A2A Qualifications

Turning Aspiration to Achievement

QUALIFICATION SPECIFICATION

Financial Services Administrator Level 3

ST0177 · Assessment plan version 2.0 · Ofqual 610/8450/5



2	17	Typically 75	Grading
graded components Project Professional discussion underpinned by a portfolio	**of 33 statements in your project, including 8 mandatory**	**minute professional discussion, 60 minimum, 90 maximum**	**Distinction, Pass or Fail**

Which version applies

This specification is for apprentices on **ST0177 assessment plan version 2.0** who started on or after 12 November 2026, until a new version is released. The version is set by the apprentice's start date, not by the current version. **The assessment plan takes precedence** over this specification and all A2A guidance materials, and apprentices and training providers should use it as their first port of call for guidance. Read it at https://skillsengland.education.gov.uk/apprenticeships/st0177-v2-0

The assessment at a glance

1 Project

COVERS

At least **17 of 33** statements, including **8 of the 15** mandatory

WHEN

A recorded presentation of **15 to 20 minutes** or a **3,000 word** report. In **14 days** before the discussion

GRADE

Fail, Pass or Distinction

2 Professional discussion

COVERS

All **15 mandatory statements**, plus others sampled. Underpinned by the portfolio

WHEN

Always last. **Typically 75 minutes** (60 to 90), with a break offered

GRADE

Fail, Pass or Distinction

OVERVIEW

Your assessment journey

ST0177 • Assessment plan v2.0 • Starts from 12 November 2026

Four stages from building your evidence to completing your apprenticeship. Each card shows who is responsible.

1 Build and choose

APPRENTICE

Build your portfolio as you go, and choose your **project title** and **route**: a recorded presentation or a written report.

2 Submit your evidence

TRAINING PROVIDER

Your project, portfolio and mapping document reach A2A **at least 14 days** before your discussion, uploaded to the A2A Assessment Platform.

3 Your assessments

APPRENTICE AND A2A ASSESSOR

Your project is marked first. Your **professional discussion**, typically **75 minutes**, is always last.

4 Results and completion

A2A, EMPLOYER AND PROVIDER

Results **within 7 working days** of each assessment. Your employer confirms your **behaviours**, and the **Gateway to Completion Declaration** is signed before your certificate is requested.

Be ready for any statement

Your discussion covers all 15 mandatory statements, and the rest are sampled, so you will not know which will come up. Prepare for all of them.

Key information

Purpose	Confirms occupational competence as a Level 3 financial services administrator
Qualification	A2A Qualifications Level 3 Apprenticeship Assessment for ST0177 Financial Services Administrator (610/8450/5)
Assessment plan	Version 2.0. https://skillsengland.education.gov.uk/apprenticeships/st0177-v2-0
Grading	Fail, Pass or Distinction
Delivery	Remote and online. Set, delivered and marked by A2A Qualifications
Funding	£10,000
Behaviours	Confirmed by the employer. Not assessed or graded by A2A
Document	Document revision 2.0 Final, issued 22 November 2026

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01 About this specification

This specification sets out how A2A Qualifications assesses the Level 3 Financial Services Administrator apprenticeship (ST0177) for apprentices on assessment plan version 2.0. It is written for training providers, employers, apprentices and A2A assessors.

The assessment plan version tells you which apprentices this document applies to. The document revision is A2A's own version number for this specification, which changes when A2A updates the document. This is document revision 2.0 Final.

Disclaimer

The assessment plan published by Skills England takes precedence over this specification and over all A2A guidance materials. Where they differ, the assessment plan applies. Apprentices and training providers should refer to the assessment plan as their first port of call for guidance. The assessment plan is at https://skillsengland.education.gov.uk/apprenticeships/st0177-v2-0

Supporting documents, including example questions, the portfolio mapping document, apprentice guidance and the Employer Behaviour Approval Form, are available on the A2A Assessment Platform to training providers with apprentices registered with A2A.

A2A Qualifications Ltd is an Ofqual regulated awarding organisation (RN6096) and is on the register of apprenticeship assessment organisations (EPAO0889). All A2A assessment is delivered remotely.

