



**The Money Advice Service**  
**Quality Framework for Individuals**

**Application Guidance**

**Edition 6**

**(to be read in conjunction with Application Form)**

## Contents Page

	<b>Page No</b>
Introduction	3
Background	3
Appointed Assessment and Mapping Organisation	4
Requirements and Procedures	5
Separate Applications	5
Cost of Assessment	5
Service Level Agreement	6
National Occupational Standards (NOS) Grid aligned to MAS Quality Framework for Individuals	7
Attaining Accreditation from Money Advice Service	8
o The Application Process and assessment stages	
1. Making an application for accreditation	8
a) Completing your application form	9
b) Pre Requisite Learning	9
c) 'Pathway' Application	10
2. Self Assessment	13
3. Assessment and Mapping Exercise	13
4. Assessment Outcomes	14
4a Re Submissions	15
5. Recommendation for Accreditation	15
6. Accreditation Award	15
7. Promotion of Accreditation	15
7a Parameters of Accreditation Agreement	16
8. Post Award Guidance	16
9. Appeals Dispute Resolution Process	17

## Introduction

Thank you for your interest in submitting your programme of learning for assessment and accreditation against the Money Advice Service Quality Framework for Individuals.

This document contains details of the application process, essential criteria for making a successful application and guidance on how the application form and supporting evidence should be completed and compiled.

## Background

The Money Advice Service (MAS) Quality Framework was introduced in 2013 in order to raise the quality and consistency of debt advice across the UK. Providing a single baseline mechanism to quality assurance, the framework enables standards, membership codes, and training and qualifications in use across the debt advice sector to become accredited by MAS. The Framework comprises two interlinked and essential parts – the ‘organisational’ quality framework and the ‘individual’ quality framework, which together form the overall approach to assure the high quality delivery of a debt advice service. Please refer to the Money Advice Service Debt Advice Quality Framework for more details.

<https://www.moneyadviceservice.org.uk/en/corporate/raising-standards>

This application process supports the second element of the Quality Framework at ‘Individual’ level, focussing on the quality and appropriateness of the skills and learning delivered by training and qualification providers. The Individual Framework assessment criteria is based upon National Occupational Standards (NOS) which fall under the remit of the Skills for Justice Sector Skills Council. The NOS units used in the Quality Framework focus on the separate tasks and activities involved during the journey of debt advice. Using NOS as the basis of the Individual Framework has provided flexibility to ensure the framework remains relevant to each of the various business models used across the debt advice sector.

The Quality Framework for Individuals enables the providers of debt advice training and qualifications (including internal training and induction programmes) to submit their learning content and processes for mapping and independent external assessment against the Framework. Six activity sets have been identified which reflect the different tasks undertaken during the debt advice process by advisers in various roles .

The six activity sets which form the structure of the assessment and accreditation process are:

- Initial contact;
- Support work;
- Advice Work;
- Casework / Specialist;
- Court representation;
- Supervision

Applicants are invited to identify the level and complexity of learning that each programme is designed to support.

Our team of independent Assessors will determine whether each programme of learning meets the Quality Framework criteria and specifically the NOS Units that have been aligned to each activity set, or if further development is required before the programme can be awarded accreditation against the Framework.

The quality framework specifies which NOS Units have been determined as essential learning for each of the six activity sets ( See NOS Grid on Page 7) and these will therefore be the basis against which training and qualification programme content will be assessed. Assessment criteria refer to the Knowledge and Understanding competencies within each NOS unit rather than the Performance competencies.

Potentially any missing NOS or Knowledge and Understanding competencies within a NOS, may be covered and assessed through other learning activities and materials within the applicants learning programme rather than through formal training mechanisms. For example through Induction, shadowing, observation, coaching and mentoring Evidence of the package of combined practice will be required to illustrate a full activity set and to enable a full assessment to be undertaken.

In addition to the NOS competencies, assessment against the framework also considers the processes of learning delivery. Therefore, supplementary to the NOS requirements, the assessment will extend to the management, administration, learning and evaluation, insurance, complaints and feedback procedures and the performance mechanisms and robustness of these key factors. These will be assessed as **equally important** to meeting the content criteria with of the NOS.

