Educational Tools for Effectively Teaching and Assessing a Core Financial Planning Unit in an Undergraduate Degree.

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Abstract

This paper examines the use of various educational tools for effectively teaching and assessing a core Financial Planning unit in an undergraduate Accounting degree. The paper primarily focuses on the effectiveness of scaffolded instruction in teaching Financial Planning students undertaking the Bachelor of Business (Applied Finance) and Bachelor of Business (Accounting) degrees across four campuses of University of Western Sydney (UWS). The accounting degree offered at UWS is currently the only one in Australia that includes Financial Planning as a core undergraduate unit.

Scaffolded instruction was deliberately used to encourage students in areas that were expected to cause them difficulty. The students were surveyed to determine their perceptions about the effectiveness of this educational tool on two skills assessment tasks undertaken during 2005 autumn semester. The first task involved designing and administering a client Fact Finder and the second involved preparing a Statement of Advice. Both tasks included scaffolded instruction with the Fact Finder assessment designed to allow multiple attempts, and the Statement of Advice including an interim progress check.

Aspects of the skills assessment tasks addressed in the survey included how well the task design contributed to the learning experience of the skills and knowledge required in the area of financial planning and the usefulness of tutor guidance and feedback in class.

Overall students perceived the assessment tasks as valuable learning experiences that increased their appreciation of the skills and knowledge needed by a Financial Adviser in addition to improving their own competence. The importance of tutor feedback and the opportunity to discuss assessment tasks in the allocated tutorial

time rated highest on the likert scale, demonstrating the effectiveness of scaffolded instruction.

Scaffolding in financial planning education may play a significant role in supporting the attainment of generic knowledge and in particular the specific skills required in the rapidly evolving and highly regulated financial planning industry.

Table of Contents

Introduction

This paper examines the perceptions of students about educational tools for teaching and assessing that were introduced into a core financial planning unit in an undergraduate degree. The students involved are a widespread cohort of full and part-time students undertaking the subject in undergraduate Bachelor of Business (Applied Finance) and Bachelor of Business (Accounting) degrees across four campuses of University of Western Sydney (UWS).

The Financial Planning industry is growing rapidly and undergoing significant change in Australia. It is struggling with issues of professionalism and is embracing consumer protection legislation implemented from March 2002 to March 2004, through the Financial Services Reform Act (Chapter 7 Corporations Law 2001) regulated by Australian Securities and Investment Commission (ASIC). Reflective of the industry's growth, many universities now recognise financial planning within undergraduate and postgraduate courses (Benson, 2004). The University of Western Sydney (UWS) was first to include Financial Planning as a core unit in its undergraduate accounting degree and it is listed as compliant against the ASIC skills requirement and the generic knowledge (in conjunction with other degree units) requirement. The unit therefore needs to be taught and assessed in compliance with both the skills and generic knowledge requirements of PS 146.

Of particular interest to education in financial planning are the obligations placed on educators contained in Policy Statement (PS) 146 which prescribe the minimum training and assessment standards to be met for provision of financial advice to clients. A set of ASIC competency standards has been developed, into a Financial Services Training Package, to act as benchmarks against which educators must provide evidence of alignment. Programs that comply with PS 146 are accredited with the relevant specific area of generic and/or specialist knowledge and/or skills and listed on the ASIC Training Register**.**

The ASIC **skills requirement** covers:

1. *The client relationship:*
    - establishing the knowledge level & risk profile of the client
    - collection of personal, financial and business details
    - identifying the clients needs and objectives and financial situation
    - establishing cash flows required and projected and relevant tax obligations
2. *Analysing the client's situation:*
    - assessing whether specialist advice is required and risks the client faces,
3. *Developing appropriate strategies and solutions*:
    - identifying and assessing available options and drafting a plan for the client,
4. *Presenting strategies to the client:*
    - providing a written plan
    - coordinating and implementing the strategies
    - providing ongoing advice. (PS 146: 127- Appendix B).

The ASIC **generic knowledge requirement** covers:

- the economic environment,
- operation of financial markets and inter-relationships within the markets,
- financial investment and risk products.

This knowledge is required in order to appreciate the environment in which a financial planner operates. (PS 146: 118-Appendix A1).

The Financial Planning unit at UWS also covers a broad range of areas in insurance, superannuation, taxation, social security, managed funds, securities, estate planning and so on. In this sense it crosses over industry boundaries and areas of knowledge.

Although content is not taught to a specialist level, undergraduate students tend to find the synthesis of such a disparity of areas into a single financial plan, or Statement of advice as they are known, a daunting task. This is the case especially for full-time students who may not have acquired the life skills or experienced the need to manage

even personal financial matters. The use of scaffolded instruction may assist students in their learning process.

This paper addresses the effectiveness of the use of scaffolding in various teaching methods and assessment tasks in obtaining knowledge based outcomes, in addition to achieving specific skills such as:

- designing a fact finder instrument,
- constructing a financial plan/statement of advice,
- analysing risk management strategies for investment and insurance decisions,
- ability to acquire, research and analyse current and relevant industry products, and
- high order communication and interpersonal skills .

When designing assessment tasks for the financial planning unit at UWS, assessors have considered these learning outcomes in conjunction with the underlying principle of PS 146.22 which states;

"… advisors providing personal advice will also need the knowledge *and skills* to match a client's needs to specific investments/risk cover and strategies."

Two of the assessment tasks – designing a fact finder instrument and preparing a statement of advice (SOA) directly address these requirements. As "knowledge" alone is not sufficient to meet Financial Planning standards, instructors must use educational tools that allow for the "skills" to be effectively learned. As the student survey suggests, scaffolding is one of the most effective tools to enable deep learning in this area.