02 Purpose of the assessment

The objective of this apprenticeship assessment is to confirm that the apprentice is occupationally competent as a financial services administrator at Level 3. They must have shown the knowledge and skills in occupational standard ST0177 to the standard set out in assessment plan version 2.0.

In line with Ofqual's general purposes for apprenticeship assessment, it is designed to:

- show that the apprentice can apply their knowledge and skills in different but comparable contexts, for example with a different employer
- give employers reliable evidence of the apprentice's attainment, so they can be confident the expected performance standard has been reached
- build the apprentice's confidence in the workplace

03 The occupation

Financial services administrators work across banking, insurance, investment, mortgage, pensions and wealth management organisations, providing administrative support to deliver a high quality, compliant service to customers and colleagues.

They process work accurately using their organisation's systems, apply regulation, professional standards and data protection, deliver fair customer outcomes including for vulnerable customers, identify and escalate risks and issues, and look for ways to improve processes.

04 Entry and completion requirements

Entry

There are no entry requirements set by the assessment plan beyond those of the employer. Apprentices must follow the English and maths requirements in the Department for Education apprenticeship funding rules. There is no mandatory qualification for this standard.

When the apprentice can be assessed

There is no gateway before assessment. The apprentice can be assessed at any suitable point once the apprentice, employer and training provider agree they are ready. The project, portfolio and mapping document go in at least 14 days before the professional discussion. The project is marked and verified by A2A's internal quality assurance before the discussion, which is always the final assessment. Assessments are typically booked around 14 days after evidence is submitted, with at least 7 days' notice of the date.

Language of assessment

All assessment is carried out in English. British Sign Language may be used as a reasonable adjustment.

Recognition of prior learning

Prior learning or experience cannot be used to exempt the apprentice from any part of this assessment. All evidence must be produced during the apprenticeship.

Completing the apprenticeship

Before A2A can request the apprenticeship certificate, all of the following must be confirmed:

- all assessment components passed
- the minimum time on programme met (currently 8 months) and the off-the-job training requirements met (minimum 300 hours), as set out in the funding rules
- English and maths requirements met
- behaviours confirmed by the employer on the A2A Employer Behaviour Approval Form

The employer, the apprentice and the training provider confirm these requirements by signing the **A2A Gateway to Completion Declaration**. A2A requests the apprenticeship certificate once all the requirements of the assessment plan and A2A's requirements are met, and the signed declaration has been received.

05 The assessment components

The apprentice completes two graded components: a project, and a professional discussion underpinned by a portfolio of evidence. The plan requires a professional discussion; the project and portfolio are both permitted methods. Both components are set and marked by A2A, carry equal weight and are each graded Fail, Pass or Distinction. The portfolio is not formally graded, but is checked for compliance with the standard. Both components use the same headings: what to prepare, what happens and how it is graded.

Synoptic assessment

The professional discussion is the synoptic part of this assessment. It is one of the two graded components, so it makes up half of the assessment. It covers all 15 mandatory statements across the six outcomes and draws on the apprentice's project, portfolio and wider job role, so the apprentice shows how they combine their knowledge and skills in real work.

06 Component 1: Project

What to prepare

The project is based on **real work the apprentice has done in their own role**, not a hypothetical exercise. It sets out what they did, what they found and what they recommend, and shows their own thinking and judgement. The apprentice chooses one of A2A's ten project titles, or requests their own title with their employer and training provider. The provider submits the request on the A2A Assessment Platform and emails bookings@a2aqualifications.co.uk, and A2A responds within 7 working days. The project must not start until the decision is received in writing.

The project covers at least **17 of the 33 statements**, including at least **8 of the 15 mandatory statements**. The apprentice chooses one route, with the same requirements and criteria:

- **Route A, recorded presentation:** 15 to 20 minutes, recorded by the apprentice in one continuous take and submitted with the slides. The apprentice opens and closes it on camera, and an AI avatar may present in between. Slides with a voice over only cannot be accepted. Marking stops at 22 minutes; a presentation under 15 minutes is still marked
- **Route B, written report:** 3,000 words, with a 10% tolerance either way (2,700 to 3,300). The front sheet, references, appendices and annexes are not counted. Annexes hold supporting material only, such as evidence, data or AI prompts, and must not carry argument or analysis

No real client names or personal details may be included: anything that could identify a customer must be anonymised. AI use must be declared on the mapping document, with any prompts in the appendices.

