

ST0182 Level 3 mortgage adviser Assessment Plan

Introduction

This Apprenticeship Assessment Plan (AAP) sets out the requirements for the assessment of the Level 3 mortgage adviser apprenticeship. It should be read in conjunction with the General Requirements for Apprenticeship Assessment. Where there is conflict between this AAP and the General Requirements, this AAP takes precedence. Assessment organisations must also comply with the relevant regulatory framework for apprenticeship assessment.

It is important that the assessment of apprentices is proportionate, valid, and provides reliable evidence of an apprentice's attainment of the relevant knowledge and skills. As such, assessment organisations must design assessments to ensure:

- employers have confidence that the apprentice has reached the expected performance standard
- apprentices are sufficiently secure in their knowledge and skills, so that they could demonstrate their competence in different contexts (for example, a different workplace)

Assessment Outcomes

The assessment outcomes group and summarise the knowledge and skills that must be demonstrated in assessments. All assessment outcomes must be assessed.

The assessment outcomes have been created to summarise the content that is not fully assessed by the qualifications mandated in the occupational standard. The knowledge and skills statements that are not mapped here are assessed by the qualifications mandated in the occupational standard.

Knowledge and skills statements in **bold** are mandatory and must be assessed in every version of the assessment that is made available.

Assessment Outcome	Mapping
<p>AO1: Mortgage industry, competitor, and product knowledge and application processing</p> <p>Demonstrates understanding of mortgage products and applies this knowledge to accurately process applications in line with organisational and regulatory requirements.</p>	<p>K3*</p> <p>S2*</p>

Assessment Outcome	Mapping
AO2: Customer service and communication Provides excellent customer service in a regulated environment, communicates effectively with stakeholders, and presents information clearly and accurately to customers.	K4 S5*, S6*, S11*
AO3: Supporting vulnerable customers and inclusive practice Identifies and supports vulnerable customers using organisational policies, while promoting fair treatment through equality, diversity, and inclusion principles.	K5, K11 S9, S13
AO4: Digital tools and data management Uses digital systems to manage customer data and transactions securely, ensuring compliance with data protection and cyber security regulations.	K6*, K10 S8*, S12
AO5: Risk and complaint resolution Identifies and escalates risks such as non-compliance or fraud, manages customer dissatisfaction professionally, and resolves issues following organisational policies.	S3, S7*, S10*
AO6: Sustainability and responsible practice Applies current sustainability principles and environmental, social, and governance (ESG) practices relevant to mortgage services and customer interactions, demonstrating responsible and ethical working practices.	K12 S14

(*) Knowledge and skills statements which offer opportunities to develop functional English and maths are identified with an asterisk.

Assessment requirements

Assessment organisations must set apprenticeship assessments. Assessment organisations should consider how technology and digital tools can support innovation and efficiency.

Assessment organisations must design apprenticeship assessments to include a **recorded role play scenario** and, if applicable, any relevant constraints.

Any additional assessment(s) must be selected from the following list of methods to ensure the assessment outcomes are met in full:

- **portfolio of evidence**
- **professional discussion**
- **presentation**
- **question and answer session**

Assessment organisations must have due regard to any relevant regulation and legislation guidelines that may be published by the Financial Conduct Authority.

Apprentices may be assessed at any appropriate point during their apprenticeship programme.

Assessments may be designed to allow a centre or training provider to mark assessments. The Assessment organisation is responsible for ensuring all assessments are sufficiently reliable and valid, and for the accuracy of any centre or training provider marking.

Performance descriptors

Performance descriptors describe the level of performance required to achieve a pass or distinction grade. Assessment organisations must design assessments that align with these descriptions.

Performance Category	Pass Descriptor	Distinction Descriptor
Applied Knowledge	Demonstrates sound application of mortgage services knowledge, facts, procedures, and ideas across different tasks, completing them to an acceptable standard within familiar but sometimes complex work contexts.	Applies a thorough understanding of mortgage services knowledge, facts, procedures, and ideas to manage and resolve different tasks with discernment and skill, confidently navigating familiar but sometimes complex work contexts.
Applied Skills	Identifies and applies appropriate mortgage skills, methods, and procedures to complete tasks and address challenges with a reasonable degree of autonomy and effectiveness within set parameters.	Selects and integrates appropriate mortgage skills, methods, and procedures proactively and resourcefully to complete tasks and address challenges effectively and with minimal oversight, within set parameters.

Regulatory and Procedural Awareness	Applies mortgage-related legislation, regulation, and organisational guidance without error, with some depth of insight and adaptability across different tasks and contexts.	Demonstrates professional judgement by accurately applying organisationally implemented mortgage-related legislation and regulation, keeping up to date with regulatory changes, and consistently adapting practice across a range of mortgage advice tasks and contexts.
Communication and Collaboration	Participates effectively in internal and external stakeholder interactions and demonstrates clear, accurate communication and customer service skills that support daily operations in familiar but sometimes complex contexts.	Communicates persuasively and adapts confidently to different audiences, taking initiative in delivering customer and colleague interactions within mortgage services environments.
Information Use and Decision Making	Accurately interprets and evaluates relevant mortgage information from a variety of sources to support problem-solving in mostly familiar but sometimes complex work contexts.	Evaluates diverse and sometimes conflicting mortgage information sources with insight, drawing informed conclusions that improve task outcomes or efficiency in familiar but occasionally complex contexts.
Responsibility and Autonomy	Takes responsibility for initiating and completing mortgage tasks within set parameters and, where relevant, supports others in familiar but sometimes complex work contexts.	Anticipates when mortgage tasks need to be initiated and acts, demonstrating accountability and responding appropriately to changing priorities or risks, supporting others where relevant.

Professional recognition

This apprenticeship aligns with the professional body recognition detailed in the occupational standard.

Please contact the relevant professional body for further information.

Additional qualification

One of the qualifications detailed in the occupational standard must be completed before the end of the apprenticeship.