### **Appointed Assessment and Mapping Organisation**

The Money Advice Service has awarded the contract for the assessment scheme to Recognising Excellence.

All application submissions or application enquiries should be made to:

Lucie Rainford  
Contract Manager  
Recognising Excellence  
Unit 3 Twigworth Court Business Centre  
Tewkesbury Road  
Twigworth  
Gloucester, GL2 9PG

Helpline: 07930 987 674

[lucie.rainford@recognisingexcellence.co.uk](mailto:lucie.rainford@recognisingexcellence.co.uk)

[www.recognisingexcellence.co.uk](http://www.recognisingexcellence.co.uk)

All application documentation is available to download from our website, along with a FAQ guide.

---

## Requirements and Procedures

1. Applications can not be processed unless all supporting information and learning materials are supplied with the completed application form.
2. Learning materials will be sent to our specialist team of Assessors for assessment and mapping. Interim findings along with a draft report will be shared with you prior to a final recommendation being made.
3. Your application, learning materials and any other relevant information provided to us will be treated as confidential by us and/or anyone requested to assess the materials.
4. Submissions via e mail and Drop Box are preferred. If you would like to make a hard copy submission, please contact Recognising Excellence to discuss postal arrangements.
5. There is no requirement for an on-site intervention as part of this assessment process, however there will be opportunities for 1:1 interaction between the Assessor and the applicant.

## Separate Applications

For applicants seeking accreditation for more than one programme of learning, a separate application should be made for each.

## Cost of Assessment

The full cost of the application and assessment process against the Quality Framework for Organisations will be accepted by the Money Advice Service. This policy applies to all new and resubmitted applications and no charges will be incurred by you as the applicant organisation. It will be at the discretion of the Money Advice Service to apply a charge for any resubmitted applications where the time period lapsed falls outside of those detailed in the table below and may require full reassessment.

## Service Level Agreement

We commit to working within the parameters identified below to ensure that your application is turned around as quickly as possible:

<b>Application Stage</b>	<b>Turnaround Time (working days)</b>
Application received and first stage check completed	2 days
1:1 between Applicant and Contract Manager (subject to applicant availability)	2 days
Allocation to Assessor / Assessor team	2 days
Assessor and Applicant 1:1 (subject to applicant availability)	5 days
Initial Assessment completed and interim findings shared	15 days
Assessor to finalise report and submit to RE for moderation	5 days
RE to undertake moderation activity	5 days
Final report and recommendation shared with MAS and applicant	2 days
<b>Total time from application submission to interim assessment outcome is therefore 26 working days</b>	
<b><i>Variation of timeframes where assessment decision is Referred / Not Met</i></b>	
Missing documentation omitted from initial application (content exists)	5 days
Minor adjustments required to content	28 days
Major adjustments / re draft content	90 days
<b><i>Assessors will review re-submitted/re-drafted content within 5 working days of receipt. Timescales should be viewed as a maximum and provide for Third Party internal sign off procedures</i></b>	

## National Occupational Standards (NOS) Aligned to Money Advice Service Quality Framework for Individuals

Debt activities, such as, support and advice work, are mapped to National Occupational Standards (NOS) in the grid below. These NOS are the minimum basis for training and / or qualifications content for these debt activities.

Key

- Standards relevant to Initial contact
- Standards relevant to Support work
- Standards relevant to Advice work
- Standards relevant to Casework / Specialist
- Standards relevant to Court representation
- Standards relevant to Supervision