What happens

The training provider uploads the project and mapping document to the A2A Assessment Platform at least 14 days before the professional discussion and lets A2A know by email. There is no question and answer session on either route: the assessor asks about the project in the professional discussion. The project is marked, and verified by internal quality assurance, before the discussion takes place.

How it is graded

The project is graded **Fail, Pass or Distinction** by an independent A2A assessor, using the rules in the Grading section.

07 Component 2: Professional discussion

What to prepare

The professional discussion is **underpinned by the portfolio of evidence**: the apprentice's best on-programme work. It typically contains 10 to 15 pieces, supporting at least 17 of the 33 statements, with some good examples for each outcome. As a guide, it contains one piece of evidence per knowledge statement and two per skill statement. The portfolio is not formally graded, but is checked for compliance with the standard. The assessor reads it to build questions and may refer back to it. Evidence may include:

- anonymised work products
- records of tasks completed
- notes of meetings or customer contact
- witness statements from the employer
- annotated screenshots or process records

The portfolio and mapping document must reach A2A **at least 14 days before the discussion**. The apprentice keeps their portfolio and project to hand during the discussion. Example questions are available to training providers on the A2A Assessment Platform.

What happens

The professional discussion is held online, one to one with an independent A2A assessor, and is recorded. It typically lasts **75 minutes**, with a minimum of 60 and a maximum of 90. It is always the final assessment. Questions are built around the apprentice's own portfolio and project, and the apprentice will be asked about their project. All 15 mandatory statements are covered, and other statements are sampled. Only A2A can conduct it: the training provider or employer cannot. The assessor may rephrase questions and ask follow-up questions, but will not lead the apprentice towards an answer.

On the day:

- The apprentice shows photographic ID to the assessor before the recording starts. No copy is taken.
- The apprentice shows the assessor around the room before the session. This is done off the recording, for privacy.
- The apprentice is on their own, unless a support person has been agreed in advance as a reasonable adjustment.
- The camera stays on throughout. Smart watches and other wearable devices must not be worn.
- Internet searches, ChatGPT and other AI tools must not be used during the session.
- The session is recorded for quality assurance and assessor training.
- If technology fails and cannot be fixed, the session is rebooked and does not count as an attempt.
- A break of up to 15 minutes is offered to everyone at around the halfway point of the professional discussion. It does not come out of the discussion time, the recording keeps running, and the apprentice must not look at notes or speak to anyone during it.

How it is graded

The professional discussion is graded **Fail, Pass or Distinction** by the assessor, using the rules in the Grading section. The A2A assessor makes the final grading decision, supported by their quality assurance lead.

08 Grading

Grading each component

- **Pass.** Every assessment outcome assessed in the component is demonstrated to the pass standard, and the pass standard is met in all six performance categories. For the project, the coverage requirement is also met.
- **Distinction.** The pass requirements are met in full, plus the distinction standard in **at least four performance categories, including regulatory and procedural awareness and applied knowledge**.
- **Fail.** An assessment outcome is not demonstrated, or the pass standard is not met in one or more categories.

Where the evidence for a statement is weak, the A2A assessor and internal quality assurer moderate the decision together and may award a Fail at their discretion.

What pass and distinction look like

A simple guide, based on Bloom's taxonomy, to the difference between the two grades.

Remember › Understand › Apply › Analyse › Evaluate › Create

Pass

REMEMBER, UNDERSTAND, APPLY

- Explains what they do and why, using real examples from their own work
- Applies procedures and tools correctly in routine, familiar tasks
- Follows legislation and organisational rules accurately

Distinction

ANALYSE, EVALUATE, CREATE

- Analyses situations and explains the reasons behind their choices
- Evaluates what worked, adapts when requirements change and shows the difference their work made
- Uses judgement, anticipates needs and applies rules with confidence

This is a guide to the level expected. Assessors grade against the performance descriptors in the assessment plan, and a distinction is not guaranteed.

Overall grade

The project and the professional discussion carry equal weight, and both must be passed. A distinction overall needs a distinction in both. There is no merit grade.