This paper focuses on student perceptions on the effectiveness of scaffolded instruction on the learning associated with the two assessment tasks. The paper attempts to answer the following questions;

- Did students perceive their assessment tasks as a valuable learning experience?
- Did assessment tasks provide students with an insight as to what knowledge and skills were required by a financial planner?
- What area of assessment provided the most positive learning experience?
- Was scaffolded instruction beneficial to the learning process of the assessment task?
- How could assessment be improved?

1. Scaffolding Principles

The main principle behind scaffolded instruction is that the tutor enables students to participate in complex tasks that they usually would not be able to perform adequately without assistance (Reid, 1991, cited in Henry, 2002). The complexity of preparing a Statement of Advice (SOA) makes scaffolded instruction an appropriate educational tool as students need to draw information from several different areas. Although there is some prior learning of these subject areas, there are several that are totally new to some students and the unit differs to others in that it takes knowledge and skills from different areas and uses them together to complete a single task.

Students need guidance with this process as many struggle with seeing the "bigger picture" and panic when they see the breadth of knowledge required. The SOA includes items relating to compliance, taxation, insurance, estate planning, superannuation, retirement planning, investment strategy, mortgages, government benefits, salary packaging, credit cards, debt, lending, personal budgeting, cashflow and risk analysis.

Just as the name "scaffolding" in a building context suggests, it involves some form of support which is gradually moved until the structure can support its own weight (Henry, 2002). In the educational environment, this structure may take the form of a tutor who provides support to students in several ways, with the

expectation that as the support is slowly removed, the student will gain competence until eventually they attain independent self regulated competence of the skill(s).

The type of support or scaffolding provided in the Financial Planning unit at UWS includes:

1. *Tutor guided tutorial tasks including students' participation*: Specific questions are prepared by students prior to class and students invited to contribute their responses actively in tutorials. Ideas are built on in class by both peers and tutor. Additional group work in class extends student learning as the tutor gives cues, hints and encouragement along the way, allowing for partial solutions where students are especially challenged.
2. *Modelling*: The tutor/lecturer provides basic models and logical thought processes in lectures and tutorials to assist students in completing set tasks.
3. *Element Identification*: The tutor/lecturer outlines various elements that must be included in set tasks and may discuss with students various approaches and examples of these elements.
4. *Individually tailored scaffolded instruction using carefully designed assessment tasks*: The Fact Finder and SOA Assessment both include a level of individually tailored instruction with the SOA including high level scaffolded instruction as part of the progress check.

This paper's focus is on the use of scaffolded instruction with carefully designed assessment tasks.

2. Assessment Details

The following table (Table 1) shows the assessment details for a Financial Planning unit at UWS in Autumn Semester, 2005.

Assessment Item	Weight	Comment
1. Tutorial Participation	10%	
2. Fact Finder Skills Requirement	5%	Multiple attempts allowed
3. Financial Plan Construction/ Statement of Advice	15%	Includes Progress Check worth 5%
4. Mid- Semester Exam	20%	
5. Final Exam	50%	Includes major case study question worth 20 marks.

Table 1.: UWS Assessment Details – Financial Planning Autumn Semester 2005

Fact Finder Skills Requirement

Students were required to design, develop and trial a data collection/fact finder instrument with someone working full time and responsible for at least one dependent. Students were provided with several attempts to submit a satisfactory fact finder, with 5% awarded on first attempt, 2.5% on 2nd attempt and zero awarded for subsequent attempts. The following guide was used to determine if a fact finder was "satisfactory";

1. Front page with name and licence number, client data form, client name, advisor name, date
2. Personal details, dependants, employment details etc
3. Goals and objectives – short, medium, long term
4. Income and expenditure details
5. Assets and liabilities – cash savings/ and loan/borrowing details, credit card details, investment details
6. Superannuation and retirement planning
7. Risk profile
8. Estate planning
9. Existing Risk insurance cover
10. Client declaration

Students were given a fact finder example in their textbook and were also required to obtain at least two examples from the market place (banks, internet, financial

planners) to use as a guide to creating their own fact finder. Tutors also facilitated class discussions to encourage students to "brainstorm" as they consider the various items that would be included in such a document. The tutor would then provide hints or cues to assist students as required by that particular class.

Often, the day classes (including mainly full-time students) would require a higher level of scaffolded instruction than the evening classes (mainly part-time students who work full-time and are usually older) who because of their "life" experiences found the task much easier. For example, a full time student living at home may not consider asking their "client" questions relating to home & contents insurance or to superannuation or estate planning as they have not had any direct experience with these items on a personal level. The tutor would need to provide more guidance to this group of students to ensure all relevant areas are covered in the fact finder.

Financial Plan Construction/Statement of Advice

Autumn semester, 2005 saw a change to the method of assessment to include scaffolded instruction where a progress check would now form part of the statement of advice (SOA). The 15% mark awarded for the SOA assessment was broken into 2 component marks of 5% and 10%, with the 5% allocated to the progress check. This progress check involved students discussing and presenting their progress on a specified date with their tutor on an individual basis. The tutor would provide constructive feedback as to how the SOA could be improved and allocate a mark based on the following criteria:

- Establishment of a satisfactory framework for all the relevant sections comprising the SOA.
- Cover Sheet completed
- Satisfactory structure for Table of Contents and Executive Summary
- Satisfactory re-statement of client details
- Personal income statement, statement of financial position and relevant cash flow position completed
- Proposed investment strategies outlined

It was hypothesised that the use of scaffolded instruction through the progress check would be most beneficial to the student's learning and result in a higher quality SOA. As the research suggests, this progress check was most beneficial to student learning. As a result of the research findings from Autumn semester 2005, the following semester in Spring 2005 saw a total of 5 progress checks instead of only 1, providing more time for feedback on an individual basis.