Debt Activity National Occupational Standards	Initial contact	Support work	Advice work	Casework/ Specialist	Court representation	Supervision
Support clients to make use of advice and guidance service [SFJGA2]	•	•	•	•	•	•
Provide information to clients [SFJLA5]	•	•	•	•	•	•
Evaluate and develop own practice [SFJAE2]	•	•	•	•	•	•
Develop and manage interviews with clients [SFJGA6]		•	•	•	•	•
Enable advice and guidance clients to access referral opportunities [SFJ GA4]		•				
Provide and receive referrals on behalf of clients [SFJGA5]			•	•	•	•
Enable clients to act on their own behalf [SFJBF3]			•	•	•	•
First line money and debt legal advice [SFJIB11]			•	•	•	•
Support clients to plan, implement and review action [SFJBF1]			•	•	•	•
Negotiate on behalf of clients [SFJGB9]			•	•	•	•
Provide specialist money and debt legal advice (SFJIB12)				•	•	•
Manage personal caseload [SFJHA5]				•	•	•
Provide continuing support to clients [SFJBF2]				•	•	•
Manage legal advice cases [SFJIA2]				•	•	•
Prepare cases for representation in formal proceedings [SFJDA7]					•	
Represent clients in formal proceedings [SFJDA4]					•	
Provide support for other practitioners [SFJHD10]						•

## Attaining Accreditation from Money Advice Service

### The application process and assessment stages

The application process extends through several stages. Each of the stages is explained in this section:

- 1) Making an application
  - a. Completing the application form
- 2) Self Assessment
- 3) Assessment and Mapping Exercise
- 4) Decision and Recommendation
- 5) Accreditation Award

#### 1. Making an application for accreditation

Applicants will be required to complete the Application Form. The application should be submitted to Recognising Excellence who audit the Quality Framework for Individuals on behalf of the Money Advice Service. Hard copy submissions are acceptable, however electronic is the preferred format. Supporting documentation may be submitted through on line portals or via 'drop box' facilities. Please ensure instructions on how the materials should be accessed are included within your application form. The contact details for making an application are contained in the introduction and summary section above.

Where applications are made for more than one programme of learning, a separate application form should be completed for each. Applications should make clear which of the debt activity sets the course content is intended to address and therefore which NOS units it is designed to meet. Where learning pathways require prior learning to complete coverage of the NOS elements, these pre-requisites should be clearly identified within your application submission.

The application form requests basic details including address, contact numbers and the identity of the organisation's main point of contact. It is essential this individual is someone with sufficient knowledge to be able to manage the assessment process on behalf of the applicant and answer any queries from either Recognising Excellence or the appointed Assessor.

The application form must contain sufficient evidence to enable the assessment and mapping activity to commence, otherwise we will not be able to process it further until adequate evidence has been provided.

The submitted application must include:

- The completed Application Form
- The completed Self Assessment Checklist
- A list of the course aims and intended learning outcomes
- A copy of the course programme (identifying expected hours of study allocated to each section/part
- Details of trainers ensuring relevant qualification and experience,
- A full set of course materials including, as applicable, methods of presentation, lesson/session plans, case studies, lecture notes, exercises, delegate handouts



- Details of how the course is to be assessed, methods of assessment including details of the Assessor, qualifications and sample assessments
- If workshops are used i.e active delegate participation, give details of how this will be organised, total number of participants in the group etc
- Confirmation of how the programmes of learning are administered and managed centrally.
- Procedures for verifying pre-requisite learning checks
- Sample course quality evaluation form
- Any other relevant supporting documentation

Please attach any relevant documented procedures as supporting evidence.

An Assessor will be assigned to manage each application, and will act as the main contact with the applicant's nominated point of contact. Where multiple applications are made by the same applicant, a lead Assessor will be appointed as your main point of contact throughout the duration of the assessment process. This will smooth the communication process and ensure that key points are not being repeated/questioned by different members of the assessor team.

On receipt of the application, a review of the application will be made by the Contract Manager. Following this, the Assessor will complete a review of the self assessment combined with the formal assessment and mapping activity. This is the process whereby the Assessor makes a systematic comparison between the requirements of the Quality Framework for Individuals, the NOS Units and the evidence provided by the applicant.

### **1a. Completing your application form**

In addition to the basic information within the application form, there are a series of questions that will assist with the assessment and mapping exercise. In answering these questions, consideration should be given to the following points:

#### **(Application Page 2) Considerations to Pre Requisite Learning (Please also note Pathways of Learning )**

The MAS accreditation scheme enables pathways of learning to become accredited which could result in an individual accessing your programme having previously completed an accredited programme of learning through an alternative provider. This situation is most likely to occur within programmes aimed at Advice work and above. If this situation were to occur, please detail the appropriate steps you would take to assure the validity of the prior learning which would be classed as prerequisite entry criteria for your own programme.