Project	Professional discussion	Overall grade
Fail in either component		**Fail**
Pass	Pass	**Pass**
Pass	Distinction	**Pass**
Distinction	Pass	**Pass**
Distinction	Distinction	**Distinction**

Performance descriptors

The assessment plan sets pass and distinction descriptors for six performance categories. Where the descriptors refer to financial services, this also includes the insurance industry. A2A assessors use them to grade both components.

Performance category	Pass	Distinction
Applied Knowledge	Demonstrates sound application of financial services knowledge, facts, procedures, and ideas across routine and non-routine tasks within familiar but sometimes complex work contexts, completing them to an acceptable standard.	Applies a thorough understanding of financial services knowledge, facts, procedures, and ideas to manage and resolve routine and non-routine tasks with discernment and skill, confidently navigating familiar but sometimes complex work contexts.
Applied Skills	Identifies and applies appropriate financial services skills, methods, and procedures to complete tasks and address challenges with a reasonable degree of autonomy and effectiveness.	Selects and integrates appropriate financial services skills, methods, and procedures proactively and resourcefully to complete tasks and address challenges effectively and with minimal oversight.
Regulatory and Procedural Awareness	Applies financial services legislation, regulation, and organisational procedures relevant to the role without error, with some depth of insight and adaptability.	Demonstrates refined judgement in interpreting financial services legislation, regulation, and organisational procedures, confidently navigating nuanced issues in practice.
Communication and Collaboration	Participates effectively in financial services team environments and demonstrates clear, professional communication and customer and or colleague (or stakeholder) service skills that support daily operations.	Communicates persuasively and adapts confidently to different audiences and team dynamics, taking initiative in delivering customer and or colleague (or stakeholder) interactions within financial services contexts.
Information Use and Decision Making	Accurately identifies and applies relevant financial services information from different sources to complete tasks accurately and make informed decisions in mostly familiar but sometimes complex work contexts.	Evaluates diverse and conflicting financial services information sources with insight, drawing informed conclusions that improve task outcomes or efficiency.
Responsibility and Autonomy	Takes responsibility for initiating and completing financial services tasks within set parameters and, where relevant, contributes to guiding or supporting others.	Pre-empts the need for financial services tasks to be initiated within set parameters, demonstrating accountability and responsiveness to emerging priorities or risks, and leading others to achieve team outcomes.

09 Results, feedback and appeals

Results are released **within 7 working days** of the assessment. Each assessment is internally quality assured before the result is released. The apprentice receives a feedback form for each component, and results are available to the training provider on the A2A Assessment Platform.

The feedback form confirms the result for each assessment component. It is not an apprenticeship certificate. A2A requests the apprenticeship certificate once all the requirements of the assessment plan and A2A's requirements are met. Apprentices then download their certificate from the GOV.UK website.

Appeals, complaints and other policies are published at www.a2aqualifications.co.uk/policies.

10 Resits and retakes

A resit is a further attempt without additional learning. A retake is a further attempt after additional learning. The employer and training provider must agree to any resit or retake.

- The apprentice only resits or retakes the component they did not pass.
- If one component is not passed and the apprentice does not complete or pass the other component, A2A may award an **overall Fail** grade.
- Resit and retake grades are not capped, so a distinction is still possible.
- For a project, the assessor says whether to rework it or choose a different piece of work, and the apprentice can change route. A professional discussion reattempt covers only the areas not secured, from 30 minutes upwards, with a different set of questions; the areas already secured still stand. A reattempt is confirmed in writing before it is booked.
- An apprentice who has passed a component can resit it to try for a distinction. The apprentice must let A2A know **within 7 calendar days** of the result, by email to info@a2aqualifications.co.uk. Up to three improvement resits are allowed per component, and more only with A2A approval. The higher grade stands.
- Resits, retakes and improvement resits are **charged in full**. The training provider is responsible for paying and may pass the cost on to the employer if it wishes. Apprentices are never charged.

11 Reasonable adjustments and special consideration

Reasonable adjustments are available so that apprentices can show what they know and can do on equal terms. A2A uses the Skills England reasonable adjustment matrix to decide which adjustments are suitable for each assessment method.

The training provider requests an adjustment by completing the **reasonable adjustment request form**, which is available with the support materials on the A2A Assessment Platform. The form should be submitted as early as possible, and before the assessment is booked, so the adjustment can be in place on the day.