3. Research Instrument

The paper presents responses from a likert scale survey of 201 university students completing a financial planning unit at UWS in autumn semester 2005. The survey examines feedback on knowledge and skills gained from two assessment tasks – preparation of a fact finder instrument and statement of advice.

Students were asked to answer questions provided on a scale of 1 -5 , with a rating of 1 being "Strongly Disagree" and a rating of 5 being "Strongly Agree". Students were also encouraged to provide an open-ended free response for each question, and any additional general comments.

Appendix A provides an example of the survey sheet.

The surveys were administered in tutorial time, as attendance in the tutorials was mandatory. Anonymity of response was guaranteed and participation was voluntary. The survey was issued after the statement of advice progress check and fact finders were completed.

4. Analysis and Findings

4.1 Response Rate

The results presented are from 199 completed questionnaires across 4 campuses. This represents a response rate of 65% based on total enrolments of 306 students.

The 35% non- respondents comprised of mostly absences. This response rate would have been much higher had all students been present at tutorials as the response rate for number of questionnaires distributed was 99%. Surveys conducted on assessments in other units and disciplines have shown response rates between 70% and 80%. For example Dyball et. al. (2004) achieved an 80% response rate from second year management accounting students, Bourner et.al. (2001) achieved a 77% response rate from first year accounting students and Garvin et al. (1995), with a response rate of 77.5 from first year bioscience students.

4.2 Quantitative Responses

Ref	Issue (1 = Strongly Disagree, 5 = Strongly Agree)	Fact Finder	SOA
1	Working on the Fact Finder/SOA Progress Check in class contributed to my understanding of what was required.	3.73	3.89
2	I needed the additional guidance provided in class by my tutor to complete the Fact Finder/SOA Progress Check	3.35	3.78
3	I would prefer to work in a group with fellow class members in the Fact Finder/SOA progress check rather than my own.	2.91	3.26
4	The requirements to do a Fact Finder/SOA Progress Check helped me to manage my time.	3.45	3.73
5	The preparation of the Fact Finder/SOA Progress Check has increased my enjoyment of this unit.	2.9	3.07
6	The preparation of the Fact Finder/SOA Progress Check increased my overall knowledge of Financial Planning.	3.94	4.12
7	The tasks provided me with a valuable learning experience of the skills required by a Financial Adviser.	3.84	4.07
8	I believe feedback from tutor on tasks will help me gain better marks in the final SOA submission.	4.12	4.38
9	Feedback from the tutor was useful to me.	3.98	4.25

Table 2. : Mean Responses

Table 2 (above) presents the “mean” results of responses to 9 of the survey questions in relation to both the Fact Finder and Statement of Advice (Progress Check) Assessment Tasks. Please see Appendix B for additional statistical details.

The means of the study appear to reflect a positive learning experience by the students in completing both assessment tasks. In addition, the mean results appear to show

students have a greater understanding of the skills and knowledge required by a Financial Planner as a result of completing the assessment tasks (see mean results for Question 6 & 7 - SOA).

The highest mean was for Question 8 – SOA (4.38) which reflects the importance of tutor feedback in assessment tasks and moreover, the importance of a progress check where students are able to review their work prior to final submission of the assessment task. Students perceived this feedback would allow them to gain better marks in the final submission of the SOA than would otherwise be the case. This perception supports the hypothesis stated in Part 1. The mean for the same question in relation to the Fact Finder assessment task (4.12) was also relatively high, further supporting the hypothesis.

The lowest mean score was for Question 5 - Fact Finder (2.90) where student responses were weak in terms of the Fact Finder assessment task increasing enjoyment of the unit.

Another low score was for Question 3 - Fact Finder (2.90) where students were asked to respond to working in a group for this task. However, the high standard deviation for this question demonstrates that although the mean shows no strong direction, students felt strongly about working in groups. The score for SOA was higher at 3.26 as students perceived group work would be more beneficial for the SOA assessment task rather than the fact finder task.

If we compare the means for the Fact Finder with the SOA, the SOA has a more positive outcome in terms of the learning process.

4.3 Qualitative Responses

In addition to collecting quantitative data, the survey also provided ample opportunity for students to provide open-ended comments. These comments were grouped into several areas being:

- Class Time
- Group Work

- Time Management
- Enjoyment
- Learning
- Tutor Feedback on SOA Progress

Most comments were made in the area of “learning”, “class time” with more positive than negative comments. Results for all comments are shown in the histogram below (Figure 1).

