



**€uropean Qualification Assurance  
League In Financial Services**  
€FPA (project €FA) + EBTN (project CERTIFIED)

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- Projects €FA & €QUALIFISE
  - results
- Taking account of competence
  - what is competence
  - Knowledge & Performance model
  - practical applications
  - adding K & P to the EQF level



# €FA and €QUALIFISE

€FA	€QUALIFISE
competence-based qualification for European Financial Advisor	assign EQF levels to financial qualifications
10 partners (9 countries)	14 partners (11 countries) + 8 Relay
27 months 10/06 to 12/08	18 months 1/08 to 6/09
<ul style="list-style-type: none"> <li>•Survey of financial qualifications</li> <li>•Develop core competence framework</li> <li>•Develop 'Diagnostic Tool'</li> <li>•Develop €FA qualification</li> <li>•Conference &amp; Antwerp Declaration</li> </ul>	<ul style="list-style-type: none"> <li>•Methodology for assigning EQF levels (knowledge or professional competence)</li> <li>•Assign EQF (&amp; NQF) levels to existing national &amp; European qualifications</li> <li>•Design system to assure (monitor, review, endorse) nationally assigned EQF levels</li> <li>•Set up League to assure EQF levels</li> <li>•Conference in May 2009</li> </ul>



# EQF Progress

- Glossary
- Reviewed financial qualifications
- Methodology for levelling
- Piloted draft Methodology: €FA (full competence) + 'local' qualification (usually knowledge + skills)  
7 countries (DE, DK, ES, MT, NL, PL, UK)
- Piloting final Methodology in CZ, EL, F, HU, IT, PT, SI
- Satisfaction with overall EQF concept
- Identified options for League, begun discussions on initial League



# EQF descriptors

- Official translations of descriptors not reliable
- Descriptors do not allow clear differentiation (especially 3/4, also 4/5)
- Ambiguous definitions, unnatural use of 'competence'
- Need to distinguish whether qualifications are predominantly K, S or C
- Academic bias

NB qualification is often not fully specified in documents

- no Learning Outcomes (LOs)
- need to infer (depends on Panel)
- teaching level vs assessment level,
- LOs vs teaching vs assessment vs professional practice

“Financial sector version” of the EQF? Giving examples



# levelling methodology

- Levelling is also useful check of:
  - internal coherence of qualification
  - external coherence of qualification
- Composition of Review Panel:
  - Not (only) the “owner”
  - 3-5 people with complementary expertise
  - Relate to purpose of qualification (practitioners + teachers)
- Importance of preparation & availability of: training programme materials + assessment materials + EQF levelling materials in national language
- Individuals level alone FIRST
- Formal style during the meeting, decision-oriented
- Full Qualification, then Units / modules
- Level needs to show ‘KSC weighting’ as well
- Marking: “60% of 5 is 3” problem.
- The adequacy / coverage of the assessment tool.
- The criteria needed to obtain the qualification