Adjustments do not change the standard the apprentice must meet. Decisions are made by the A2A head office team in line with the A2A Reasonable Adjustments and Special Considerations Policy, and the assessor is told about any agreed adjustment before the assessment.

Special consideration

If something outside the apprentice's control affects their assessment, such as illness or bereavement, the training provider can apply for special consideration. Requests are considered in line with the A2A Reasonable Adjustments and Special Considerations Policy, published at www.a2aqualifications.co.uk/policies.

12 Use of AI

Apprentices can use AI tools, as long as the use is honest and the work remains their own. AI use must be declared on the mapping document, and any prompts used must be included in the appendices. In a Route A presentation, an AI avatar may present between the apprentice's on-camera opening and close. The assessor may ask about AI use. AI must not be used to produce evidence for the apprentice, to replace their own judgement or to answer questions during the professional discussion.

13 Malpractice and maladministration

A2A Qualifications takes malpractice and maladministration seriously. Malpractice includes:

- submitting work that is not the apprentice's own
- using AI to produce evidence or answers without declaring it
- using AI to produce false records, or to answer questions during a live session
- copying, or receiving help that is not allowed
- impersonation
- a provider or employer completing or changing evidence for the apprentice

Training providers and employers must report any suspected malpractice or maladministration to compliance@a2aqualifications.co.uk straight away. A2A investigates in line with its Malpractice and Maladministration Policy, published at www.a2aqualifications.co.uk/policies. Results may be withheld while an investigation takes place.

14 Assessors and quality assurance

Assessors

Every A2A assessor:

- has relevant occupational experience and knowledge of financial services, kept up to date through CPD, which is checked by the lead IQA at least once a year
- holds a recognised assessing qualification, such as CAVA or AVRA, or is registered and working towards one, completing it within 12 months

- completes A2A training and standardisation before their first assessment on the standard, and at least once a year after that
- has no conflict of interest and does not assess apprentices from an organisation they also work for

Internal quality assurance

Every A2A internal quality assurer holds a recognised internal quality assurance qualification and relevant occupational knowledge. A2A samples assessment decisions in line with its sampling policy, using recordings, recording forms and feedback forms, before results are released.

Regulatory guidance

As the assessment plan requires, A2A has due regard to relevant regulation and guidance published by the Financial Conduct Authority and the Prudential Regulation Authority when setting and reviewing the assessment.

15 Assessment outcomes and statements

The assessment plan groups 18 knowledge and 15 skills statements into six assessment outcomes. All six outcomes must be assessed for every apprentice. Statements marked as mandatory (shaded) must be assessed in every version of the assessment. There are 15 mandatory and 18 non-mandatory statements.

At A2A, the project covers at least 17 of the 33 statements, including at least 8 of the 15 mandatory statements. The portfolio supports at least 17 statements. The professional discussion covers all 15 mandatory statements every time, and the non-mandatory statements are sampled, so the apprentice will not know which will come up and should prepare for all of them.

AO1: Financial services framework and professional standards

Applies regulatory frameworks, professional standards, market context, and organisational product knowledge to deliver accurate and compliant administrative support.

DEPTH AT LEVEL 3: At Level 3, the apprentice applies the regulatory framework, professional standards and their organisation's products accurately in their own administrative work. They are not expected to give regulated advice.

Ref	Knowledge and skills statement	Mandatory
K1	The ethics and key principles of the financial services regulatory and legal frameworks, and key principles of the advice process, relative to their role. For example, the Financial Conduct Authority (FCA) handbook, Prudential Regulation Authority (PRA) rulebook, and the implications of non-compliance.	**Yes**
K2	Professional standards and best practice in financial services, and how these are applied through organisational policies and procedures in line with internal policy, the financial services environment, and FCA or PRA guidelines as appropriate.	**Yes**
K3	The financial services market, including the role of their organisation, relevant financial services professionals, and product providers, and how they support stakeholders.	**Yes**
K6	The products and services offered to customers by their organisation, and the products of their competitors, relative to the role, including their features and benefits.	No
S1	Apply professional standards and best practice to support positive outcomes for stakeholders, in accordance with legal, regulatory, and ethical rules and principles.	**Yes**

AO2: Issue escalation and risk management

Identifies, mitigates, and escalates risks and issues in line with organisational policies and procedures to protect customers and the organisation.