Consideration should extend to the following points:

- How you will supply a form of evidence to an individual that has accessed your programme i.e certificate or confirmation of attendance
- What forms of evidence you will accept from an individual accessing your programme to evidence their prior learning
- The level of detail required within this evidence
- How attendance will be recorded so that you are able to respond to requests from individuals or other third party training providers
- How you will supply a form of evidence to an individual that has accessed your programme i.e certificate or confirmation of attendance

### **Application Page 3) Course/Qualification title / Debt Activity Set Applicable**

Please enter the relevant course/qualification name that you are seeking accreditation for. Please submit a separate application form for each programme of learning, identifying the relevant activity set that the course is intended to meet.

### **Pathways of learning**

The assessment process provides sufficient flexibility to enable pathways of learning to become accredited. Pathways of learning are where a prescribed combination of modules of learning or courses is to be considered collectively to meet a whole activity set. The completed submission should make it clear if the application is on the basis of a pathway approach.

The assessment will determine whether multiple courses combined meet a whole activity set. The subsequent accreditation will therefore be awarded for the complete 'pathway' of learning, although please note that each component course will still be assessed during the process. The Money Advice Service will only accredit courses and qualifications that meet the NOS knowledge competencies of a complete activity set.

For 'pathway' applications, the assessment process will consider the management and administration procedures of accepting an individual into a 'pathway' programme, and how it is ensured that they complete the entire programme of learning. I.e pathway consists of 8 separate modules. How is it ensured that an individual will complete all 8 modules?

Where a pathway designed to satisfy a higher level activity set, e.g Advice, relies on prior learning to evidence the NOS of the lower level activity sets, the assessment process will also consider how an individual will be able to access and evidence learning completed across the lower activity sets e.g Initial Contact and Support, which potentially could be through an alternative training provider. In these circumstances, we need to understand the actions the receiving provider will take to ensure the appropriate lower level training has been attended through a MAS accredited provider.

A worked example of this:

Individual A has attended training accredited to Initial Contact and Support Work.

They are looking to attend a programme with an alternative provider which is part of a pathway and therefore only covers the NOS within the Advice Work level.

***(Application Page 5) Please outline your approach to how learning is assessed:***

Assessments should be planned, valid, fair and reliable enabling individuals to demonstrate progress towards and achievement of the objectives/learning outcomes. This may be linked to the organisation's personal development processes.

Consideration will be given to the following:

- The arrangements and methods of assessment should be appropriate, clearly set out and easy to understand
- Systems used i.e examination, completion of a project, assignments, multiple choice questionnaires
- How is the programme of learning reviewed to ensure it continues to be current
- How are learning assessments monitored and quality assured to ensure consistency between Assessors and over time
- What improvements have been identified and implemented as a result of the monitoring and review activity
- How is assessment criteria made available to individuals
- Results of individual assessments and development plans if appropriate
- How feedback is provided to individuals informing them of their progress towards achieving the objectives/learning outcomes, confirming whether or not they are achieving them

***(Application Page 6) Please outline your approach to ensuring robust and secure systems for the administration of courses:***

Applicants should ensure there are appropriate and effective administrative and support services for delegates. Consideration will be given to the following:

- Learning materials, equipment and the learning environment that is sufficient and appropriate to enable achievement of the objectives / learning outcomes
- Administration support that is appropriate to deliver the training/qualifications
- Bookings system and delegate participation numbers
- How is the calendar of courses promoted and marketed
- Provision of advice for prospective delegates on the most appropriate course to meet their needs
- How are materials prepared – document control etc to ensure correct versions used
- **Appropriate and effective record keeping including attendance, assessment and completion of programmes**
- Database systems in operation e.g if regulated by an awarding body, remote data input may be required

- **How attendance will be recorded so that you are able to respond to requests from individuals or other third party training providers who wish to validate prior learning**
- **How you will supply a form of evidence to an individual that has accessed your programme i.e certificate or confirmation of attendance to enable them to evidence their learning**
- Quality management systems in place
- Other quality standards held
- How equality of opportunity and inclusivity is promoted through delivery
- Any cancellation policies in operation

We may request copies of attendance forms etc linking to your administration procedures.