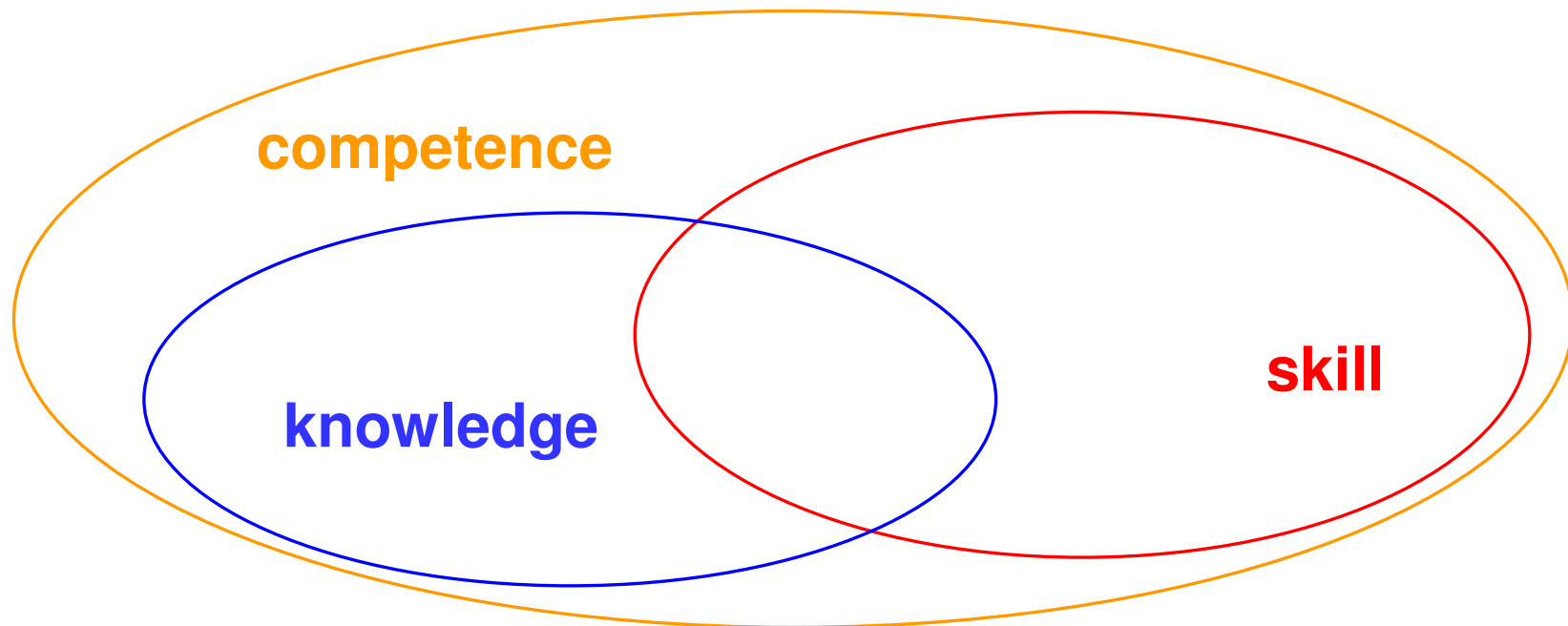
# Competence Definitions

- for EQF: Knowledge + Skills + Competence  $\Rightarrow$  levels  
Competence =
  - the proven ability to use knowledge, skills and personal, social and/or methodological abilities,
  - in work or study situations and in professional and personal development.
  - In the context of EQF, competence is described in terms of responsibility and autonomy.” [my underlining]
- for me: Competence =
  - the ability to perform to standards required in employment
  - across a range of circumstances and to meet changing demands.
  - embraces the required knowledge/understanding, skills, attitudes/values.



K, S, C

- **Knowledge** = facts, theories, principles, understanding required for competence (includes some **skills**)
- **Skills** = ability to perform a task (includes some **knowledge**)
- **Competence** = the application of **knowledge** + **skills** in an occupational context





# Learning Pathway: the intermediate states

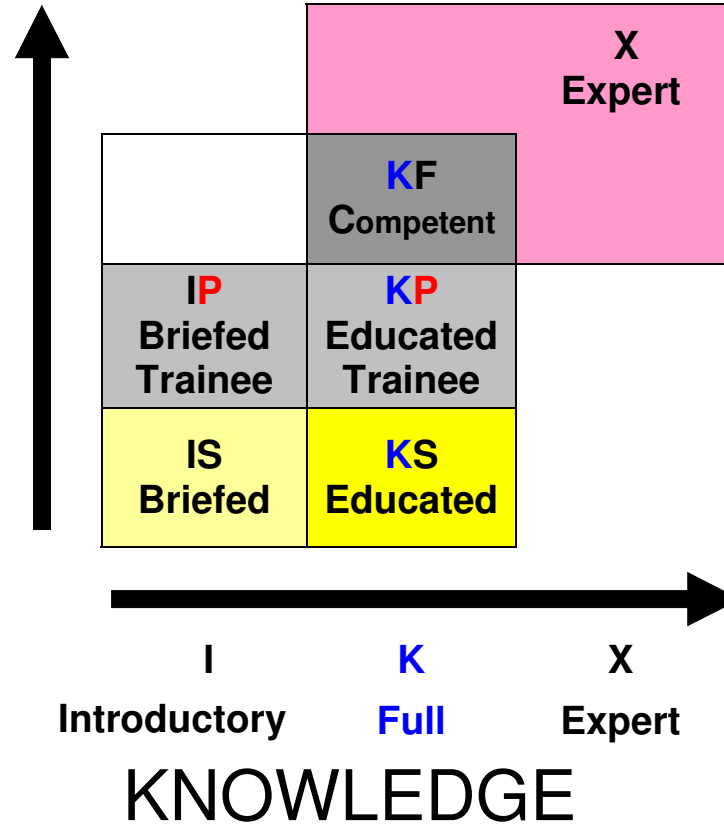
	<i>Knowledge Dimension</i>	<i>Performance Dimension</i>
Before	<b>0</b> Unaware <b>A</b> Aware	
Learn	<b>I</b> Introductory Knowledge <b>K</b> Full Knowledge	<b>S</b> Skill Development <b>P</b> Able to Perform
Com	<b>X</b> Expert	<b>F</b> Fluent <b>X</b> Expert