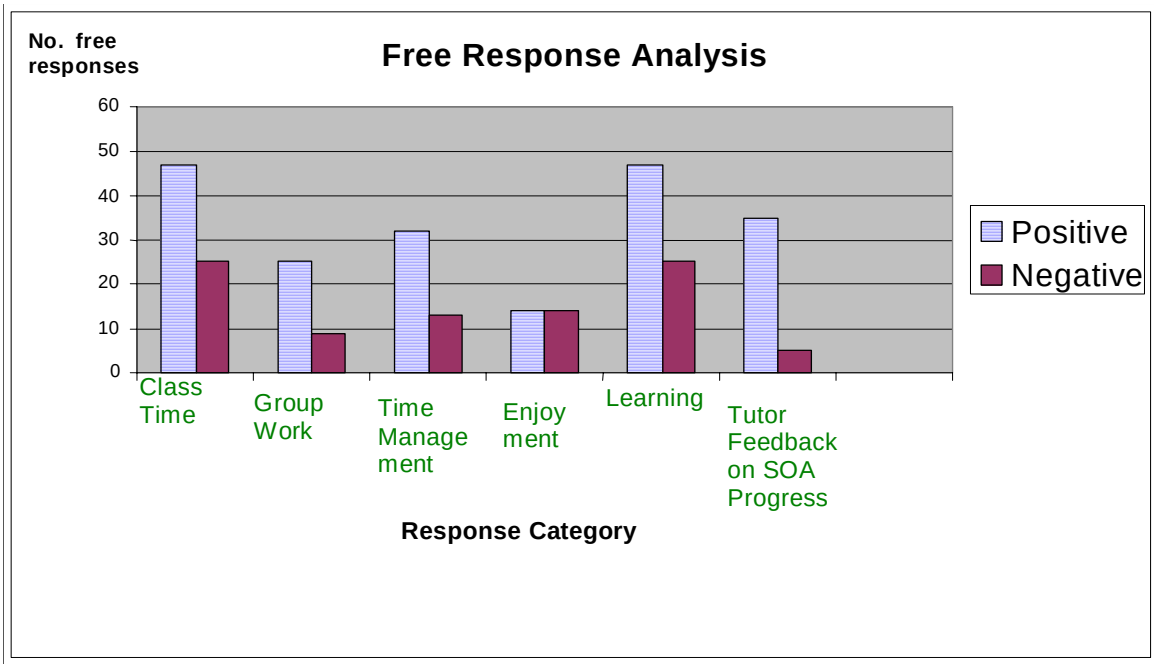

Figure 1: Open Ended comments by category

4.3.1 Class Time

Many students indicated the use of the second hour of the tutorial was important to clarify common issues surrounding assessment tasks with the tutor. Students also indicated the class discussions assisted them to consider a wider range of options than would otherwise be the case. Negative comments included students not willing to share ideas with other students and some students (28%) felt the second hour should have been more structured. It is possible a set study guide could be used in this second hour to provide more structure.

4.3.2 Group Work

Many students felt strongly about this with the positive responses including comments such as “we tend to learn more working in a group” (20%) and “ I personally would prefer to work in a group”. Negative responses included “I hate group assignments” and “not much work gets done in a group”. Overall the response to working in groups was positive and there were several comments that would support group work – possibly working in pairs. The open-ended responses support the quantitative results for the related likert survey question (Question 3 -see pg 8). The findings suggest that students prefer to work in groups for tutorial related work but students prefer to complete assignments on an individual basis.

4.3.3 Time Management

Students perceived the inclusion of a progress check as part of the assessment task was beneficial in assisting them to keep on top of the workload and not to leave the assignment until the last minute. Other positive comments related to the earlier due date for the fact finder as it meant their final SOA and fact finder were not due at once. A small number of students commented that due to other commitments, the progress check did not assist them with time management. The progress check is an important step in the assessment process as it provides students with an early indication of how much work and time is required to complete the assignment.

4.3.4 Enjoyment

The results in this area were equal. Some students commented they enjoyed the assessment tasks whereas other students commented they did not enjoy the high level of compliance work (“compared to what the client wants to know”).

4.3.5 Learning

Positive comments on learning included improvements gained in interviewing skills (Fact Finder) in addition to increased knowledge (SOA). Also, students commented that they would have liked to have more discussions in tutorial time to discuss

investment strategy and asset allocation. Many students stated the assessment tasks gave them a useful indication as to what is expected of a financial planner/advisor, for example;

> "SOA gave good insight into the skills required by a FP and interviewing for the FF gave me better understanding of the information required."

This was particularly encouraging as according to Prawatt (1989) (cited in Ellis et al), the major goal of education is to promote the transfer of knowledge and skills so that it can be accessed in situations in which that knowledge may be relevant.

The negative responses related to superannuation & investment options with students wanting to learn more in these areas.

4.3.6 Tutor Feedback - SOA Progress Check

The responses in this area were mostly positive with majority of students commenting that early feedback ensured they were "on the right track" and enabled them to take corrective action if necessary. This is a major benefit of scaffolded instruction in this unit as students are able to correct their responses rather than the assessment task ending at the point where tutors mark an item an incorrect. Also, this is where students learn the most as they are given a chance to review their work and to ask questions if there is anything they don't understand.

The negative responses related to having the SOA Progress Check allocated marks.

5. Recommendations & Conclusion

The results of this study indicate that students enrolled in this financial planning unit viewed the assessment tasks as a positive learning experience in terms of both knowledge and skills. Both the likert scale statistics and open-ended responses showed that the SOA and Fact Finder assessment tasks provided students with an insight as to

what knowledge and skills were required by a financial planner, supporting the use of scaffolding as an effective teaching method in the unit.

The results also showed a positive correlation between the positive learning experience and the feedback provided by tutors as part of the SOA progress check, supporting the hypothesis “that this progress check would be most beneficial to the student’s learning and result in a higher quality SOA”.

This study set out to answer four questions and the results of this study have clearly answered these questions. The results indicated that students perceived their assessment tasks as valuable learning experiences. The results also demonstrated that the assessment tasks provided students with an insight as to what knowledge and skills were required by a financial planner. Furthermore, the results indicate that the area of assessment that provided the most valuable learning experience for students was the tutor feedback as part of the SOA progress check.

The free responses strongly supported the aforementioned quantitative findings and additionally indicated students felt strongly about other areas of assessment.

