

## **STEP Canada Diploma Rules & Regulations**

- 1. Diploma Program**
- 2. Administrative Matters**
- 3. Examination Standards & Expectations**
- 4. Examination Grading, etc.**
- 5. Examination Protocol**

### **Notes regarding grandfathered rules:**

1. Students who registered for the Diploma Program (hereafter “Grandfathered Students”) before October 1, 2016 are subject to the grandfathered Rules and Regulations. If Grandfathered Students do not successfully complete the Diploma Program by September 30, 2020, the updated Rules and Regulations will apply to any incomplete courses.
2. Students who register for the Diploma Program after September 30, 2016 are subject to this version of the Diploma Program Rules and Regulations.

### **1. Diploma Program**

- 1.1 Diploma format** - The Diploma is awarded on passing each of the four, three-hour, open-book examinations within four years of enrolling in the STEP Canada Diploma program. Exams are held twice each year and graded separately. For a STEP Canada Diploma to be awarded, a passing mark of 60% must be achieved in each of the four Diploma program courses.
- 1.2 Course Fees and Annual Fees-**
- 1.3 Course Fees and Annual Fees-** The cost of each STEP Diploma course is \$895+ applicable taxes. This fee includes one examination sitting that is scheduled upon enrolment in a course. Students who must rewrite, or receive approval to defer an examination or receive a timeline extension, will be subject to additional fees. Students in the STEP Diploma program must also maintain active Affiliate/ Associate status with STEP Canada (a cost of \$200 + 50% of the taxes per year).
- 1.4 Entry eligibility** - Admission to the Diploma program is open to those who are currently employed in the Canadian trust and estate industry or who have the intention of working in that industry in the future. No other professional qualification is required for enrollment in the Diploma program. A student who successfully completes the program will receive the STEP Canada Diploma.
- 1.5 Exemptions** – A student may be granted an exemption from a STEP Diploma course and the related exam and/or assignment requirements if he or she can demonstrate that, in the past five years, he or she has passed a course or earned a professional credential recognized by STEP Canada to be of comparable level and content to the applicable STEP course. A maximum of two exemptions are allowed for the STEP Canada Diploma program. Exemption criteria are subject to modification as required by STEP Canada without prior notice to the public, and,

any such changes are effective as of the date of publication on the STEP Canada website.

- 1.6 Program Extensions-** An extension of one year may be granted, on a case-by-case basis, to individuals who require more time to complete their exams, up to a maximum of two additional years past the standard four-year timeline. Extensions are valid for a one-year period and a new extension request must be submitted for consideration for each extension year being requested. Extensions will not be automatically approved, but subject to the approval of STEP Canada. Should an extension request be granted, the fee is \$200 (plus applicable tax) per year. Should an extension be required due to extenuating circumstances (e.g. parental leave, medical reason etc.) the extension fee may be waived at the sole discretion of STEP Canada given sufficient and appropriate documentation.
- 1.7 Suspensions-** If a student fails to complete the Diploma program within the established four-year time frame, and has not been granted an extension, that student will be suspended from the Diploma program and his/her Affiliate or Associate status with STEP Canada will be invalid.
- 1.8 Re-entry-** Individuals who have been suspended from the Diploma program may only re-enter the program and rejoin as an Affiliate or Associate of STEP Canada with permission of the STEP Canada Member Services Committee.
- 1.9 Loss of Eligibility-** Students have three opportunities to attempt each of four exams in the Diploma program. Individuals who fail any one Diploma program exam more than two times will no longer be able to continue in the Diploma program. STEP Canada understands that students may lose eligibility in the Diploma program due to extenuating circumstances and will consider these situations if requested with appropriate and sufficient documentation. STEP Canada is not obligated to reinstate eligibility to any individual. Individuals who lose eligibility from the STEP Diploma program may enter the CETA (Certificate in Estates and Trusts Administration) program. Upon successful completion of the CETA Certificate, these individuals may request re-entry into the STEP Diploma program by permission of the STEP Member Services Committee.

## 2. Administrative Matters

- 2.1 Registration procedure –** In order to enrol in a Diploma program course, a student must have either passed the preceding course or have been granted an exemption for it. Upon completing and submitting the registration form to STEP with the requisite payment, the student will be enrolled and receive the corresponding course materials and access to online student resources. Course fees will be refunded if for any reason the enrolment application is denied.
- 2.2 Examination availability -** Exams will be administered where a STEP Canada branch or chapter is located. There are two exam sessions each year: in Spring and Fall. When enrolling for a course, the student must identify the location in which they wish to write the exam and select one of the two exam sessions (May or November). It is recommended that the date chosen be one that is at least four months after the date of registration. Please click [here](#) to view exam dates.

