



# Student Enrolment Form

## FNS40815 Certificate IV in Finance and Mortgage Broking

You may complete this form "on screen" by typing your information into the form fields. The completed form may be submitted via email to [education@iit.edu.au](mailto:education@iit.edu.au), or faxed to: 03 8677 6911, or posted to: 314/1 Queens Road, Melbourne VIC 3004

**Please note: All fields are required and must be completed by the student**

### Personal Details

Title:  First Name:  Middle Name:  Last Name:   
Pref Name:  Date of Birth:  Gender:

### Contact Details

Home Address:   
Suburb:  State:  Post Code:  Country:   
Home Phone:  Work Phone:  Mobile:   
Email:

Please send materials to my:  Home Address  Postal Address

Postal Address:   
Suburb:  State:  Post Code:  Country:

### Education

Unique Student Identifier (USI):  Highest **HIGH** school level completed:

Have you completed any further Education?  
(Please tick all boxes that apply)

<input type="checkbox"/> Certificate I	<input type="checkbox"/> Certificate IV	<input type="checkbox"/> Bachelor Degree or Higher
<input type="checkbox"/> A <input type="checkbox"/> E <input type="checkbox"/> I	<input type="checkbox"/> A <input type="checkbox"/> E <input type="checkbox"/> I	<input type="checkbox"/> A <input type="checkbox"/> E <input type="checkbox"/> I
<input type="checkbox"/> Certificate II	<input type="checkbox"/> Diploma	<input type="checkbox"/> Other
<input type="checkbox"/> A <input type="checkbox"/> E <input type="checkbox"/> I	<input type="checkbox"/> A <input type="checkbox"/> E <input type="checkbox"/> I	<input type="checkbox"/> A <input type="checkbox"/> E <input type="checkbox"/> I
<input type="checkbox"/> Certificate III	<input type="checkbox"/> Advanced Diploma	
<input type="checkbox"/> A <input type="checkbox"/> E <input type="checkbox"/> I	<input type="checkbox"/> A <input type="checkbox"/> E <input type="checkbox"/> I	

**Further Education Legend:**

A - Australian Qualification  
E - Australian Equivalent Qualification  
I - International Qualification

\* If you have completed an Australian higher level qualification than you are applying for, you are not required to complete the LLN attached.

### Employment Information

Please select your Employment Status:   
Occupation:  Industry:   
Reason for undertaking the course:

### Language and Cultural Diversity

Are you an Australian Citizen?  Y  N Aboriginal?  Y  N Torres Strait Islander?  Y  N  
Country of Birth:  Is English your first language?  Y  N  
Any special needs that need to be taken into consideration to support your learning?  Y  N  
If so, please provide details:





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## FNS40815 Certificate IV in Finance and Mortgage Broking

### Course Enrolment Details

I am applying for RPL:  Y  N Transcripts are attached:  Y  N

I have previously completed studies with IIT:  Y  N

### Course Fee Information

Refer to [www.iit.edu.au](http://www.iit.edu.au) or call 1300 88 33 46 for pricing information

Do you wish to have hard copy books? *There may be additional fees involved*  Y  N

In most cases course material is delivered at no additional charge.

You may choose to upgrade to Express Post (next day) delivery on payment of \$15 surcharge.

International postage and handling incurs a surcharge of \$100.

Additional Postage \$

Total Course Fee \$

Instalment Details (MUST be approved by IIT staff before form submission):

### Payment Details

Card Type:  Cardholder's Name:

Card Number:  Expiry Date:

If paying by Bank Transfer, please ensure you attach a receipt to your form to ensure timely enrolment.

**Transfer should be made to Account Name: International Institute of Technology**

**BSB: 313 140**

**Account Number: 2313 7699**

From Bank:  Reference:  Transfer Date:

### Student Declaration

I have read, understood, and agree to all terms and conditions in the Student Information Guide and all other terms and conditions as set out by IIT. I declare that all the information I have provided to IIT is accurate and true. I understand and agree that IIT reserves the right to refuse any enrolment. I understand IIT may take action if part or all of the information provided is false or misleading. Under the Data Provision Requirements 2012, IIT is required to collect personal information about you and to disclose that personal information to the National Centre for Vocational Education Research Ltd (NCVER). Your personal information (including the personal information contained on this enrolment form and your training activity data) may be used or disclosed by IIT for statistical, regulatory and research purposes. IIT may disclose your personal information for these purposes to third parties, including; School – if you are a secondary student undertaking VET, including a school-based apprenticeship or traineeship; Employer – if you are enrolled in training paid by your employer; Commonwealth and State or Territory government departments and authorised agencies; NCVER; Organisations conducting student surveys; and Researchers. Personal information disclosed to NCVER may be used or disclosed for the following purposes; Issuing a VET Statement of Attainment or VET Qualification, and populating Authenticated VET Transcripts (this may include verifying transcripts used in the RPL process from third-parties); facilitating statistics and research relating to education, including surveys and data linkage; pre-populate RTO student enrolment forms; understanding how the VET market operates, for policy, workforce planning and consumer information; and administering VET, including program administration, regulation, monitoring and evaluation. You may receive an NCVER student survey which may be administered by an NCVER employee, agent or third party contractor. You may opt out of the survey at the time of being contacted. IIT and NCVER will collect, hold, use and disclose your personal information in accordance with the Privacy Act 1988 (Cth), the VET Data Policy and all IIT and NCVER policies and protocols (including those published on IIT's website [www.iit.edu.au](http://www.iit.edu.au) or NCVER's website at [www.ncver.edu.au](http://www.ncver.edu.au)). At times IIT use personal information collected for internal marketing purposes, opting out is available at any time. I also grant the right for IIT to use student testimonial in any of it's marketing materials.

**I acknowledge that I have been sent the following:**

Course information email

Course Code and Name

Course Fees

Course Enrolment Period

Recommended Completion Hours

Available Study Modes

Details on Types of Assessments

Topics Covered

Any Documents or Technologies that may be required for the course.

Course Brochure (Contains Units of Competency)

Course Enrolment Form

Student Information Guide (provided in web-link that you have downloaded and read)

Language Literacy and Numeracy (LLN) Checklist

**If you are applying for Government Funding,** I have also received:

Government Funded Eligibility Criteria

Minimum enrolment period

Assessment submission or workshop attendance

Evidence of student eligibility form

Full Name:

Date:

I understand by typing my name into the above text box that I agree to, and am bound by, the above student declaration.

### OFFICE USE ONLY

Staff Name:

Date:

**This assessment tool is a process used to assess and identify any skills gaps or skills lacking strength in Language, Literacy and Numeracy.**

**Please read through the following information to answer the first three questions:**

The financial crisis of 2007–2008, also known as the global financial crisis and the 2008 financial crisis, is considered by many economists to have been the worst financial crisis since the Great Depression of the 1930s. It began in 2007 with a crisis in the subprime mortgage market in the United States, and developed into a full-blown international banking crisis with the collapse of the investment bank Lehman Brothers on September 15, 2008. Excessive risk-taking by banks such as Lehman Brothers helped to magnify the financial impact globally. Massive bail-outs of financial institutions and other palliative monetary and fiscal policies were employed to prevent a possible collapse of the world financial system.

The crisis was nonetheless followed by a global economic downturn, the Great Recession. The European debt crisis, a crisis in the banking system of the European countries using the euro, followed later. In 2010, the Dodd–Frank Wall Street Reform and Consumer Protection Act was enacted in the US following the crisis to "promote the financial stability of the United States". The Basel III capital and liquidity standards were adopted by countries around the world.

1. Explain your understanding of what the Financial Crisis was.

While the collapse of large financial institutions was prevented by the bailout of banks by national governments, stock markets still dropped worldwide. In many areas, the housing market also suffered, resulting in evictions, foreclosures, and prolonged unemployment. The crisis played a significant role in the failure of key businesses, declines in consumer wealth estimated in trillions of US dollars, and a downturn in economic activity leading to the Great Recession of 2008–2012 and contributing to the European sovereign-debt crisis. The active phase of the crisis, which manifested as a liquidity crisis, can be dated from August 9, 2007, when BNP Paribas terminated withdrawals from three hedge funds citing "a complete evaporation of liquidity". The bursting of the US housing bubble, which peaked at the end of 2006, caused the values of securities tied to US real estate pricing to plummet, damaging financial institutions globally.

2. What were some of the outcomes of the Financial Crisis?

The financial crisis was triggered by a complex interplay of policies that encouraged home ownership, providing easier access to loans for subprime borrowers; overvaluation of bundled subprime mortgages based on the theory that housing prices would continue to escalate; questionable trading practices on behalf of both buyers and sellers; compensation structures that prioritize short-term deal flow over long-term value creation; and a lack of adequate capital holdings from banks and insurance companies to back the financial commitments they were making. Questions regarding bank solvency, declines in credit availability, and damaged investor confidence affected global stock markets, where securities suffered large losses during 2008 and early 2009. Economies worldwide slowed during this period, as credit tightened and international trade declined. Governments and central banks responded with unprecedented fiscal stimulus, monetary policy expansion and institutional bailouts. In the US, Congress passed the American Recovery and Reinvestment Act of 2009.

