

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

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### **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. Examinations 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 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.
- 1.3 Course Fees and Annual Fees** - The cost of each STEP Diploma course is \$995+ 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 \$220 + taxes calculated on 50% of the fee). If a student fails to maintain an active Affiliate/Associate status for the reason of non-payment of annual fees, the student will not be permitted to register in diploma courses or access their online account at [www.step.ca](http://www.step.ca)
- 1.4 Exemptions** - A student may be granted an exemption from a STEP Diploma course and the related examination 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.

- 1.5 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 examinations, 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.
- 1.6 Suspensions** - If a student fails to complete the Diploma program within the required 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 revoked. **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.
- 1.7 Loss of Eligibility** - Students have three opportunities to attempt each of four examinations in the Diploma program. Individuals who fail any one Diploma program examination three 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. If a student fails to maintain an active Affiliate/Associate status for the reason of loss of eligibility, the student will not be permitted to register in diploma courses or access their online account at [www.step.ca](http://www.step.ca)

## 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. Course registration is completed through the student's account at [www.step.ca](http://www.step.ca). Once the course registration has been approved, the student will receive access to their online course. Course fees will be refunded if for any reason the enrolment application is denied. Registration into any STEP Canada Diploma course must be received by STEP Canada no later than 60 days from the examination date for courses 1- 3 and 90 days for course 4.

**2.2 Examination availability** - Examinations are taken online through a third-party examination and proctoring company, there are no examination-reporting centres. There are two examination sessions each year: in Spring and Fall. When enrolling for a course, the student must select one of the two examination sessions (May or November). It is recommended that the date chosen be one that is at least four months after the date of registration.

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

**2.4 Deferrals and non-Attendance**

For each course, students must write their attempt of an examination within 15 months of course registration. A student cannot defer beyond the third examination session from the date of course registration.

To defer an examination, the student must request a deferral through their account at [www.step.ca](http://www.step.ca) at least **30 days** prior to the examination date. The student will then be registered to sit the examination at the next examination session. If the next session is more than 15 months after the student had registered for the course, an examination timeline extension fee of \$100 (plus applicable taxes) will be levied.

If STEP receives a deferral request **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 a deferral request **less than 15 calendar days** prior to the examination a deferral penalty of \$150 (plus applicable taxes) will be charged. If a student fails to defer their examination before the examination date and wishes to register for the next examination, the re-write fee of \$375 will apply.

**2.5 Cancellations** - If a student withdraws from a Diploma course within two weeks of registration, a refund of 50% of the course fee is payable upon receipt of signed confirmation that all electronic course materials have been permanently deleted and not shared with anyone. Withdraw requests must be sent to [education@step.ca](mailto:education@step.ca).

**2.6 Summary of fees** - The examination fee is included in the course fee. However, the following additional fees may apply:

- A fee of \$150 for each exemption request. There is a maximum of 2 exemptions permitted.
- A separate examination fee of \$375 to re-write a failed or missed examination. The examination re-write fee is due if a student fails to attend an examination and has not made the appropriate deferral request.

- An examination challenge fee of \$375 to write an examination without receiving the course materials.
- An examination timeline extension fee of \$100 to sit an examination more than 15 months after registering for a course.
- 30-day deferral penalty of \$100 for notifying STEP of an examination deferral less than 30 days but more than 15 days before the examination date.
- A 15-day deferral penalty of \$150 for notifying STEP of an examination deferral less than 15 days before the examination date.
- A re-mark fee of \$200, to have a failed examination re-marked. The fee will be refunded if a passing grade is awarded as a result of the remark.
- A personalized study plan (post exam) fee of \$200 for a study plan focused on improving comprehension in areas of deficiency based on exam performance. Feedback is only available for the particular failed examination. Exam questions and student answers are not provided in the report.
- An extension fee of \$200 per year, for a program extension valid for one year. Maximum of 2 extensions are available.

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

- 2.7 Good standing** - A student must be an Affiliate or Associate of STEP Canada in good standing to be permitted access to their online account, write an examination or register for any further course(s). In the event that a student writes an examination while there is an outstanding balance, the student's examination mark will not be released, and course access will be blocked until such balances is paid in full.