DEPTH AT LEVEL 3: The apprentice spots risks and issues in day-to-day work, takes the mitigating action open to them and escalates correctly.

Ref	Knowledge and skills statement	Mandatory
K7	Policies and procedures for the identification and escalation of issues relative to role.	Yes
K8	How to identify, mitigate, and escalate risks that could lead to issues such as financial fraud, reputational damage, financial loss, and customer dissatisfaction.	Yes
S4	Identify potential risks and align tasks with company guidelines to effectively mitigate risks, escalating where appropriate.	Yes
S5	Escalate issues where appropriate in line with organisational policies, procedures, and legal and regulatory requirements.	Yes

AO3: Digital systems and data security

Uses organisational and industry digital systems to process tasks securely and applies data protection principles to safeguard information.

DEPTH AT LEVEL 3: The apprentice uses their organisation's systems and platforms securely and handles and shares data in line with data protection law and policy.

Ref	Knowledge and skills statement	Mandatory
K9	General software packages and specialised financial service platforms relevant to their role, including emerging digital tools in the wider industry, for example, generative artificial intelligence (AI), robotic process automation (RPA), big data tools, data analysis tools, and telematics, and their impact on their role, products and services, and key stakeholders.	Yes
K10	Data protection legislation and the processes for sharing and storing information safely and securely, including the risks to data from cybercrime.	Yes
S6	Use digital systems and processes to meet business and customer needs, considering financial services regulatory and governance requirements.	Yes
S7	Handle data safely and securely and share information in compliance with data protection legislation and organisational policy.	Yes

AO4: Stakeholder service and communication

Delivers clear and professional communication, builds positive relationships, adapts style for different audiences, and uses research and data presentation techniques to support customer needs.

DEPTH AT LEVEL 3: The apprentice delivers fair, compliant customer service, including to vulnerable customers, and communicates clearly with different stakeholders.

Ref	Knowledge and skills statement	Mandatory
K4	Approaches to delivering excellent customer service and fair customer outcomes, including Treating Customers Fairly (TCF) principles and Know Your Customer (KYC), and identifying vulnerable stakeholders and how to make reasonable adjustments.	**Yes**
K11	Techniques to develop and maintain collaborative and positive stakeholder relationships.	No
K12	Communication techniques and methods, including verbal, non-verbal, and written, and the importance of adapting communication style to facilitate understanding of technical and non-technical information for different stakeholders.	No
K13	Approaches to researching, analysing, and presenting information and data relevant to their role and audience, using available tools and techniques.	No
S2	Deliver customer service to internal and or external stakeholders that meets their requirements, considering service level agreements, and ethical and financial regulations, such as Treating Customers Fairly (TCF) principles, Know Your Customer (KYC), and identifying and supporting vulnerable customers.	**Yes**
S8	Develop and maintain collaborative and positive relationships with key stakeholders, ensuring a clear understanding of their individual expectations and needs.	No
S9	Select and use appropriate communication methods for the audience and circumstances, and convey technical and non-technical information to stakeholders, adapting as needed and in compliance with relevant policies, guidelines, and legislation.	No
S10	Use available tools and technique to research, collate, analyse, and present data relevant to their role and audience.	No

AO5: Operational processes and continuous improvement

Works within team systems and processes to achieve goals, plans and organises workload effectively, and identifies opportunities for process improvement.

DEPTH AT LEVEL 3: The apprentice manages their own workload within team processes and service levels, and recommends improvements.

Ref	Knowledge and skills statement	Mandatory
K5	Systems and processes within their team, how these support the delivery of their team's goals and strategy, and how they interact with the wider organisation and financial services industry stakeholders, including the importance of adhering to service level agreements.	No
K14	Approaches for planning, organising, and effectively managing time and resources, and the importance of meeting key performance indicator targets (KPIs).	No
K15	Continuous improvement techniques, and the impact of continuous improvement on delivering financial services.	No
S3	Collaborate with and support financial services teams with planned and ad-hoc tasks or projects.	**Yes**
S11	Plan, organise and prioritise own tasks, managing time and resources effectively.	No
S12	Identify opportunities for continuous improvement and recommend solutions to improve processes.	No

AO6: Sustainability, inclusion, and professional development

Considers sustainability and inclusion policies in daily activities and engages in continuous professional development to remain current with industry changes.