3. How was the Financial Crisis triggered?

4. Please choose the correct words to complete the sentence:

“If ... hungry, then you should probably eat something.”

- You
- Your
- You're

5. Please choose the correct word to complete the sentence:

“What are we going ... do?”

- Too
- To
- Two

6. Please choose the correct word to complete the sentence:

“Let's find your ... of shoes.”

- Pear
- Pare
- Pair

7. Please choose the correct word to complete the sentence:

“Let's get this ...of passage done.”

- Wright
- Right
- Write
- Rite

8. Which word or phrase correctly completes the following sentence?  
“ The adviser ... upset when the patient was admitted”
- Will become
  - Went
  - Became
  - Were
9. Which word or phrase best starts the following sentence?  
“... going to the bank”
- Were
  - Tracey and I are
  - Tracey and I is
  - Me and Tracey are
10. Which sentence does not belong in the following paragraph?  
(1) In keeping with tradition, the Olympic flame burned throughout the 2010 Vancouver Games. (2) The flame was flown to Canada from Greece and relayed across the country by 12,000 runners. (3) Imagine running over rough terrain with a torch in hand. (4) The flame even travelled by boat, snowmobile and dogsled. (5) It was extinguished at the closing ceremonies to signal the end of the games.
- Sentence 2
  - Sentence 3
  - Sentence 4
  - Sentence 5
11. Choose the sentence that best combines the following sentences.  
Computers are useful tools.  
Computers allow students to keep their homework neat.  
Computers are too expensive for some students.
- Computers are useful tools, but they are too expensive for some students.
  - Students can keep their homework neat because computers are useful tools.
  - Although they are too expensive for some students, computers are useful tools that allow students to keep their homework neat.
  - Computers are useful tools for students, and they allow students to keep their homework neat, and they are too expensive for some students.
12. One (1) metre (m) is equal to:
- 10,000cm
  - 1,000cm
  - 100cm
  - 10cm

13. Written as a mixed number  $\frac{4}{3}$  is:

- 12
- $3\frac{1}{2}$
- $3\frac{1}{4}$
- $1\frac{1}{3}$

14. Use the following formula to calculate a, if  $c = 20$ ,  $d = 10$  and  $e = 2$ .

$$a = c - d/2e$$

- $17\frac{1}{2}$
- 15
- 8
- $2\frac{1}{2}$

15.  $-5 \times (3+7)$

- 50
- 22
- 50
- 22

This self-assessment tool is a process used to identify any skills gaps or skills lacking strength.

**I CAN:**

Task	Yes	No
Use a calculator	<input type="checkbox"/>	<input type="checkbox"/>
Add up the prices of items in my head	<input type="checkbox"/>	<input type="checkbox"/>
Look up a phone number in a telephone book or on the internet	<input type="checkbox"/>	<input type="checkbox"/>
Take a phone message and write it down accurately	<input type="checkbox"/>	<input type="checkbox"/>
Fill in a form	<input type="checkbox"/>	<input type="checkbox"/>
Speak at meetings or in a group	<input type="checkbox"/>	<input type="checkbox"/>
Download and save a document to a computer	<input type="checkbox"/>	<input type="checkbox"/>
Compose and send an email	<input type="checkbox"/>	<input type="checkbox"/>
I can understand information presented in graphs/charts	<input type="checkbox"/>	<input type="checkbox"/>
Use the internet to retrieve information	<input type="checkbox"/>	<input type="checkbox"/>
Read an analogue clock	<input type="checkbox"/>	<input type="checkbox"/>
Make a guess how much things weigh in kilograms	<input type="checkbox"/>	<input type="checkbox"/>
Read and understand bills	<input type="checkbox"/>	<input type="checkbox"/>
I can learn new terminology and vocabulary easily	<input type="checkbox"/>	<input type="checkbox"/>
I can write assignments of 1000 words	<input type="checkbox"/>	<input type="checkbox"/>
I can organise my time for work and study	<input type="checkbox"/>	<input type="checkbox"/>

If you have answered "No" to any of the questions in the LLN Self- Assessment Checklist, it doesn't mean that you are ineligible to complete a course through IIT. You may want to source additional assistance out of work hours to develop your skills.