



Australian Government

**Assessment Requirements for CHCEDU007
Provide group education on consumer
credit and debt**

Release: 1

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Modification History

Release	Comments
Release 1	<p>This version was released in <i>CHC Community Services Training Package release 2.0</i> and meets the requirements of the 2012 Standards for Training Packages.</p> <p>Minimal changes to the elements and performance criteria</p> <p>New evidence requirements for assessment including volume and frequency requirements</p>

Performance Evidence

The candidate must show evidence of the ability to complete tasks outlined in elements and performance criteria of this unit, manage tasks and manage contingencies in the context of the job role. There must be evidence that the candidate has:

- provided debt and consumer credit education to at least 3 clients or target groups.

Knowledge Evidence

The candidate must be able to demonstrate essential knowledge required to effectively complete tasks outlined in elements and performance criteria of this unit, manage tasks and manage contingencies in the context of the work role. This includes knowledge of:

- limits of role of financial literacy educator
- appropriate referral sources
- advantages and disadvantages of debtor options and consolidation
- contracts, insurance, rental agreements
- structural issues of debt
- options for complaints
- regulatory bodies, credit reference agencies and consumer advisory bodies
- referrals
- limits and boundaries
- credit concepts and options
- consumer rights and responsibilities
- superannuation
- hardship options
- cost of credit:
 - simple and compound interest

- interest charges and fees
- default fees
- overdrawn fees
- early termination fees
- establishment fees
- targeting different client groups
- structural and systemic causes of financial hardship
- relationship debt

Assessment Conditions

Skills must have been demonstrated in the workplace or in a simulated environment that reflects workplace conditions. Where simulation is used, it must reflect real working conditions by modelling industry operating conditions and contingencies, as well as, using suitable facilities, equipment and resources.

Assessors must satisfy the Standards for Registered Training Organisations (RTOs) 2015/AQTF mandatory competency requirements for assessors

Links

Companion Volume implementation guides are found in VETNet -

<https://vetnet.gov.au/Pages/TrainingDocs.aspx?q=5e0c25cc-3d9d-4b43-80d3-bd22cc4f1e53>