Competence =  
knowledge + performance

PERFORMANCE

- X Expert, significantly beyond competent
- F Fluent Performance
- P **Able to Perform**
- S Skill Development





# Example of a Competence Framework

Competence Area	Comp. No.	Competence Name	Description of Competence	Essential	Knowledge	A / I / K / X			Performance	S / P / F / X		
						Target	Self	Agreed		Target	Self	Agreed
<b>Domain 7. Traffic design</b>												
7.1. Traffic schemes	7.1.1	<b>Design schemes</b>	<i>Devise engineering schemes to improve the flow of motorised traffic.</i>		Know the type of schemes that will affect the flow of traffic. Know how traffic engineering measures and their interaction affect the flow of traffic and how they can be used to solve identified problems.				Develop traffic engineering schemes to reduce congestion and improve the throughput of traffic. Select appropriate engineering measures to reduce congestion and improve the throughput of traffic.			
	7.1.2	<b>Speed limits</b>	<i>Determine and apply speed limits.</i>		Know the factors involved in the selection of speed limits and the effects of changes in speed limit. Know how to apply speed limits.				Select speed limits.			
	7.1.3	<b>Junctions – layout, design, operation</b>	<i>Design appropriate junctions using standard software tools (ARCADY PICADY LINSIG TRANSYT).</i>		Know the types of junction control available and the relative advantages and disadvantages of each type. Know how to optimise a junction layout balancing the demands of user groups. Know how to input data, run the programs, carry out checks, and interpret the resulting output.				Select appropriate junction control methods, design road junctions and use standard programs for assessment of the operational performance of various road junction arrangements.			
	7.1.5	<b>Traffic calming schemes</b>	<i>Design schemes that will restrict traffic speeds.</i>		Know the engineering measures that control vehicle speeds. Know the techniques used to control traffic speeds by physical means and how they can be combined to form a coherent traffic calming scheme.				Design effective traffic calming schemes.			
	7.1.6	<b>Movement bans</b>	<i>Implement movement bans.</i>		Know the use of movement bans and their likely impacts. Know how to evaluate the impact of a movement and the actions required to restrict movements e.g. TRO's.				Evaluate the impact of a movement ban and the actions required to restrict movements e.g. TRO's.			
	7.1.7	<b>Cycles &amp; motorcycles</b>	<i>Design facilities for cycle and motorcycles.</i>		Know the needs of riders and the features that can assist them and how they can be provided within traffic engineering schemes.				Produce designs for cycles & motorcycles.			
7.2. Pedestrians /disabled	7.2.1	<b>Designing for pedestrians</b>	<i>Design for the needs of pedestrians within street design.</i>		Know the needs of pedestrians within street design and what is needed to design for pedestrians, such as tools, guidance and dimensions.				Produce designs for pedestrians. Examples might include; ability to train others, troubleshoot across the organisation, improve organisational performance and develop TfL policy, strategy or standard procedures.			



# Continuing Professional Development

Development can occur in 3 directions:

- move to a higher EQF level: higher intellectual complexity, **greater 'depth'**  
eg knowledge of relevant theory, ability to analyse, for a driver: knowledge of energy/momentum/friction.
- adding new areas (probably at the same EQF level: **greater breadth**)  
eg a language, supervision/management, computing, use of CB radio/GPS
- **greater variety** of experience (practising at the same level in a greater variety of contexts)  
eg doing same job in different company or different country, or for more years (if there is variety)



## EQF Level

Qualification also needs to specify:

- Knowledge state:  
I, K or X
- Performance state:  
S, P, F or X

For example:

- Sailing Certificate Level 2(KP)
- Academic qualification: Level ?(K0 or KS)
- Vocational 'entry' qualification: Level ?(IS)
- Apprenticeship: Level 2-3(KF)
- Chartered professional: Level 5-8(KF)



**Thank You**

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