**2.3 Exam booking confirmation** - The exact examination dates for any given year are posted on the [www.step.ca](http://www.step.ca) website. Students will be sent confirmation of the examination date, time and venue by email at least three weeks prior to the exam.

**2.4 Rescheduling exams** - STEP Canada reserves the right to alter, cancel or postpone the schedule of exam dates or modify the list of regular examination centres at any time without notice. STEP Canada also reserves the right to cancel an exam where it considers the occasion necessitates it. STEP Canada accepts no liability if, for whatever reason, an exam does not take place.

### **2.5 Deferrals and non-Attendance–**

Students must write their exam within 15 months of registration and cannot defer beyond the third exam session from the date of course registration.

To defer an exam, the student must notify STEP in writing at least **30 days** prior to the exam date. The student will then be registered to sit the exam at the next exam session. If the next session is more than 15 months after the student had registered for the course, an exam timeline extension fee of \$100 (plus applicable taxes) will be levied.

If the student has deferred beyond the 15-month mark and the course text has been updated, the student will be required to purchase the updated materials from STEP Canada.

If STEP receives written notice of the student's intention to defer an exam **less than 30 calendar days but more than 15 calendar days** before the examination date, a deferral penalty of \$100 (plus applicable taxes) will be charged.

If STEP receives written notice of the student's intention to defer an exam **less than 15 calendar days** prior to the exam or if the student fails to attend an exam (without having deferred as outlined above) a deferral penalty of \$150 (plus applicable taxes) will be charged.

If a student defers an exam more than three times in a single course, the student will no longer be able to continue in the Diploma program. STEP Canada understands that students may lose eligibility in the Diploma Program due to extenuating circumstances and will consider these situations if requested with appropriate and sufficient documentation. STEP Canada is not obligated to reinstate eligibility to any individual. Individuals who lose eligibility from the STEP Diploma program may enter the CETA (Certificate in Estates and Trusts Administration) program. Upon successful completion of the CETA Certificate, these individuals may request re-entry into the STEP Diploma program by permission of the STEP Member Services Committee.

Written notice may be sent in the form of an email sent to [education@step.ca](mailto:education@step.ca) or by fax to STEP Canada at (416) 491-9499.

**2.6 Cancellations** – If a student withdraws from a Diploma course within two weeks of registration, a refund of 50% of the course fee is payable on return of the course material in original condition (no markings or damage) or, where applicable, signed confirmation that all electronic course materials have been permanently deleted.

**2.7 Summary of fees** – The exam fee is included in the course fee. However, the following additional fees may apply:

- A fee of \$150 for each exemption request.
- A separate examination fee of \$375 to re-write an examination.
- An exam challenge fee of \$375 to write an examination without receiving the course materials.
- An exam timeline extension fee of \$100 to sit an exam more than 15 months after registering for a course.
- A 30-day deferral penalty of \$100 for notifying STEP of an exam deferral less than 30 days but more than 15 days before the exam date.
- A 15-day deferral penalty of \$150 for notifying STEP of an exam deferral less than 15 days before the exam date, or for failure to attend an exam (without first having deferred as outlined above).
- A re-mark fee of \$150, to have a failed exam re-marked, which would be refunded if a passing grade is later awarded.
- A student feedback fee of \$150 for a detailed report from the exam marker. Only students who have failed an exam can request for feedback.
- An extension fee of \$200 per year, for a program extension valid for one year

Fees are set by STEP Canada. All fees are subject to change without notice. All fees are subject to applicable tax(es).

**2.8 Good standing** – A student must be an Affiliate or Associate of STEP Canada in good standing to be permitted to write an exam or register for any further course(s). In the event that a student writes an examination and there is an outstanding balance owing, the student's exam mark will not be released until such balances are paid in full.

### 3. Examination Standards and Expectations

**3.1 Objective** - The aim of the exams is to determine whether the student has acquired an appropriate level of knowledge to become a Full Member of STEP entitled to use the TEP designation.

**3.2 Exam format** - STEP Canada expects diploma students to complete examinations electronically. In limited circumstances, examinations may be completed in paper format. Students requiring paper format must advise STEP Canada in writing or by email at least three weeks prior to the relevant examination date.

