



STEP Qualification Admissions: Entry Level Guidance

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Our education partner



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STEP's Qualifications and Membership Framework

The Qualifications and Membership Framework (QMF) is STEP's system for assigning credit values to qualifications. Gaining credits from STEP qualifications, other recognised prior qualifications and industry experience enables you to progress through the various STEP membership categories to become a STEP Student, Affiliate, Associate and finally, a Full member (a TEP).

The Qualifications and Membership Framework (QMF) harmonises entry requirements around the world and allows those applying for STEP membership to have their prior qualifications and experience formally recognised through Accreditation of Prior Learning. This comes in the form of:

- Accredited Prior Certificated Learning (APCL)
- Accredited Prior Experiential Learning (APEL)

You can find out more about Accredited Prior Learning (APL) throughout this guidance.

Membership Levels

There are four levels of STEP membership:

- Student
- Affiliate
- Associate*
- Full (TEP)

**It is not possible to join STEP as an Associate. Only Affiliate members can upgrade to Associate membership.*

STEP Qualification Admissions: Entry Level Guidance

Applicants begin the process by enrolling at Entry Level (Student). Applicants will need 60 credits at Entry Level to gain Affiliate membership and progress to Diploma Level study. Some will be able to earn the full 60 Entry Level credits through the Accreditation of Prior Learning (see below) and others will need to complete a combination of STEP Certificates.

Existing members will be credited automatically and can enrol on Diploma Level courses immediately.

Reaching Full STEP Membership requires **two current consecutive years of experience** including significant involvement at a specialist level with one or more of the following: planning, creation, management of and accounting for trusts and estates, executorship administration and related taxes.

Getting started

Under the STEP Qualifications and Membership Framework, Full STEP Membership and the TEP designation is awarded upon completion of three distinct stages:

1. Entry Level
2. Diploma Level
3. Practice Level

The first stage to pass is Entry Level. The Entry Level stage can be completed in a variety of ways, but the academic threshold must be reached by all applicants according to the same standard. To progress to Diploma Level, you must be in possession of 60 Entry Level credits. These can be accumulated from:

- Completion of one or more STEP Entry Level Certificate(s) - 30 credits each
- Accreditation of Prior Certificated Learning (APCL) - 30 credits
- Accreditation of Prior Experiential Learning (APEL) - 30 credits

Once you have gained 60 Entry Level credits, you are eligible to apply to become a STEP Affiliate and to study STEP Advanced Certificate courses.

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Upon completion of two STEP Advanced Certificates worth 30 Diploma Level credits each, you are eligible to apply to become a STEP Associate.

Upon completion of four STEP Advanced Certificates, worth a total of 120 Diploma Level credits, and 60 Practice Level credits you can apply to STEP for Full (TEP) Membership and receive the TEP designation.

To attain the 60 Practice Level credits, you must evidence with your application for Full Membership that your occupation over the last two years has included specialist experience at mid to senior level.

Entry Level	<p>You need 60 Entry Level credits to become a STEP Affiliate member, or progress onto an Advanced Certificate/Diploma programme. Entry level credits can be accumulated from:</p> <ul style="list-style-type: none">• completion of one or more STEP Certificate(s) (worth 30 Entry Level credits each).• accreditation of a relevant prior qualification (APCL, worth a maximum of 30 Entry Level credits).• accreditation of relevant prior experiential learning through work experience (APEL, worth a maximum of 30 Entry Level credits). <p>Whilst studying a STEP Certificate, you will need to be a STEP Student member. STEP Student members can state this on their CV, business cards and within their email signature, but there are no post-nominals for this category of membership.</p> <p>Once you have 60 Entry Level credits, you can become a STEP Affiliate member. STEP Affiliate members can state this on their CV, business cards and within their email signature, but there are no post-nominals for this category of membership.</p>
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Diploma Level	<p>Once you have 60 Entry Level credits you will also be eligible to study at Diploma Level and enrol onto STEP Advanced Certificates (which can be combined to lead to a STEP Diploma).</p> <p>Once you have completed two STEP Advanced Certificates, you can apply to upgrade to become a STEP Associate member. STEP Associate members can state this on their CV, business cards and within their email signature, but there are no post-nominals for this category of membership.</p>
Practice Level	<p>Once you have completed four STEP Advanced Certificates (which meet the requirements for the STEP Diploma), you will be eligible to apply to upgrade to STEP Full membership and become a TEP. To do this, you will need to:</p> <ul style="list-style-type: none">• demonstrate that you have a minimum of two years of experience in a mid-level or senior position; and• confirm that you have read and understood STEP’s Code of Professional Conduct. <p>STEP Full members can state this on their CV, business cards and within their email signature, and can use the post-nominal TEP. They can also use the STEP logo and should refer to the logo guidelines.</p>

Please note those who are already STEP Affiliates, Associates or TEPs can enrol directly onto a STEP Advanced Certificate/Diploma and do not need to obtain further Entry Level credits.