With the findings proving that the most valuable learning experiences for financial planning students have been as part of the feedback process for the SOA progress checks, it is highly recommended that this assessment task remain as part of the assessment process. In fact it is recommended that more than one progress check form part of the assessment process to enable greater learning experiences and higher quality SOA submissions.

In response to the final question on how assessment could be improved, there are several recommendations to be made;

- SOA progress check to be completed in five parts (client details, financial statements, retirement planning, insurance & estate planning and proposed investment strategies). This will require 5 separate progress checks to take

place throughout semester and should utilise class time more efficiently, allowing more time to be available for feedback.

- Grading of the progress checks should allow for some student errors as students learn new information.
- Class time to be more structured, utilising a study guide and including interviewing tasks.
- Smaller classes to allow for greater awareness of student needs and abilities in addition to labour intensive progress checks.

The free responses provided useful information in regards to how assessment could be improved and with over 200 responses, it was clear that students felt strongly about many of these issues.

In conclusion, a high percentage of students responded they had increased both their knowledge and skills in the area of financial planning having completed both fact finder and SOA progress assessment tasks. This supports continued use of such assessment tasks in the future, and in particular highlights the importance of tutor feedback in the assessment process to achieve all learning outcomes for this unit.

As a result, scaffolding has proven to be an effective teaching method in a unit such as Financial Planning, allowing knowledge and skills to be successfully transferred to students so that they may utilise such knowledge and skills in the future, both at a personal and professional level.

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Appendix A – Assessment Reflection/Feedback Survey Form

FINANCIAL PLANNING - AUTUMN 2005

ASSESSMENT REFLECTION/FEEDBACK

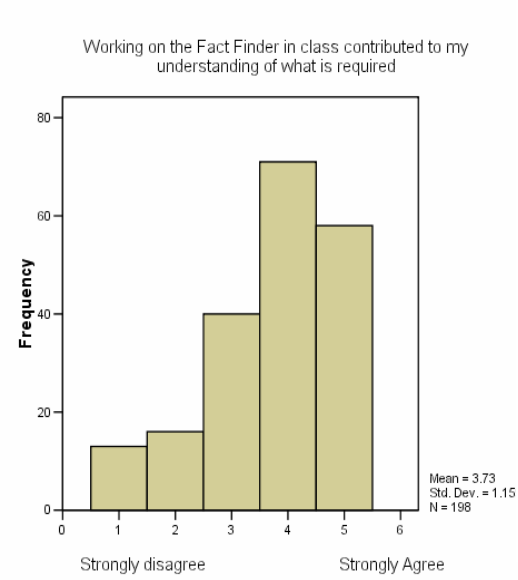
Please freely respond with your thoughts and feelings. All comments and suggestions you make are welcomed and valued. You may like to comment for instance on the effect that designing the Fact Finder and interviewing a client had on your skills, how productive the second hour of tutorial time was to your learning, whether the ideas of your fellow group members helped you etc

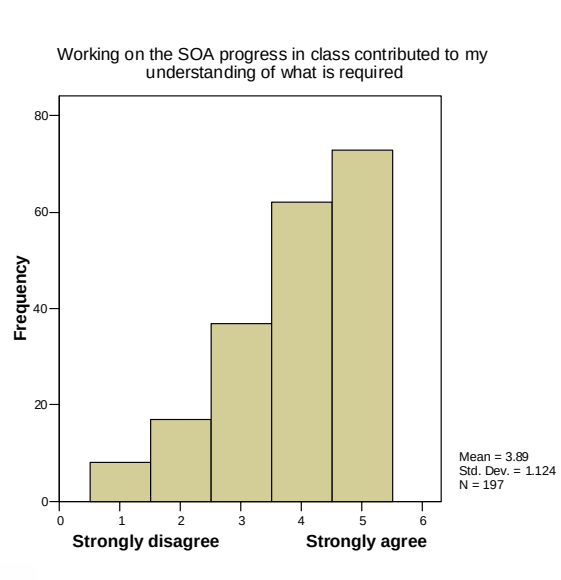
Please indicate for the Fact Finder Skill and SOA Progress check on a scale of 1-5 where 1 =Strongly Disagree & 5 = Strongly Agree your reflection on each of the issues listed

	Issue	Fact Finder 1 2 3 4 5	SOA Progress Check 1 2 3 4 5	Free Response
1	Working on the Fact Finder/ SOA Progress Check in class contributed to my understanding of what was required.			
2	I needed the additional guidance provided in class by my tutor to complete the Fact Finder/ SOA Progress Check assessment tasks			
3	I would prefer to work in a group with fellow class members on the Fact Finder/SOA Progress Check assessment tasks rather than on my own in class.			
4	The requirement to do a Fact Finder/SOA Progress Check helped me manage my time			
5	The preparation of the Fact Finder/ SOA Progress Check has increased my enjoyment of this unit.			
6	The preparation of the Fact Finder/SOA Progress Check increased my overall knowledge of Financial Planning.			
7	The Fact Finder/ SOA Progress Check tasks provided me a valuable learning experience of the skills required by a Financial Adviser			
8	I believe feedback from the tutor on the Fact Finder/SOA Progress Check will help me gain better marks in the final SOA (Financial Plan Construction) submission			
9	Feedback from the tutor on the Fact Finder/SOA Progress Check was useful to me.			
10	I found that preparing the Fact Finder was useful and assisted in preparing the SOA Progress Check			