**3.3 Exam questions** - The exam format consists of a variety of multiple choice, true/false, matching, short answer and essay type questions. The mix of question types is variable and each examination may include one, some or all of these types of questions. Please note that exams are to be completed using an exam software that STEP will provide. Students are expected to have their own equipment that

meets the technical requirements. Students are still expected to still report to an exam center at a scheduled date/time.

- 3.4 Jurisdiction** - Each student must identify a provincial or territorial jurisdiction for the purposes of writing the exam, as set out in 3.4 below, except in the case of the Taxation of Trusts and Estates course.
- 3.5 Legislation** - Students are responsible for all legislation referenced in the course material which is applicable to the province or territory chosen for the student's exam jurisdiction. This includes all federal legislation and the applicable provincial or territorial legislation whether such province or territory is specifically referred to or not.
- 3.6 Case law** - Students are responsible for knowing the cases included in the course material that establish a principle of law. Specifically, students should be familiar with the case name, be able to summarize the facts and decisions that the case is known for, and apply the case to the facts in any exam questions. Students are not responsible for the other incidental cases discussed in the course materials. The cases discussed in shaded boxes or cases discussed in the footnotes may be useful for understanding an issue and can be used to support a position in an exam answer.
- 3.7 Referring to legislation and cases** - When referring to legislation and cases that support an answer, such references should be accurate. Full citations are not necessary; the name of the statute (and section number if appropriate) or the case name is sufficient. Marks will not be awarded on an exam for citing a case or legislation and its facts, unless the relevance to the question is also explained.
- 3.8 Changes in law and practice** - Students should be familiar with recent changes in law and practice. However, unless such changes in law and practice have been communicated to students in written materials or online course materials, they will not constitute examinable material for the purposes of the exam.
- 3.9 Plagiarism & exam misconduct** - All acts by an individual that result in a false academic evaluation such as exam misconduct, which includes but is not limited to: consulting with others during an exam; use of prohibited aids; stealing or being in possession of exam-related material; impersonating someone at an exam; falsification or misrepresentation of an academic evaluation; and forgery of academic records or supporting documents, are prohibited and subject to sanctions by STEP. These sanctions consist of one or more of the following actions that can be imposed by the STEP Canada Education Committee: written reprimand and/or conduct probation, a grade of zero on the exam and suspension of a fixed or unlimited duration, as well as any other or additional sanction that may be imposed by the Board of Directors of STEP Canada.
- 3.10 Equity and Accommodation** – STEP Canada will make every effort to accommodate any special needs that a student may have and will endeavour to find solutions that will allow equitable participation in the examination process including, possibly, the awarding of extra time in which to write the exam. However, depending on the nature of a student's request, the time frame to take the necessary action may vary. Written requests for examination accommodations and supporting documentation are required at least six weeks prior to the date of the examination.

- 3.11 Illness, etc.** - If, as a result of illness, injury or other exceptional circumstances, a student considers that his or her performance in the exam has been adversely affected, an application for consideration may be made. This application should be accompanied by relevant supporting documentation, e.g. medical certificate, and sent to STEP Canada (via email to [education@step.ca](mailto:education@step.ca)) as soon as possible after the exam.
- 3.12 Expiration of Exam Eligibility**- To maintain currency of practitioner knowledge, a successful exam grade expires after six years from the exam date. For continuing and re-entering students, all exams must be valid at the time of completion of the Diploma program to be awarded the Diploma. Students who have invalid exams will not be awarded the Diploma until all the invalid exams are written to current course standards. In this situation, students must re-register for the respective course, pay the full course fees, and write the exam on the next available examination date.

## 4. Examination Grading

**4.1 Passing grade** - The passing grade for examinations is 60%.

**4.2 Examination mark/grade achievement level**

85 +	A (Distinction)
75 – 84	B
68 – 74	C
60 – 68	D
Below 60	Fail

- 4.3 Results** - Exam results are released as soon as reasonably possible and students will be sent individual emails with their results. STEP Canada makes every effort to complete the marking process and advise students of their marks within six to eight weeks following the exam date. However, STEP does not assume any liability in the event that circumstances beyond its control prevent this from occurring.
- 4.4 Academic appeal** - To appeal an examination result, a student may apply to STEP Canada to have his or her exam re-marked. A re-marking fee of \$150 (plus applicable taxes) must accompany the application. The application and fee must arrive at the STEP Canada office not more than 21 days after notification to the student of his or her examination result. The exam will be re-marked and the result communicated as soon as possible. If the result of the re-mark is to alter the exam mark from a fail to a pass then the re-marking fee will be refunded. The ruling of STEP Canada regarding any academic appeals is final.
- 4.5 Rewrite policy** - If a student fails an exam, he or she will be permitted to rewrite, at STEP's sole discretion, up to a maximum of two times. The cost for rewriting an exam is \$375 (plus applicable taxes). Students rewriting exams will be scheduled to rewrite the failed exam the next stated exam date. If the text has been updated, the student must to purchase the updated materials.