Accreditation of Prior Learning

Accreditation of Prior Learning is the process used to award credits based on learning you have obtained previously, either through relevant qualifications (APCL) or work experience (APEL).

Categories

There are two different categories of Accreditation of Prior Learning which, when combined, can lead to the 60 Entry Level credits required to become a STEP Affiliate member and enrol onto STEP Advanced Certificates:

1. Accreditation of Prior Certificated Learning (APCL)

This application is for those with a prior qualification set at Level 4 or above which has been formally assessed and certified by an educational institution (e.g., a university), a recognised training provider or a professional body. The qualification must cover financial, legal or wealth related content and should equip the individual to:

- i. undertake further, higher level, professional study.
- ii. work within the profession of wealth management and administration.

2. Accreditation of Prior Experiential Learning (APEL)

This application is for those with at least 12 months' work experience in a practical position within a relevant industry, undertaking work relevant to STEP (i.e., trusts, estates, taxation, accounting, private client, or wealth management).

Credits may be given for prior learning where the level, standard and relevance of that learning are considered appropriate preparation for study at Diploma Level.

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If you only have the relevant qualifications/experience to apply for either APCL or APEL, you will need to complete a STEP Certificate to supplement the 30 Entry Level credits obtained through your application (STEP Certificates are also worth 30 Entry Level credits).

The requirement of currency

The qualification on which an APCL application is based must have been completed no more than five years from the date of the APCL application, unless the applicant is able to demonstrate that their learning has remained current by way of regular CPD.

The work experience on which an APEL application is based should have taken place no longer than 12 months prior to the date of the APEL application.

For both APEL and APCL applications there may be exceptions to the currency rules where there are exceptional circumstances (decisions will be made with due regard to the UK Equality Act 2010).

CLT International are not required to accept an enrolment onto a STEP Advanced Certificate where the relevant APL application(s) was approved more than 12 months earlier. In this instance, a new APL application(s) may need to be submitted.

Fees

It costs £50.00 (+ UK VAT, if applicable) for each APCL or APEL application to be considered by the CLTI Admissions Team. The combined fee for applying for both APCL and APEL is £100.00 (+ UK VAT, if applicable). The fees are non-refundable.

Timescale for consideration of applications

Receipt of applications will be confirmed by email. A decision as to whether an application has been successful will be communicated to the applicant within 3-5 working days of the confirmation of receipt. If further information or supporting evidence is requested, the 3-5 working day timeframe will restart from the date the further information or supporting evidence is received.

Please note that the applications must be completed in full, with supporting evidence, for this to be considered by the CLTI Admissions Team.

For those looking to apply directly for Affiliate membership, without studying towards a STEP Advanced Certificate/Diploma, an application must be made directly to STEP at www.step.org/join

Accreditation of Prior Certificated Learning (APCL)

APCL applications consider learning which has been formally assessed and certified by an educational institution (e.g., a university), a recognised training provider or a professional body at Level 4 or above. The qualification must cover subject matter like that of the STEP qualifications. This includes the following key areas of professional practice:

- Law
- Tax
- Accounting
- Wealth Management
- Estates Practice
- Financial Planning
- Investment

By way of guidance, some of the qualifications or professional designations that are known to meet the APCL requirements are listed below.

- AAT Accounting Qualification
- ACA
- ACCA (Foundation and Diploma)
- ACIB
- Advocate (in recognition of the professional qualifications required to achieve this status)
- ATT
- Bahamas Institute of Financial Services Trustee Diploma

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- Barrister (in recognition of the professional qualifications required to achieve this status)
- Certificate in Offshore Administration
- Certified Wealth Management Advisor. International Society of Financial Professionals (ISOFP)
- CGI Foundation Programme Certificate
- CII Diploma and Advanced Diploma in Financial Planning
- CII Diploma in Regulated Financial Planning
- CFA
- CMA
- CISI Wealth/Retail (Qualifying/Advanced/Professional)
- CISI Compliance/Risk (Qualifying/Advanced/Professional)
- CISI Capital Markets (Qualifying/Advanced/Professional)
- CISI Operations (Qualifying/Advanced/Professional)
- CFP
- CLT Scotland Specialist Paralegal Qualification in Wills, Probate and Administration
- CPA
- CTA
- Degree in law, accounting, finance, economics, business studies (PhD, Master's degree, University degree, College degree)
- Family Firm Institute (FFI) Certificate in Family Business Advising (CFBA) and Certificate in Family Wealth Advising (CFWA)
- FINRA Series 7
- Forensic CPA Certification

