifications or units of competency.

Documentary evidence of an AQF Certificate or Statement of Attainment is required in order to receive credit transfer. An administrative process is undertaken to verify the validity and currency of the information and documentation provided.

Full or partial credit transfer may be granted. Full credit transfer means that the student will not have to complete that unit again. Partial credit transfer means that the student will be required to provide further evidence and/or undertake some gap training or assessment. This would then be classified under Customised Recognition.

### Customised Recognition

Customised Recognition allows students to be granted recognition based upon an assessment of their previous learning, experience, current knowledge and skills or a combination of these. Customised Recognition is an assessment of the student's formal and informal learning, skills and knowledge to determine the extent to which that student has achieved the required learning outcomes for a unit of competency in respect to a qualification, or part qualification.

Pinnacle has developed the following types of customised recognition services

- Portfolio of evidence
- Assessment only
- Individual assessment

### Types of evidence

The evidence presented must clearly relate to the unit of competency, including its elements and performance criteria. There are two main types of evidence that can be used to demonstrate competence:

- direct evidence
- indirect evidence

Direct evidence provides students with the opportunity to directly demonstrate the required skills and knowledge as outlined in the unit of competency to the assessor.

Indirect evidence is information about student skills and knowledge which is submitted in a portfolio and which allows an assessor to make a judgement of competence.

### Recognition Fees

There are assessing and administrative process associated with credit transfer and customised recognition.

The course fees are inclusive of online assessment or recognition.

## Privacy and records management

All student information is treated by Pinnacle as private and confidential and where data is required under Commonwealth or State legislation or for funded training, students sign a declaration to release this information. Pinnacle is committed to protecting and maintaining the privacy, accuracy and security of personal and training information. Pinnacle is required to comply with the National Privacy Principles 2012 contained in the Federal government's Privacy Act 1988.

Information collected from students is protected and stored according to stringent privacy and records management procedures. Access to data and outcomes is password protected and security permissions are in place. Current students can access their records online at any time and, along with students outside of their study deadline, are entitled to view their own records.

Internet security for all online courses is covered under the [privacy statement](#) for any external/ third party websites used while studying with Pinnacle.

## Online behaviour

Students will be using email and forums when participating in Pinnacle courses. These are all forms of online communication and are governed by general codes of conduct and etiquette, which will be outlined during the induction process and throughout the course.

It is the student's responsibility to check their email at least every week as this will be the primary form of communication with Pinnacle. Pinnacle will use the email address provided at enrolment, so remember to keep us informed of any changes.

It is the student's responsibility to behave in accordance with general rules of behaviour and etiquette in all online communication.

## Misconduct and discipline

Pinnacle expects students to behave in a professional and respectful manner with regard to fellow students, Pinnacle staff and trainers/ assessors. Pinnacle will not tolerate harassment, victimisation, bullying or discrimination.

### Non-academic misconduct

Disciplinary action may be taken for non-academic misconduct which includes:

- contravening any provision of Pinnacle's policies, procedures or terms
- engaging in unlawful or criminal activity
- damaging or destroying Pinnacle property
- harassing, vilifying, abusing, threatening, assaulting or endangering staff, students or other members of Pinnacle's community
- unreasonably disrupting staff, students or other members of the Pinnacle community from undertaking their normal activities
- altering, falsifying or fabricating any document or record of Pinnacle
- altering or falsifying any documentation that Pinnacle requires of the student divulging confidential or personal information relating to any Pinnacle matter, staff member or student
- behaving inappropriately in an activity
- knowingly providing false or misleading information to staff of Pinnacle

### Academic misconduct

Disciplinary action may be taken for academic misconduct which includes:

- fraud, cheating, misrepresentation and plagiarism or any behaviour in an attempt to gain academic advantage through collusion
- academic fraud referring to the fabrication, falsification or misrepresentation of information, findings or research
- misrepresentation referring to falsely claiming academic achievement
- commissioning assessments or buying assessments

A verbal or written warning may result and a record noted on the student's file after an investigation has been made into the alleged incident. If no misconduct is deemed to have occurred then no record will be kept on the student's file. Academic misconduct may result in a Not Yet Competent result. Serious misconduct may result in a notice of expulsion with no refund of course fees.

## Course Fees, Payments and Refunds

Each course or service offered by Pinnacle has a specific fee. The fee is advertised in each relevant application/ enrolment form and available on Pinnacle's website. Specific promotional material may also contain fee information at certain times. Miscellaneous fees such as project resubmissions, course material, re printing of certificates are outlined on the Miscellaneous Payment Form. (Please contact a student adviser)

**Course fee** is defined as the advertised fee and is inclusive of administration fees, course material, Recognition of Prior Learning and tuition fees.

Pinnacle complies with Standards for RTOs 2015 # 7.3

Pinnacle has a Fee Protection Policy that protects students who pre-pay in excess of \$1,500.