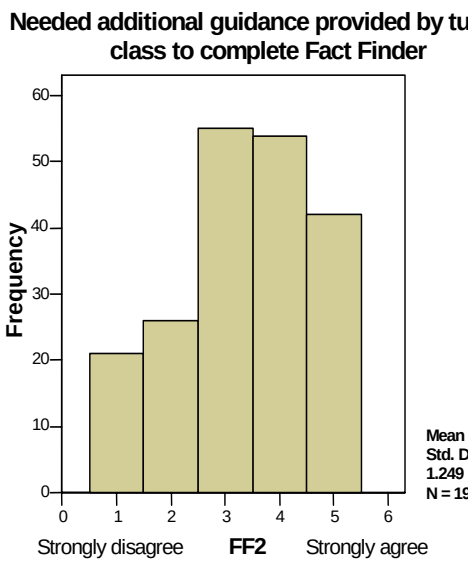
GENERAL COMMENTS:

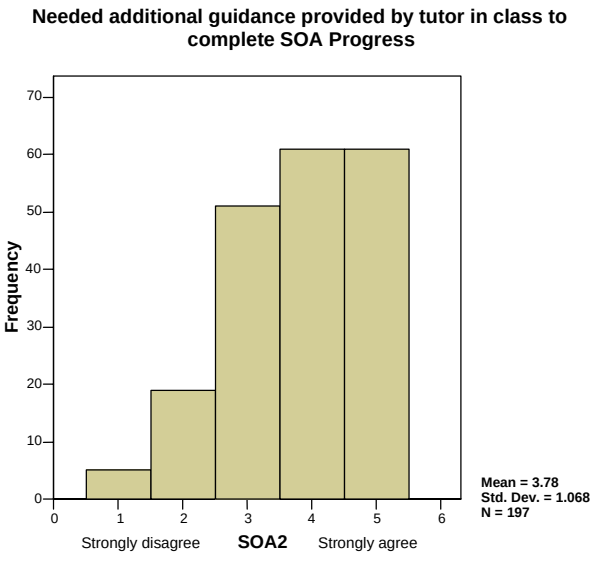
Appendix B – Statistical Results

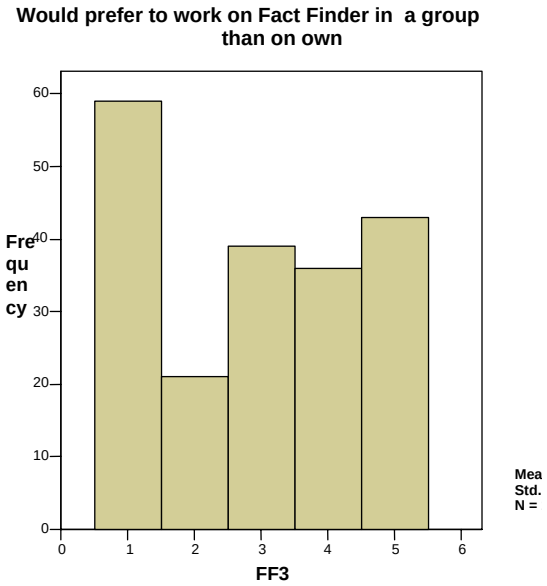


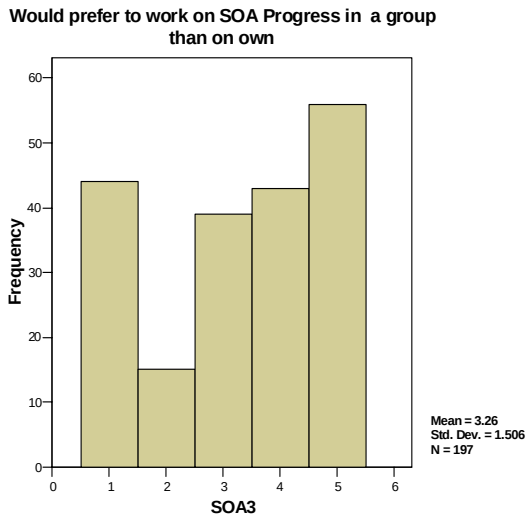


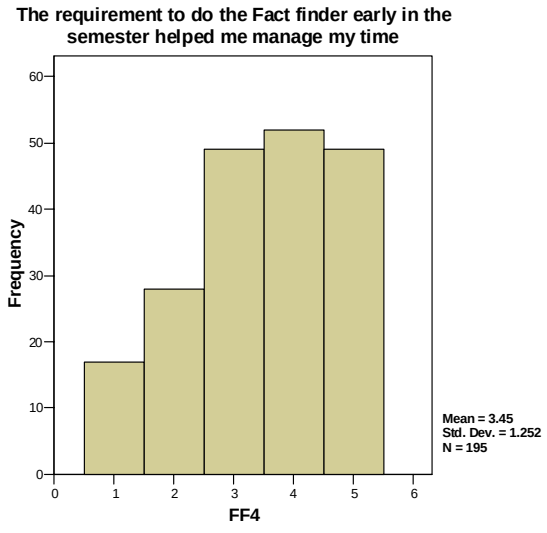
Working in Class on Assessment Tasks

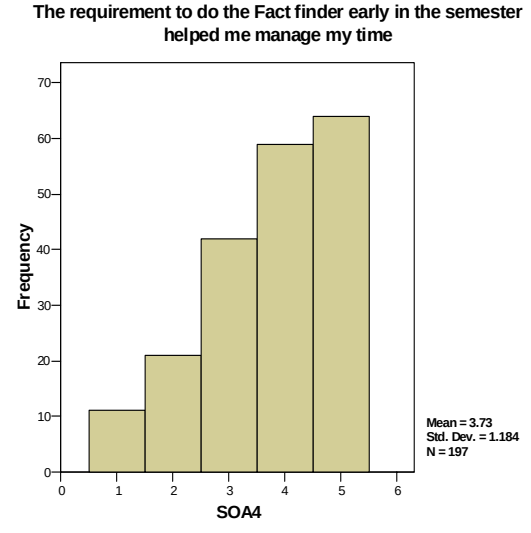


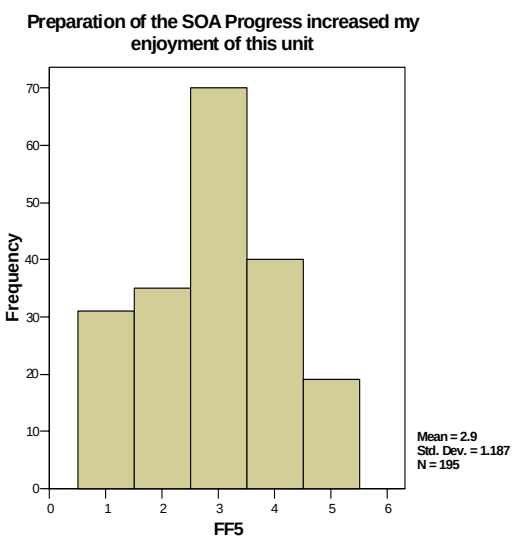


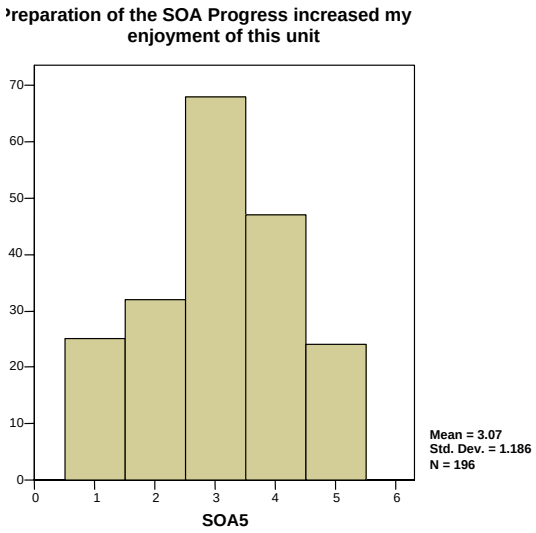

Would prefer to work on Fact Finder in a group than on own
Frequency
FF3
Mean =
Std.
N =

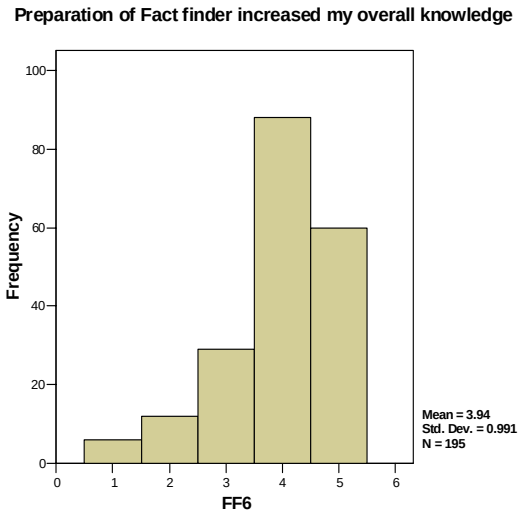

