

More than mandatory work placements: The role of work-integrated learning in preparing financial planning graduates for the professional year

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The financial planning profession has undergone significant change in recent years, where the focus has shifted from disclosure and consumer protection, to quality and education requirements. In Australia, there has been an increasing focus on the role that work-integrated learning (WIL) can play in financial planning education and preparing graduates for their professional year and subsequent registration as a financial planner. Emphasizing the centrality of student wellbeing, this paper identifies key considerations for, and potential alternatives to, incorporating extended work placements as a mandated WIL activity in financial planning education. It raises concerns regarding the potential for participation to negatively impact student wellbeing, identifies the equity challenges associated with placements, and discusses the need to ensure workplaces and students are adequately prepared for the placement. Finally, service learning is proposed as a practical alternative as it overcomes many of the disadvantages of traditional placements.

Keywords: Financial planning education, graduate employability, service learning, work-integrated learning

Globally, over the past four decades, conflicted remuneration and a range of unethical practices have undermined the reputation of financial advisers and the recognition of financial planning as a profession (Brimble & Murphy, 2012). The initial focus on regulatory reform and consumer protection (Cull, 2009) has given way to an emphasis on quality and enhanced qualification requirements. As a result, financial planning education has experienced significant change in recent years. In Australia these include the introduction of a requirement to complete a bachelor's degree or higher in order to become a financial planner and the inclusion of ethics in the financial planning curriculum (Skultety et al., 2020). To some extent, the financial planning industry pushed back against these new standards, arguing for self-regulation (Murphy, 2018) and that experience rather than mandatory qualifications provides a better outcome for consumers of financial advice (Robertson, 2018).

From 2020 all new financial advisers are required to undertake a professional year of work and training before they can become qualified as a financial adviser to provide personal financial advice to retail clients. The professional year, as the name would suggest, is one year full-time in duration comprising 1600 hours, of which at least 100 hours is structured training (Skultety et al., 2020). The remaining 1,500 hours are a combination of work and supervised work experience (Financial Adviser Standards, 2022b). The professional year is expected to build on approved education programs (Financial Adviser Standards, 2022a) and to be undertaken during the initial phase of employment. Indeed, it is a requirement that most of an approved degree be completed before starting the professional year. As a result, although work-integrated learning (WIL) cannot count towards the professional year, the competencies expected to be demonstrated through participation in the professional year shown in Table 1, are strongly aligned with the graduate outcomes expected from approved degree programs.

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TABLE 1: Competencies required for satisfaction of the professional year standard (Financial Advice Standards & Ethics Advisory Authority [FASEA], 2019).

Competency	Description	Example
Technical competence	Technically proficient professional and with the ability to ensure that advice strategies are suitability aligned to different consumer groups	Independently apply, compare and analyze underlying principles and theories from relevant areas of technical competence to complete work assignments and make decisions
Client care and practice	Client centric practitioner advising both new and review clients	Present information and recommendations, explain ideas in a clear confident and professional manner, using oral and written communications, to retail clients, financial advice, and non-financial stakeholder
Regulatory compliance and consumer protection	Legally compliant practitioner	Make appropriate judgments on courses of action drawing on professional values, ethics, and attitudes
Professionalism and ethics	Ethical professional	Apply the Code of Ethics, including in relation to avoiding inappropriate personal advantages, and apply professional values and attitudes to work assignments

Recognizing that financial planning competency is developed through a combination of formal education and work experience (Teale, 2013), Brimble and Murphy (2012) suggest that the education of financial planners requires a combination of service learning, research-led learning and WIL provided in partnership with the profession. The updated Australian Higher Education Curriculum and Accreditation Framework in Financial Planning curriculum also articulates a clear expectation that WIL activities be included in all financial planning education programs (Financial Planning Education Council, 2017).

WIL is concerned with ensuring that students are exposed to the world of work and given opportunities to experience and practice relevant work-oriented or professional skills. Within the discipline of financial planning, the demand for "work ready graduates" (Brimble et al., 2012, p. 80) has stimulated an increase in the provision of WIL activities within higher education. Given its broad nature and intent, WIL approaches in this context can range from the involvement of industry guest lecturers, to authentic assessment, to supervised work placements.