### 3. Examination Standards and Expectations

- 3.1 Objective** - The aim of the examinations 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 Examination format** - STEP Canada expects diploma students to complete examinations electronically through a third-party examination and proctoring company. Students are expected to have their own equipment that meets the technical requirements. Exam accommodations are available to meet the differing learning/physical needs of the student; consult 3.10.
- 3.3 Examination questions** - The examination format consists of a variety of multiple choice, true/false, 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.
- 3.4 Jurisdiction** - Each student must identify a provincial or territorial jurisdiction for the purposes of writing the examination, as set out in 3.5 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 that is applicable to their chosen province or territory. 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 examination 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 examination 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 examination 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 examination.
- 3.9 Plagiarism & examination misconduct** - All acts by an individual that result in a false academic evaluation such as examination misconduct, which includes but is not limited to: consulting with others during an examination; use of prohibited aids; stealing or being in possession of examination-related material; impersonating someone at an examination; 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 examination 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 special needs that a student may have and will endeavor to find solutions that will allow equitable participation in the examination process including, possibly, the awarding of extra time in which to write the examination. However, depending on the nature of a student's request, the time frame to take the necessary action may vary. Students should use an accommodation request form when requesting accommodations for an examination as soon as they determine accommodations are necessary. The completed accommodation request form must be submitted at least six weeks prior to the examination date (or later if the need for accommodations subsequently arises).
- 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 examination 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 the Education Department at STEP Canada (via email to [education@step.ca](mailto:education@step.ca)) as soon as possible after the examination.

**3.12 Expiration of Examination Eligibility** - To maintain currency of practitioner knowledge, a successful examination grade expires after six years from the examination date. For continuing and re-entering students, all examinations must be valid at the time of completion of the Diploma program to be awarded the Diploma. Students who have invalid examinations will not be awarded the Diploma until all the invalid examinations 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 examination 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** - Examination results will be released as soon as reasonably possible and will be available in the student’s step.ca account. STEP Canada makes every effort to complete the marking process and advise students of their marks within six to eight weeks following the examination date. However, STEP does not assume any liability in the event that circumstances beyond its control prevent this from occurring.

**4.4 Academic appeal – Students may make a request to have their failed examination remarked.** Requests must be made through the student’s account at [www.step.ca](http://www.step.ca). A re-marking fee of \$200 (plus applicable taxes) will be required. The request must be made not more than 30 days after grades are posted to the student account. The examination will be re-marked, and the result communicated as soon as possible. If the result of the re-mark is to alter the examination 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** - Students that fail an examination will be permitted to rewrite, at STEP’s sole discretion, up to two times. The cost for rewriting an examination is \$375 (plus applicable taxes). There is one designated re-write date per term that will be available between 4-8 weeks after the grade release date. The designated re-write date does not provide students with additional study support and is solely an opportunity to re-write the exam. Students can also request a re-write at the next scheduled exam session that is part of the next course offering. Students that re-write at the next regular session are re-enrolled into the course and will have access to all resource and benefits provided in the related course.

- 4.6 Unattended Examinations** - Any student who does not show up for their scheduled examination without a deferral being granted, will receive a failing mark for the examination. In order to register for the next scheduled examination date, the student must pay the \$375 re-write fee as per section 2.6.

## 5. Examination Protocol

- 5.1 Equipment requirements** Diploma examinations will be delivered and administered through a third-party company. It is the student's responsibility to ensure that the equipment required to take the examination meets the technical requirements. Administrative rights is also required on your computer system. Video and microphone capabilities will be required. It is the student's responsibility to coordinate access to the proper equipment.
- 5.2 Photo I.D.** - Students must show government-issued photo ID to the remote proctor before the examination begins.
- 5.3 Open book examination 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 other than the materials listed above 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 examinations) and the above noted calculator is strictly prohibited. Dual screens are not permitted as they are not compatible with the proctoring technology.
- 5.4 Starting and Finishing the Examination** – Examinations are completed remotely via a third-party examination proctoring company on the examination date and time specified by STEP Canada. The examination sitting is proctored remotely. It is recommended that students complete their examination from home and on a personal computer in order to prevent security issues that may arise on a workplace computer. Up to date examination procedures will be posted in the STEP Online Learning Centre. The examination will start, and the timer will be set for 3 hours once the examination screen has been opened. The examination will automatically end when 3 hours has passed.
- 5.5 Leaving the examination room** – One five-minute washroom break will be permitted (unless additional time has been approved as part of an accommodation request). If the student takes an extended break, the examination will be flagged for review of the situation. Students must not take their cell phone out of their examination room during the washroom break. If the cell phone is removed during the washroom break, the examination will be flagged for review.