Would prefer to work on SOA Progress in a group than on own
Frequency
SOA3
Mean = 3.26
Std. Dev. = 1.506
N = 197


The requirement to do the Fact finder early in the semester helped me manage my time
Frequency
FF4
Mean = 3.45
Std. Dev. = 1.252
N = 195

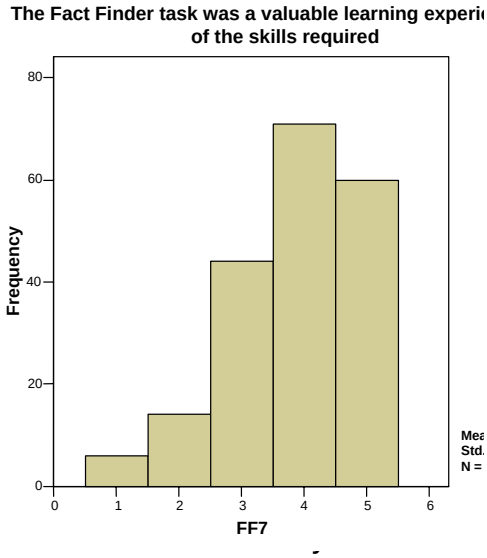

The requirement to do the Fact finder early in the semester helped me manage my time
Frequency
SOA4
Mean = 3.73
Std. Dev. = 1.184
N = 197

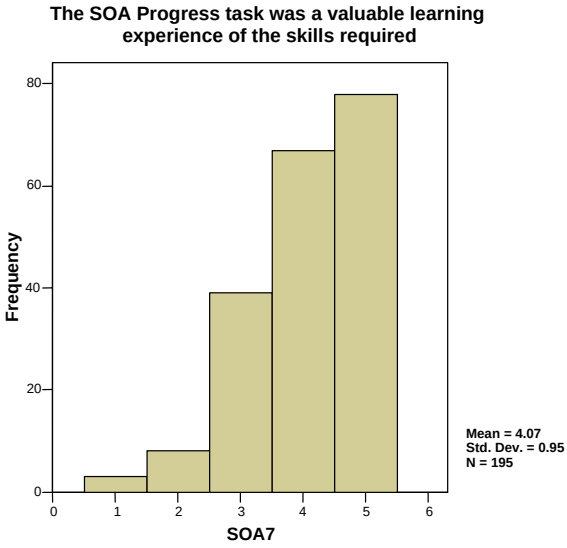

Preparation of the SOA Progress increased my enjoyment of this unit
Frequency
FF5
Mean = 2.9
Std. Dev. = 1.187
N = 195