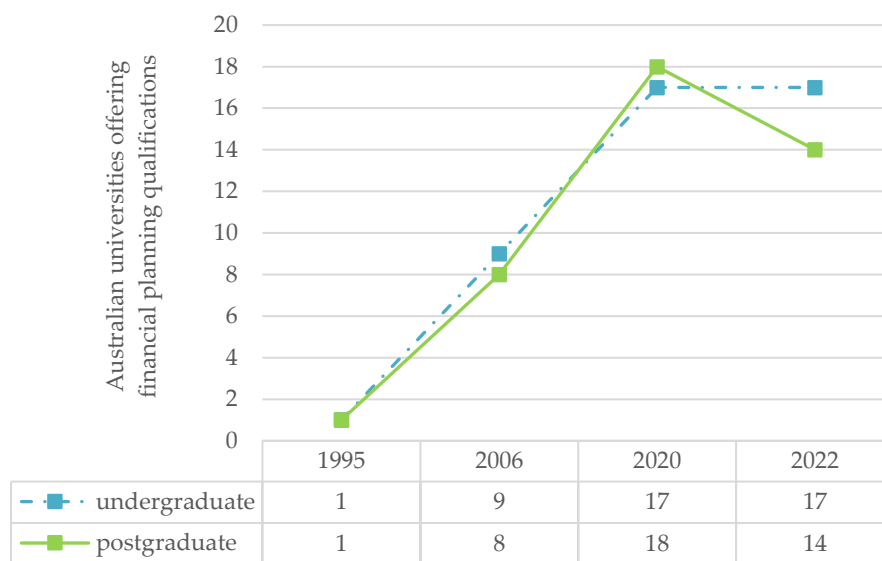
This paper considers a range of WIL activities, based on 'work experience', which have been linked to improvements in nascent professional identify, self-efficacy, generic skills and academic performance (Freudenberg et al., 2009, 2010, 2011; MacDonald, et al., 2014; Surridge, 2009). It considers the extent to which such activities can prepare financial planning graduates for their professional year and identifies a range of challenges and risks associated with work placements that have been identified for student participants, employers, and universities (Cameron, 2017; Osborne & Grant-Smith, 2017). Reflecting on these costs and benefits, this paper considers what WIL in financial planning education might involve and explores the key challenges associated with, and potential alternatives to, work placements as a key WIL activity.

CONTEXT

Financial Planning Education in Australia

There has been steady growth in the financial planning education offered by Australian universities (Figure 1) since 1995 when only two courses were offered: one at each the undergraduate and postgraduate level (Cowen et al., 2006). By 2006 twelve universities offered dedicated financial planning courses; eight offered postgraduate courses and nine offered undergraduate courses, with one of these offering an undergraduate course requiring students to undertake an industry placement for one year (Cowen et al., 2006). Today seventeen universities offer a wide range of undergraduate options including double degrees with law and fourteen universities offer postgraduate options at the Graduate Diploma and Masters’ level (FASEA, 2021). It should be noted that only nine universities currently offer both undergraduate and postgraduate courses

FIGURE 1: Trend in numbers of Australian universities offering financial planning qualifications.



The Role of Work Experience in Financial Planning Education

There has been extensive research on the potential for WIL to enhance graduate employability through the development of interpersonal, social, and professional skills (Drysedale et al., 2016; Eljido-Ten & Kloot, 2015; Freudenberg et al., 2010; Jackson, 2015, 2016; Jackson & Wilton, 2016; West et al., 2019). Different forms of work experience can be distinguished by their distinctive characteristics including whether the experience has explicit educational goals and outcomes; what motivated the participant to undertake the work; and the primary beneficiary of the work (McDonald & Grant-Smith, 2020). Grant-Smith and McDonald (2018b) provide a useful typology for distinguishing between types of work experience conceptualized along two key dimensions: the degree of participatory discretion and the purpose of the experience. Different forms of work experience in financial planning are plotted against this typology in Table 2. The remainder of this paper focuses on the first two categories: work experience undertaken for educational purposes.