Option 1: Receipt of Enrolment Pinnacle receives enrolment/application with course fees in full

Option 2: Payment plan that has been arranged with Pinnacle. (Please contact your student adviser)

Course Fees include:

- access to the student learning management system (content via eBook)
- access to required assessment tasks and templates
- student support and coaching
- assessment feedback

**Course fee = Tuition Fee PLUS Administration Fee**

**Printed Course Materials:** Note that hard copy course material is excluded from the above Course Fee and is additional for online courses.

**Tuition Fee** is defined as the fee for delivery of training

**Materials Fee** is defined as the fee charged for the cost of course materials

**Pinnacle's Administration Fee** is defined as the fee charged that relates to processing of enrolments (the administration fee is non-refundable). The administration fee is 20% of the course fee.

Pinnacle refund policy also applies.

Additional Fees may be payable in the following circumstances:

- assignment resubmissions – this fee is payable when the student is deemed not yet competent in an assignment
- late penalty fee if students do not resubmit within the due date

- reissuance of course material – this fee is payable when a student requests course material to be reissued to them
- resits of skills assessments – this fee is payable when the student is deemed not yet competent in the skills assessment
- cancellations of skills assessments within 24 hours
- re-issuance of qualifications and statements of attainments - when a student requests the reissuance of qualifications and or statements of attainments that have been issued.

## Refunds

Full Refunds will be provided for:

- if the course is cancelled by Pinnacle and a suitable alternative is not available within 1 month.
- medical conditions that prevent the student from studying beyond a 6 month period ( A medical certificate must be supplied verifying the condition that prevented the student from studying)
- Substitutions can be made, with written notification to Pinnacle up to five working days prior to the program commencement with no penalty.
- Up to the first contact or induction session where it is discovered that the student has enrolled incorrectly in a course by either the student or the student adviser

All other approved refunds will incur the administration fee.

Refunds will not be provided for:

- a course or module when a student has been given access or commenced an online assessment tasks for a specific course module
- Students who cancel from a program inside 10 working days from the program start date
- change of mind
- non attendance
- job change
- change in work hours
- inconvenience of travel
- moving interstate
- redundancy/ retrenchment
- financial hardship.

## Refund Terms

- refunds will be returned to the person who made payment to the agreed account which is confirmed via email.
- Pinnacle does not give cash refunds.
- copies of all refund documents will be held on student files.

## Workshops cancellation policy

Full refunds will be provided if:

- the course is cancelled by Pinnacle and a suitable alternative is not available within 1 month.
- medical conditions that occur that prevent the student from attending the workshop(A medical certificate must be supplied verifying the condition that prevented the student from attending).
- If a student notifies Pinnacle in writing at least 14 working days prior to the program start date that they wish to transfer to an alternate program, or cancel.

If a student notifies Pinnacle in writing within 10 working days prior to the program start date that they wish to transfer to an alternate program, or cancel, the administration fee will incur. Student substitutions are allowed, provided the substituted student meets the appropriate prerequisites for the workshop. The request for a substitution must be submitted to Pinnacle in writing at least 5 days prior to the workshop start date.

Refunds will not be provided for:

- students who transfer or cancel from a workshop inside five working days from the program start date
- change of mind
- non attendance
- job change
- change in work hours
- inconvenience of travel
- moving interstate
- redundancy/retrenchment
- financial hardship.

## Student assessment

All assessment activities must be successfully completed by students requiring a Statement of Attainment or Qualification. Individual course information provides details of the assessment tasks that students must complete.

Pinnacle are responsible for providing quality training and assessment in compliance with The Standards for RTOs 2015.

A range of assessment activities may be offered depending on the course including:

- short answer and multiple choice questions
- discussion of case studies/scenarios
- simulated workplace skills assessment
- assignments

Qualified assessors will mark student assignments. Students will be advised of their assignment outcome and given feedback from the assessor. Students who are deemed not yet competent will be given a further opportunity to complete the assignment. Resubmission fees apply.

	Time of re-submission	Outcome
Not Yet Competent Assignment	Up to 4 weeks	\$95 resubmission fee
	4 – 8 weeks	\$295 resubmission fee
	8 weeks plus +	Re-enrolment (80% of current course price)

Students who are not satisfied with the results of their assignment may appeal under Pinnacle's Assessment Appeals process.

Pinnacle will ensure consistency of marking assignments through a series of standardised marking guides used by assessors, and by discussing a random sample of assessments to ensure marking practices are consistent.

Assignments may take up to 21 days to be assessed and processed from submission date.

## Skills Assessments

ASIC Areas of Learning for RG146 courses require a skills assessment. This is arranged after the final assignment has been deemed competent. Your student adviser will discuss this further with you at First Contact and outline the requirements on your training plan. Skills Assessments can take up to 14 days to arrange. Skills assessments must be booked within the due dates as advised in writing by your student adviser. This must take place no longer than 8 weeks from the date of the assignment being deemed competent. After the 8 week timeframe students will be withdrawn and re enrolment will be required.

Cancellation inside 24 hours will be \$55 and reschedule fees will be \$35. Maximum of 3 reschedules are permitted. NYC outcome will require a skills assessment resit @ \$150 and all the above conditions apply.