***(Application Page 7) Please outline your approach to the selection, evaluation and review of trainers and training materials;***

Ensuring knowledge and competency to deliver the programme of courses/qualifications whilst evaluating the approach and content of such is essential. Consideration will be given to the following points:

#### Trainers

- How do you recruit and select trainers
- Are they employed / self employed
- How do you ensure they have the relevant qualifications/experience in their subject area
- How do you ensure trainers have the necessary practical skills/experience to present the course effectively
- How do you ensure that the trainers knowledge is up to date and current
- How are they quality assured and managed
- What are the minimum expectations of trainers
- How do they maintain their own Continuous Professional Development (CPD)
- How do you evaluate their performance

#### Materials

- How is the training content reviewed to identify where changes are needed and how they should be implemented
- How frequently is content reviewed to ensure it remains current
- When is the next scheduled review date to review content?
- Is there a central register or schedule for reviewing content review?
- What reference materials do you use when updating materials?
- Is the content up-to date and mapped across to the relevant NOS for the relevant debt activity type?
- How do you keep on top of changes in legislation to ensure this feeds into training content?
- Do you work to any other associated quality standards to quality assure both trainers and content?
- How is the learning format reviewed to ensure it continues to be current?
- What are the processes for updating content where NOS has been reviewed or amended? This should include what data is collected, from whom, with what frequency and how is it evaluated, showing how changes are made.

We may request copies of central records to evidence a regular review of materials and content.

***(Application Page 8) Please outline any feedback and complaints procedures you have in place:***

Applicants must have in place a system for evaluation by the delegate of the quality of each course. This should include:

- A method of obtaining feedback from the delegate of whether the course(s) met the individual objectives and standards expected
- An analysis of feedback received over each 12 month period, by course and by trainer
- An example of the course evaluation form should be provided as part of the document submission.
- What level of return do you receive and what is the ratio of satisfaction to attendance,
- How do you follow up when receiving poor feedback / unhappy delegates?
- What are your Appeals Procedures
- What are your Malpractice Procedures
- What are your Individual Plagiarism Policies

***(Application Page 9) Please outline the Professional Indemnity Insurance arrangements in place extending to trainers:***

- What arrangements are in place to indemnify trainers
- Does this extend to Public liability

***(Application Page 10) Please outline any further information you feel the Assessor should be aware of:***

**2. Self Assessment ( Document - Self Assessment Checklist against the Individual Quality Framework)**

To support the application process, applicants will be required to complete the self-assessment checklist for each programme of learning submitted for assessment against the Quality Framework for Individuals. The self-assessment will be required to show:

- The title of the training course/qualification
- The debt activity set(s) that the content supports
- The NOS units that the content has been aligned to

- The documentation that has been submitted to support the application process

It is essential that the NOS activity grid outlined on page 7 of this document is used as guidance when completing this checklist.

***There is no requirement within the application process for you to undertake a detailed mapping exercise against the NOS requirements. This may be an internal decision in order to ensure the currency of your programme content, however it is an exercise that will be repeated by our Assessor team to ensure the validity of the assessment process.***

### **3. Assessment and Mapping Exercise**

Assessments conducted as part of the assessment and mapping process against the Quality Framework for Individuals will be undertaken by Recognising Excellence Assessors as appointed by the Money Advice Service, according to standard procedure.

The assessment process has been designed to provide an objective and consistent framework for quality control for the Money Advice Service. There is no requirement for an on-site intervention as part of this assessment process, however there will be opportunities for 1:1 interaction between the Assessor and the applicant.

The approach of Recognising Excellence to the initial assessment will be to focus on the assessing the content and process of a training course/programme or qualification. Therefore in addition to the range of programme content being assessed, it is the assessment of knowledge and understanding competencies and the depth of these that will be taken into account by our Assessors. The process is not designed or intended to measure the impact of the training by assessing individuals who have undertaken it.