TABLE 2: Different forms of work experience in financial planning.

Purpose	Participatory discretion	Description	Examples
Educational	Mandatory	Work experience with formal learning outcomes required to complete a course of study or qualification	Supervised work placements Curricular service learning
Educational	Voluntary	Work experience for the purpose of learning that is <u>not</u> required to complete a course of study or qualification	Co-curricular service learning
Productive work	Mandatory	Work mandated by the state or employer required to acquire registration as a financial planner	Professional year of experience
Productive work	Voluntary	Productive work undertaken voluntarily	Pro bono work Paid internship

Supervised Work Placements

Although work placements do not yet form a mandatory part of financial planning degree requirements, the push towards WIL in financial planning education in the form of supervised work placements is supported by students, universities, and employers as a means of enhancing graduate employability (MacDonald et al., 2014; West et al., 2019). It was also encouraged by the Financial Planning Association (FPA) when accrediting financial planning degrees prior to 2019 under the previous qualifications regime (Brimble et al., 2012). Work placements commonly involve completing basic administration and technical support tasks, such as client file creation and maintenance, under the supervision of an experienced financial planner. When undertaken as part of a degree program, completion of a work placement (sometimes referred to an internship) counts as credit towards the degree.

Supervised work placements involve a student attending a host workplace to apply learned theories and develop skills (Grant-Smith & McDonald, 2018b; Patrick et al., 2008). Depending on the discipline and accreditation or professional registration requirements, these placements can range from short-term work experiences of a few days to extended periods of up to 1000 hours (Johnstone et al., 2016). Table 3 presents available data regarding the placement requirements for all accredited undergraduate financial planning programs in Australia. The length of internship varies considerably between institutions ranging from a minimum of 60 hours at TAFE NSW to a possible 480 hours at RMIT. Not all institutions base their placement requirements on hours but on a number of days, weeks or months. Some institutions prescribe minimum required hours, while others stipulate a maximum or range. Given these differences, it is difficult to establish the exact length of placements. However, using a daily estimate of 7.6 hours based on the *National Employment Standards* (Fair Work Ombudsman, 2021) there is an average minimum of around 130 hours and an average maximum of just under 300 hours.

There also appears to be significant diversity in how work placements are organized and monitored, with the more mature and embedded approaches applying high levels of institutional oversight in both the identification and selection of suitable workplaces and matching students with available opportunities. Table 3 illustrates how the placement sourcing approach adopted in financial planning education can differ significantly between institutions.

TABLE 3: Placement durations for undergraduate financial planning degrees in Australia.

Institution	Degree	Duration of placement	Placement organization
Central Queensland University	Bachelor of Business (Financial Planning)	Monday to Thursday, 10-12 weeks Up to 360 hours	University sourced
Curtin University	Bachelor of Commerce (Finance & Financial Planning)	100 – 150 hours	University sourced or student sourced
Deakin University	Bachelor of Commerce (Financial Planning)	100 – 200 hours. Up to 240 hours total	University sourced or student sourced
Griffith University	Bachelor of Commerce (Financial Planning)	100 – 200 hours	University sourced or student application
Queensland University of Technology	Bachelor of Business (Financial Planning)	Minimum of 100 hours	Student sourced
RMIT	Bachelor of Business (Financial Planning)	120 – 480 hours	University sourced or student application
Southern Cross University	Bachelor of Business and Enterprise (Financial Services)	Minimum of 225 hours	Student sourced
Swinburne University of Technology	Bachelor of Business (Financial Planning)	Up to 140 hours	University sourced or student application
TAFE NSW Higher Education	Bachelor of Applied Commerce (Financial Planning)	Minimum of 60 hours	University sourced or student sourced
University of Canberra	Bachelor of Commerce (Financial Planning)	75 - 300 hours	University sourced or student application
University of New South Wales	Bachelor of Commerce (Finance)	10 weeks	University sourced or student sourced
University of South Australia	Bachelor of Business (Financial Planning)	15 days/112.5 hours – 45 days/337.5 hours	University sourced or student application
University of the Sunshine Coast	Bachelor of Commerce (Financial Planning)	96 hours	Unable to locate
University of Wollongong	Bachelor of Commerce (Financial Planning)	16 days	University sourced
Western Sydney University	Bachelor of Accounting (Financial Planning)	Up to 6 months	University sourced or student application