## Complaints and assessment appeals

Pinnacle strives to ensure that each student is satisfied with their learning experience and outcome. In the unfortunate event that this is not the case, students have access to a fair and timely complaint and assessment appeal process, outlined below. Also refer to the Complaints and Appeals Policies and Procedures in the Student Information Section on the Pinnacle website [www.pinnacle.edu.au](http://www.pinnacle.edu.au) Homepage. Pinnacle differentiates between a complaint and expression of dissatisfaction, which doesn't require any specific redress. Any complaints and assessment appeals will be reviewed as part of Pinnacle's continuous improvement process and where corrective action has been noted as result of the complaint/assessment appeal.

### Complaints

#### Informal complaint

- An initial complaint from the student communicating directly with the relevant Pinnacle trainer or student adviser verbally or by other appropriate means.
- If the complaint can't be resolved informally to the student's satisfaction, or the offending party is the Pinnacle trainer or student adviser, students may initiate the formal complaint procedure.

#### Formal complaint

- The formal complaint is to be submitted in writing to Pinnacle Management.
- Pinnacle Management will formally record and investigate the complaint and respond to the student within 10 working days.
- If one of the Pinnacle Management is the subject of the complaint then this will be directed to other Pinnacle Management personnel or could be escalated to a Director.
- There is no financial charge to lodge a complaint.
- Students continue to be enrolled at all times through this procedure

### Assessment Appeals

- Students who disagree with an assessment outcome should first discuss with the outcome with their assessor on receiving the outcome and feedback
- Students who are still not satisfied and wish to appeal the assignment-assessment outcome make a written request to Pinnacle Management outlining the reason they believe their assignment-assessment outcome is not appropriate. There is no financial charge to lodge an initial appeal.
- Students continue to be enrolled at all times through this procedure

- Assignment-assessment appeals will initially be forwarded to the initial assessor by Pinnacle Management within 5 working days. The assessor will be asked to review the written assignment-assessment appeal and provide a written response within 5 working days of receiving the appeal.
- If the student is not satisfied with the outcome of the initial appeal then a second appeal can be made. The second appeal will be referred to another assessor.
- The result of the second appeal will be final
- Correspondence will be saved to the student's file

## Issuing of Qualifications and Statements of Attainment

Pinnacle will issue a qualification where all the required units of competency have been completed. Pinnacle are responsible for issuing AQF Credentials in compliance with The Standards for RTOs 2015.

This will include a formal Certificate showing the qualification name and a nationally recognised code together with a Record of Results for all units achieved within the qualification. A Statement of Attainment will be issued for the completion of individual units of competency that do not result in a full qualification. From January 1<sup>st</sup> 2015 Certificates and Statements of Attainment can only be issued if a student has provided a USI.

Certificates, Records of Results and Statements of Attainment are very important documents and at Pinnacle they are protected by a watermark. They can be replaced on request. Fees apply. Contact Pinnacle for this service and for details of fees.

In the event that Pinnacle ceases trading, Pinnacle will inform all current and previous students how to access credentials.

Certificates with Record of Results and Statements of Attainment are posted to the current student postal address on record. *Please ensure that your postal address is up to date.* Credentials may take up to 21 days to be processed.

## Workplace health, safety and wellbeing

Pinnacle acknowledges its responsibilities to students, staff and trainers to ensure a safe and healthy academic and working environment. Pinnacle operates according to relevant workplace health and safety standards and procedures.

## Student feedback

Pinnacle welcomes and appreciates feedback of any kind and always considers the feedback and takes appropriate action.

For any suggestions or comments please email us at [info@pinnacle.edu.au](mailto:info@pinnacle.edu.au) or telephone and speak to your student adviser on 1300 782 822.

In addition, to assist us in continuing to improve and offer a quality service, all students will be asked to complete evaluation questionnaires about their training, enrolment and assessment experiences with Pinnacle.

## Language, literacy and numeracy assistance

Students may be required to complete a literacy and numeracy assessment before being accepted into the course and this may be related to the entry requirements of the course. This assessment will assist us to determine what type and level of support is required.

Where learning support is required for those with literacy, numeracy, or other learning difficulties, students may be referred to specialists in a particular area outside of the company. This is at the

expense of the student. All assessors will provide initial assistance, but students are referred to an external agency if the assessor is unable to assist. A list of support services and external agencies can be provided as required.

## Student support

Pinnacle provides a variety of learning support methods to enrolled students. The aim of the support is to improve learning outcomes and assist in the successful completion of all courses. Please contact your student adviser if you would like access to the Study Guide.

Pinnacle can assist students with:

- assessment requirements for all units
- answering questions and topics
- mathematics and numeracy
- reading skills
- effective study habits
- research skills – books, journals and the internet
- managing time
- preparing for exams/tests
- spelling and grammar
- basic computer skills, and
- note-taking.

## Tutorial support

Students can obtain help with understanding course notes or manuals, study skills, and the preparation of assessments by asking a tutor for additional assistance. This will be provided by the tutor at mutually convenient times. Please email [students@pinnacle.edu.au](mailto:students@pinnacle.edu.au) You will receive a response within 48 business hours.