Assessments will commence with an introductory opening meeting (telephone/Skype) during which the Assessor will be introduced, and process and reporting arrangements explained. The Assessor will seek evidence against each of the knowledge and understanding requirements of the NOS Units that are aligned with the activity set that has been applied for. This evidence may be in the form of a documented policy or procedure, through the learning content supplied, and may be clarified through discussions with the nominated point of contact.

The Assessor will remain in contact with the applicant throughout the assessment and mapping exercise to ensure that the evidence presented has been correctly understood. For each activity set applied for, Assessors will seek evidence that each of the National Occupational Standards and its criteria are met within the learning content submitted.

Course content may potentially not cover all of the National Occupational Standards detailed in each activity set. Following assessment these may be considered to be development areas that would require a revision to the programme management or content before accreditation can be awarded. Prior to preparing the final assessment report, there will be an opportunity for the Assessor to discuss his/her interim findings and

recommendations with the main point of contact. This intervention will ensure that the Assessor's interpretation of the evidence presented is correct and provide an opportunity to address any points raised and for additional or revised content to be submitted.

#### 4. Assessment Outcomes

The nominated point of contact will be provided with a detailed report and an assessment summary.

For each criteria of NOS competency within the identified activity set, the following outcomes will be recorded:

Met	The learning content sufficiently addresses the requirement without further information required. There may be a list of highlighted good practice or areas suggested for improvement but this will not be subject to further review.
Referred	<p>The learning content provided partially address the knowledge and understanding competencies of the NOS but not in full, and/or the administration of the learning programme does not fully meet the Quality Framework criteria.</p> <p>The criteria that are not met will be outlined in the report with a proposed action plan. A timeframe will be agreed between both parties for re submission. As a guideline, it is suggested that a period of 28 days is sufficient for minor changes. Where more significant changes are required a period of 90 days is suggested. These guidelines should be viewed as a maximum.</p>
Not Met	<p>Significant requirements of the quality framework have not been met.</p> <p>The detail within the assessment report will form the basis of an action plan. Recognising Excellence will maintain dialogue with the applicant to encourage a future re submission.</p>

The detailed report will record how the applicant provided evidence for meeting the requirements of the Quality Framework for Individuals and the aligned National Occupational Standards, how this was measured during the assessment and mapping exercise and what, if any changes are needed. This report will form the basis of future assessments and is intended to be helpful for internal development and continuous improvement.

The detailed report will set out any areas where the applicant does not meet the requirements of the quality framework ( if applicable) and these areas will form the basis of an action plan.

Accreditation will only be recommended in cases where the NOS and process of training fully meet the requirements of the Quality Framework for Individuals.

#### **4a Resubmissions**

Where the Assessor identifies a requirement for content to be revised in order to fully address the requirements of the NOS knowledge and understanding competencies, a timeframe will be agreed as to when this should be re submitted. In instances where minor amendments are required, we will encourage a re submission in a short space of time and suggest a period of 28 days will be sufficient in most cases. Where more complex amendments are required, It is suggested that a period of 90 days is realistic. These timeframes are suggested guidelines and RE will remain in constant dialogue with you to determine an appropriate timeframe with you for re submission.

Any re-submissions post 12 months following receipt of an interim report may be subject to full reassessment and a discretionary fee may apply.

#### **5. Recommendations for Accreditation**

Once the Assessor has verified that the requirements of the Quality Framework for Individuals have been evidenced in full, a final report will be prepared. The report will be subject to internal quality assurance checks and moderation activity following which a recommendation will be made to MAS to accredit the programme of learning. A copy of the final report will be submitted to MAS and also to you for your own records.

#### **6. Accreditation Award**

Upon accreditation, a certificate will be issued which will be valid for a period of not more than 36 months. At this point a further review will be necessary. A further assessment may be required before this date if learning content has been subject to any change, or if there has been a change in legislation.