Most require students to actively engage in the process of securing a placement through an approach which has parallels with employment recruitment practices in that institutions advertise available placement opportunities and students search for and apply for these through a somewhat competitive application process. This approach differs from that applied in fields such as education, nursing or health which have large numbers of students and a long tradition of employing work-based learning approaches as an integral part of their curriculum. In these disciplines the university typically takes responsibility for matching student to placements. Finally, some institutions require students to take direct responsibility for securing and negotiating their own placement opportunities and provide significantly less institutional oversight and support in this process (Grant-Smith & McDonald, 2016). Such an approach has the potential to increase the burden on industry to respond to these requests and also presents risks to institutional reputation and student wellbeing.

KEY CONSIDERATIONS

Student Wellbeing in Unpaid Work Placements

Unpaid work placements are increasingly being positioned as an employability panacea due to the challenges associated with facilitating the education-to-employment transition for financial planners (Goetz et al., 2005, 2011; Johnson et al., 2016). However, because work placements are seen as providing universal benefits to participants, there is often limited consideration of potential negative impacts on participants' social, psychological, and economic wellbeing in their design (Gillett-Swan & Grant-Smith, 2018). As participation in these work placements become a non-negotiable expectation for the development of employable financial planning graduates, the impact of participation on participants' wellbeing and post-graduation employment must be recognized (Jackson & Collings, 2018; Mate & Ryan, 2015; Sullivan & Johnson, 2012).

Recent research has shown that students participating in work placements can experience significant levels of psychological stress, social isolation, study/life imbalance and be exposed to exploitative or unlawful work practices (Bergin & Pakenham, 2015; Grant-Smith & de Zwaan, 2019; Grant-Smith & McDonald, 2016, 2018a; Johnstone et al., 2016; Maidment & Crisp, 2011). It also suggests students are increasingly relying on income from in-semester employment to cover study and day-to-day expenses (Devlin et al., 2008; Hall, 2010; Wray & McCall, 2007) as participation in work placements typically prevents students from continuing in paid employment for the duration of the placement. It cannot however be assumed that a high level of financial literacy, as might be expected in a financial planning student, will necessarily translate to a lower level of financial stress. The additional expenses incurred as a result of undertaking a work placement (Ralph et al., 2009) such as increased transport, clothing, and childcare costs (Grant-Smith et al., 2018; Grant-Smith & Gillett-Swan, 2017), can result in significant financial stress and hardship which can negatively impact the quality of a student's placement experience (Collins et al., 2008; Johnstone et al., 2016), compromise learning, and negatively impact academic performance (Joo et al., 2008; Northern et al., 2010). Financial stress and hardship can also impact students' emotional and physical health and general wellbeing as students who are struggling financially experience more stress, anxiety, and depression than those who report secure financial circumstances (Andrews & Chong, 2011; Bemel et al., 2016; Britt et al., 2016; Creedon, 2015; Deasy et al., 2014; Grant-Smith & de Zwaan, 2019; Heckman et al., 2014; Watson et al., 2015).

Because work placements require a significant time commitment from students, there is also a significant risk of role conflict for students. For example, placements are often required to be undertaken during academic study periods, when students are juggling other study commitments

(Grant-Smith et al., 2018). Within financial planning education it is imperative that any formal requirements for pre-graduation work experience are not unnecessarily onerous, and consideration must be given as to how best to incorporate the requirement for placement. Any requirement for placement must be flexible enough that students can handle both the placement and their normal study load. Based on the experiences of other disciplines, this could be in the form of permitting part-time completion (Johnstone et al., 2016) or facilitating placements to be undertaken outside of the normal teaching periods, such as over the summer break (Grant-Smith & de Zwaan, 2019).