- 4.6 Unattended Exams** - Any student who does not show up for their scheduled exam without a deferral being granted, will receive a failing mark for the exam. In order to register for the next scheduled exam date, the student must pay the \$375 re-write fee.

## 5. Examination Protocol

- 5.1 Photo I.D.** - Students must bring a government-issued photo ID to the exam. The proctor will check this photo ID before the exam begins.
- 5.2 Open book exam materials allowance** - Paper copies of the text, study guide, statutes, and personal notes are permitted, as well as a calculator provided it is non-printing, non-communicating, silent and self-powered. The proctor's decision regarding the acceptability of any material in the examination room is final. A student's materials must be confined to his or her allotted writing space. The use of other electronic devices other than a computer (for writing electronic exams) and the above noted calculator is strictly prohibited.
- 5.3 Admittance to examination room** - Students will only be admitted to the examination room within the first 30 minutes of the exam. Students arriving more than 30 minutes after an examination commences will receive a failing mark and be subject to our re-write procedures in 4.5.
- 5.4 Leaving the examination room** - Other than to visit the washroom, once a student leaves the examination room, he or she will be ineligible to return during that exam. In fairness to others, students may not leave the examination room during the first 30 minutes and the last 15 minutes of the exam, subject to the proctor's discretion.
- 5.5 Behaviour in the examination room** - During the period of the exam and the administration periods both before and after the exam, students may not pass information between, or talk, to other exam delegates. Any alarms or electronic devices must be switched off during the exam. Cellular phones and any other communication devices must be turned off and stored away for the duration of the exam.
- 5.6 Food and beverage** - Out of courtesy to other exam delegates, students should keep the consumption of food and beverage in the examination room to a minimum.

### Electronic Exams

- 5.7 Equipment requirements** - The Diploma exams will be delivered electronically. It is the student's responsibility to ensure that the equipment required to take the exam meets the technical requirements. It is the student's responsibility to coordinate access to the proper equipment. We are not able to provide back-up computers at the examination centres.
- 5.8 Consent Form** - Students must sign a consent form which indicates that they have installed the software and downloaded the exam on the device they will be using to write the exam. Any students who have not completed this form by exam

day will not be allowed to write the exam electronically (at the proctor's discretion). STEP Canada cannot guarantee there will be sufficient paper examinations to accommodate these situations.

**Comment [JG1]:** Added this line for students who have the software downloaded but just need to download the exam onsite.

- 5.9 Battery Charged** - It is the student's responsibility to ensure their computer battery is sufficiently charged for the duration of the exam. Students are expected to bring their own power chargers. The exam venues will not have any chargers on site. Students will have access to a power outlet should their battery run low or malfunction.
- 5.10 Student number** - Students will be asked to verify their student number when signing in.
- 5.11 Starting and Finishing the Exam** - The proctor will provide the password for students to access the secure exam. A timer will start when students have opened the exam. The exam will automatically close when this timer reaches 3 hours. Once the exam is complete, students will be expected to upload their answer files by 11:59pm EST or EDT (as applicable) on the day of the exam.
- 5.12 Examination Paper** - Students are not permitted to remove any papers used to make notes during the exam from the examination room. These papers must be turned in to the proctor at the end of the exam.

#### **Paper Exams**

- 5.7 Student number** – Students will be asked to verify and then enter their student numbers on exam materials. All marking is anonymous so the student's name should not appear anywhere on the exam booklet
- 5.8 Starting and finishing the exam** - Students may only look at the exam questions once the proctor has signified the start of the exam. The call to stop writing means no further writing may be carried out whatsoever. When the proctor announces the end of the examination, students must stop writing and, while not disrupting electronic exam writers, quietly leave the examination centre.
- 5.9 Examination paper** - Students are not permitted to remove the examination paper or any papers used to make notes during the exam from the examination room. Both the examination booklet and exam must be turned in to the proctor at the end of the exam.