#### **7. Promotion of Accreditation**

The Money Advice Service will publish details of all training and qualification's accredited on their website, providing a publically recognisable indication that training or qualifications have been assessed as meeting the requirements of the Individual Quality Framework. This listing will identify which of the six activity sets the accreditation supports. i.e Initial Contact , Advice Work etc and will also highlight any pathway approaches to learning, where applicable.



## 7a Parameters of Accreditation Agreement

- A training or qualification provider is able to make reference to a learning course/pathway or qualification that has achieved accreditation against the Quality Framework for Individuals **only** as part of course/qualification materials targeted at existing debt advisers, debt advice agencies and other organisations who are licensed to provide debt advice e.g housing association or local government department.
- This arrangement applies to online and printed materials.
- All references must clearly outline the title of the learning pathway and the activity set within the Money Advice Service Quality Framework to which it has been accredited.

E.g Learning Pathway A has been accredited to the Money Advice Service Quality Framework for ADVICE.

- To make reference to Money Advice Service accreditation in any other context must be done only with the prior agreement of the Money Advice Service.
- The use of the Money Advice Service logo is not permitted in any circumstances.

## 8. Post Award Guidance

Accreditation is valid for a period of 36 months. Any training or qualification provider will, as part of the accreditation award criteria, have a duty to notify the Money Advice Service and Recognising Excellence if the content is subject to any change. Changes may arise as a result of internal review or through a change of legislation. Any change, however minor, should be notified to both parties who may consider it appropriate for a further assessment of learning content.

Recognising Excellence will liaise with you periodically throughout the accreditation period to ascertain if changes have been made or are planned.

## 9. Appeals and Dispute Resolution Policy

### Grounds for Appeal

An appeal process is available to all applicants facing a refusal, suspension or withdrawal of accreditation against the Money Advice Service Quality Framework at any stage in the process following the submission or resubmission of an application.

The applicant may appeal on the following grounds:

- The Assessor did not take full account of all the evidence available
- The decision taken by the Assessor/assessing organisation was unreasonable
- The provider can make the appropriate revisions required to learning content and/or processes within a reasonable time so as to bring the programme of learning up to the required standard. A period of six months from the date of the assessment is considered reasonable.

An appeal on the grounds of unreasonableness will need to demonstrate that the information provided has been misinterpreted, or had been given undue weight in the context of the assessment process or that the Assessor had failed to take into account material evidence/facts in existence at the time of the assessment.

Suspension or withdrawal may occur as a result of a breach of the conditions of accreditation.

## **Appeals Process**

### **Stage One**

Organisations are encouraged to discuss their concerns with the appointed Assessor in the first instance. The assessment process provides for an interim report and initial findings to be shared during the 'live' assessment. The assessment decision at this stage is not viewed as final and therefore provides an opportunity for any concerns relating to a misinterpretation of the application and supporting content to be raised.

If consensus can not be agreed with the Assessor, Organisations can submit their formal appeal in writing to the MAS Contract Manager at Recognising Excellence.

### **Stage Two**

Organisations must submit their formal appeal in writing to the MAS Contract Manager at Recognising Excellence within 21 days of the date of formal notification of the assessment outcome. The written appeal and any documentation in support should be submitted, along with the grounds for the appeal and reason why the decision is contested.

The MAS Contract Manager of Recognising Excellence will acknowledge receipt of the appeal and launch the appeals process within 5 working days. Notification of the appeal will be communicated to the Money Advice Service at this point.

The MAS Contract Manager will investigate the factual matrix of the challenge by reviewing the appeal documentation, the original application and learning content, and through discussions with the Assessor. The MAS Contract Manager will determine whether to:

- Allow the appeal

- 
- Order a re-audit
  - Confirm refusal, suspension or withdrawal of the accreditation

Within a maximum of 15 working days from the date of the formal appeal letter, the MAS Contract Manager will provide the applicant with a written explanation, together with disclosure of all relevant materials of how the decision was reached.

### **Stage Three**

If the appeals process determines the need for a re-audit, this will be completed within 15 working days. A revised report will be shared with you upon completion of the re-audit. A full report of the investigation and findings of the re-audit will be shared the Money Advice Service. The decision of the MAS Contract Manager and/or outcome of the re-audit will be deemed as final.