DEPTH AT LEVEL 3: The apprentice applies sustainable and inclusive practices in their own work and keeps up to date through CPD.

Ref	Knowledge and skills statement	Mandatory
K16	Green and sustainable policies and practices in the finance sector, and how to minimise negative environmental impacts within their role.	No
K17	Principles of continuing professional development (CPD) within their role and specialised sector, for example, financial services, mortgage advice, investment operations, or insurance, and the impact of learning on their own role.	No
K18	Organisational equity, diversity, and inclusion policies.	No
S13	Apply current and developing sustainable principles and techniques relative to role.	No
S14	Participate in training and development activities related to their role, and stay up to date with relevant legal, regulatory, and other changes affecting the industry.	No
S15	Work in line with organisational equity, diversity, and inclusion policies.	No

16 Behaviours

The behaviours below are part of the occupational standard. They are not assessed or graded by A2A. The employer confirms the apprentice has shown them by completing the A2A Employer Behaviour Approval Form, which is required before the certificate can be requested.

Ref	Behaviour
B1	Acts professionally, ethically, and with integrity.
B2	Maintains confidentiality and acts with due care and diligence.
B3	Works collaboratively with others across the organisation and stakeholders.
B4	Works flexibly and adapts to changing circumstances, including overcoming challenges and responding to setbacks.
B5	Supports an inclusive culture and treats colleagues and stakeholders fairly and with respect.
B6	Reflects on own practice and seeks learning opportunities for continuing professional development (CPD) in line with industry and organisational requirements.

17 Glossary

Plain English meanings of the terms used in this specification.

A2A Assessment Platform	The online system training providers use to register apprentices, upload evidence and see results.
Apprenticeship assessment	The independent assessment that confirms the apprentice is competent in their occupation.
Assessment outcome	A group of related knowledge and skills statements from the assessment plan. Every outcome must be assessed.
Assessment plan	The document published by Skills England that sets out how the apprenticeship must be assessed. It takes precedence over this specification.
Gateway to Completion Declaration	The A2A form signed by the employer, apprentice and training provider to confirm all completion requirements are met before the certificate is requested.
Improvement resit	A further attempt at a component the apprentice has already passed, to try for a distinction.
Mandatory statement	A knowledge or skills statement shown in bold in the assessment plan, which must be assessed in every version of the assessment.
Non-mandatory statement	A knowledge or skills statement that is assessed across the assessment as a whole, but not necessarily in every assessment.
Performance descriptor	The plan's description of the level of performance needed for a pass or a distinction in each performance category.

Resit	A further attempt at a component that was not passed, without additional learning.
Retake	A further attempt at a component that was not passed, after a period of additional learning.
Synoptic assessment	Assessment in which the apprentice brings together knowledge and skills from across the standard to show they are competent in an integrated way.

18 Contact and document control

Bookings and evidence	bookings@a2aqualifications.co.uk
General queries and improvement resit requests	info@a2aqualifications.co.uk
Compliance	compliance@a2aqualifications.co.uk
Policies	www.a2aqualifications.co.uk/policies
Website	www.a2aqualifications.co.uk

Apprentices should contact their training provider first with any questions.

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Document control

Document	Qualification Specification ST0177 Financial Services Administrator
Assessment plan version	2.0 (for apprentices who started on or after 12 November 2026, until a new version is released). https://skillsengland.education.gov.uk/apprenticeships/st0177-v2-0
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Owner	A2A Qualifications Ltd
Issued	22 November 2026
Review date	Annually, or as required

A2A Qualifications

Turning Aspiration to Achievement

Questions about your assessment?

Apprentices should contact their training provider first. Providers can contact us at any time.

BOOKINGS AND EVIDENCE
bookings@a2aqualifications.co.uk

GENERAL QUERIES
info@a2aqualifications.co.uk

POLICIES AND APPEALS
www.a2aqualifications.co.uk/policies

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