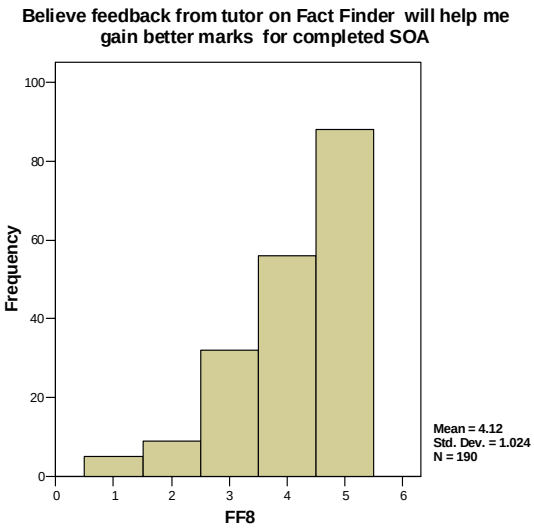

reparation of the SOA Progress increased my enjoyment of this unit
SOA5
Mean = 3.07
Std. Dev. = 1.186
N = 196

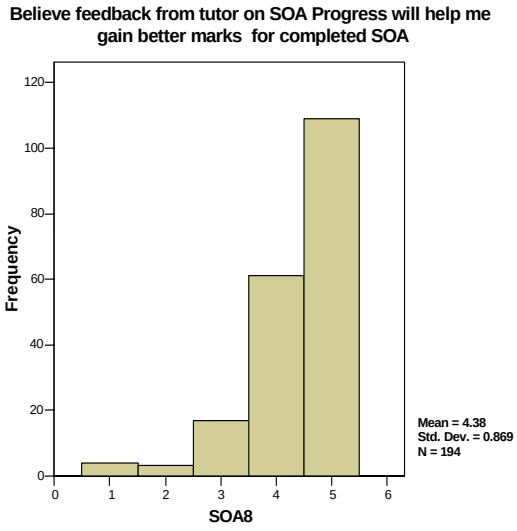

Preparation of Fact finder increased my overall knowledge
Frequency
FF6
Mean = 3.94
Std. Dev. = 0.991
N = 195

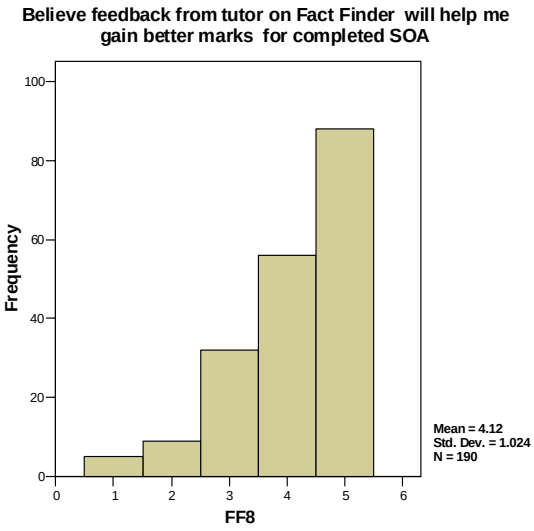

Preparation of SOA Progress increased my overall knowledge
Frequency
SOA6
Mean = 4.12
Std. Dev. = 0.942
N = 195

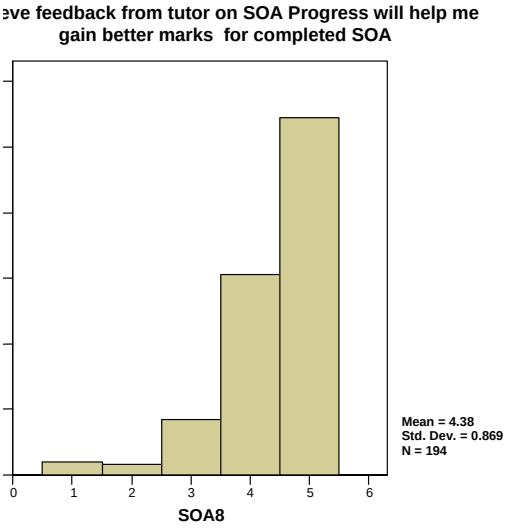

The Fact Finder task was a valuable learning experi
of the skills required
Frequency
FF7
Mea
Std.
N =


The SOA Progress task was a valuable learning
experience of the skills required
Frequency
SOA7
Mean = 4.07
Std. Dev. = 0.95
N = 195


Believe feedback from tutor on Fact Finder will help me
gain better marks for completed SOA
Frequency
FF8
Mean = 4.12
Std. Dev. = 1.024
N = 190


Believe feedback from tutor on SOA Progress will help me
gain better marks for completed SOA
Frequency
SOA8
Mean = 4.38
Std. Dev. = 0.869
N = 194


Believe feedback from tutor on Fact Finder will help me
gain better marks for completed SOA
Frequency
FF8
Mean = 4.12
Std. Dev. = 1.024
N = 190


eve feedback from tutor on SOA Progress will help me
gain better marks for completed SOA
SOA8
Mean = 4.38
Std. Dev. = 0.869
N = 194