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- ICA Diploma in Anti-Money Laundering
- ICA Diploma in Governance, Risk and Compliance
- ICSA International Finance and Administration qualifications (Chartered, Diploma, Advanced Certificate, Certificate)
- ILEX Probate and Succession papers, Level 6
- Institute of Professional Will Writers Entry Examination
- International Diploma in Financial Administration
- Lawyer (in recognition of the professional qualifications required to achieve this status)
- Malta IFSP Foundation Certificate in Trusts Law and Management
- MBA
- Notary (in recognition of the professional qualifications required to achieve this status)
- RFP qualification (China)
- RICS – Property, Finance, and Investment pathway
- SOLAS qualification for Accountants in Scotland
- Solicitor (in recognition of the professional qualifications required to achieve this status)
- SOLLA accreditation
- The Joint Insolvency Examination Board (JIEB) Exams
- The Legal Institute of Legacy Management. Certificate in Charity Legacy Administration (CiCLA).
- Wealth Management Institute (WMI) Singapore Certificate in Trust Services, Advanced Certificate in Trust Services and Advanced Diploma in Wealth Management

Application procedure

A formal application must be made regardless of whether the qualification held is listed above.

If listed, only the title of the qualification and the date of award needs to be stated on the APCL form. If the qualification is not listed, applicants will need to provide details of the qualification's academic content (syllabus) and the level and volume of study.

All applications should be supported by a scanned copy of the qualification completion certificate or other supporting evidence, plus a copy of the course syllabus if the qualification is not listed above.

Applicants may rely on more than one prior qualification to meet the APCL requirements, but please note that a maximum of 30 Entry Level credits can be obtained from APCL. All qualifications relied upon must be set at Level 4 or above (multiple Level 1, 2 or 3 qualifications will not equate to a Level 4 for the purposes of an APCL application).

How your APCL application will be assessed

Decisions regarding APCL are made by the CLTI Admissions Team and are a matter of academic judgement.

The main considerations are:

- whether your prior qualification has been challenging and rigorous enough to allow you to undertake study at STEP Diploma Level with a reasonable expectation of success; and
- whether your qualification equips you to perform as a professional within the wealth management and administration industry.

On occasion applications may be referred to STEP for consideration.

Accreditation of Prior Experiential Learning (APEL)

APEL accredits learning from work experience. Applicants must have at least 12 months' experience working in a role related to the subject matter of the STEP qualifications. The role need not be senior in nature – learning which takes place while in a junior role under supervision is admissible. However, the work experience on which an APEL application is based should have taken place in the **12 months prior to the date of the APEL application**.

Please note that Entry Level experience will not be appropriate for an application to upgrade to Full STEP membership (TEP) and is therefore distinguished from Practice Level experience. Practice Level experience is where those who have completed a STEP Diploma and wish to become a Full STEP member should apply to STEP to prove that they have at least two years' mid-senior experience in a client-facing role or role independent of direct supervision.

Application procedure

Applicants are required to detail the nature and level of their work on their APEL form.

Applicants should begin with their current role; if an applicant has been in their current role for at least 12 months, any prior experience does not need to be noted. However, if an applicant has less than 12 months' experience in their current role, they should also provide details of any other relevant roles which they have worked in within the last 12 months.

For each role, applicants should list the key activities undertaken. Each activity should be relevant to work in the field of trusts, estates and/or wealth management. The aim of collecting the information asked for within the APEL application is to ascertain that the applicant has acquired, through their experience, the knowledge, skills and professional understanding and behaviours relevant to working as a competent professional within the industry.

When completing the form, remember that there is a practical, technical emphasis; this is not about writing an essay on legal/technical principles.

How your APEL application will be assessed

Decisions regarding APEL are made by the CLTI Admissions Team and are a matter of academic judgement. When deciding whether to approve an application, the CLTI Admissions Team will consider:

- the extent to which the application demonstrates that learning has been acquired from the experience given;
- the extent to which the application demonstrates a match with the activities and knowledge expected of a professional at the applicant's level within the applicant's field of work; and
- the extent to which the application shows achievement of skills/knowledge to STEP's Entry Level standard.

Queries

If you have any queries about completing your APL application(s), please contact the CLTI Admissions Team at:

cltinternational@centlaw.com

+44 121 362 7733

Contact us

For full details of the programme visit:
www.cltint.com

If you have any queries please contact us:
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www.step.org/diploma



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