Equity Challenges in Work Placements

The diversity in the student population presents a challenge for the provision of equitable access to high-quality work placements. Intersectionality exacerbates vulnerability and disadvantage, so any increased degree requirements must consider the potential for unintentional discrimination, particularly for women, those from lower socio-economic backgrounds, and international students. This concern is acutely relevant for financial planning education given the “overwhelming lack of gender diversity in the financial planning industry” (Johnson et al., 2016, p. 115) and the efforts to attract more women to the industry (Chen & Severns, 2016; Pasztor et al., 2019). Only 31% of the financial planning workforce identifies as female (Labour Market Insights, 2022) and in 2019 financial and insurance services had the largest gender pay gap at 26.9% - the highest of any industry (Workplace Gender Equality Agency, 2019).

The potential impact of mandating extended work placements as a condition of graduation should be seriously questioned given that they can have a more significant and negative impact on the study-work-life balance of female students. For example, women can be more disadvantaged due to their caring responsibilities, as placements during normal working hours can increase childcare costs or require alternative care arrangements to be made (Grant-Smith & Gillett-Swan, 2017; Johnstone et al., 2016). Further, when placements are located far from home the transport burden can be greater for women based on their mobilities of care (Grant-Smith, Osborne, & Johnson, 2017) and safety concerns (Grant-Smith et al., 2016).

Extended unpaid work placements can result in considerable financial stress for students who are financially independent of their parents, particularly those relying on paid employment to survive, as this work typically must be forgone while undertaking placements (Johnstone et al., 2016; Grant-Smith & de Zwaan, 2019). This means that students who possess significant financial capital or parental support may be more likely to be able to afford to undertake extended placements or engage in placements away from their local area (e.g., at large firms in capital cities). Participation in placements may also impact on post-graduation employment opportunities given the overuse of personal networks as a key recruitment strategy by employers in the financial planning industry (Johnson et al., 2016).

Another concern is the challenges faced by international students in accessing and performing well on placements due to cultural differences, language skills and racism (Jackson, 2017). In the context of accounting students Jackling and Natoli (2015) express concerns about Australian-based placements as a means of educating international graduates and suggest that to develop their employability, placements might be better delivered in the student’s home country. The extent to which this approach could be applied in financial planning education is unclear given the requirement to understand local financial regulations.

ISSUES IN THE FIELD

Preparing Students Workplaces and Universities for Work Placements

Despite its apparent benefits, a work placement program “is a risky business for universities” due to the strategic, financial, legal and reputational risks it presents, particularly in being able to guarantee a sufficient supply of high quality work placements (Cameron, 2017, p. 243). Introducing work placements can result in a significant increase in administrative responsibilities for higher education institutions (Cameron & Klopper, 2015). Indeed, Grant-Smith and McDonald (2018b) suggest that because students on work placement are not employees

and therefore are not subject to many of the statutory protections employers are obliged to provide to employees, education institutions appear to be held to higher account for protecting unpaid work participants and ensuring quality outcomes, than are the organizations in which the unpaid work is undertaken...[and] may be liable for workplace injuries or other harm incurred during university sanctioned or supported learning activities, despite that in reality, they often have limited control over what happens to the student at an offsite location. (p. 569)

Successful work placements depend on a strong tripartite relationship between the student, the WIL workplace, and the university (Batra et al., 2014). This relationship needs to be based on a common understanding of the learning goals of the placement (Reeve & Gallacher, 2005) and careful management of both student and employer expectations of placements. This requires close communication between the university and host organization, including an honest appraisal of the placement student’s needs, abilities, and weaknesses, so that the placement program can be built around addressing or managing the impact of these (Jackling & Natoli, 2015). Host employers need to understand universities’ resource limitations (Howieson et al., 2014) and must be prepared to provide appropriate on-the-job training and supervision if a student is to benefit from the work placement (Elijido-Ten & Kloot, 2015).

While introducing mandatory work placements has the potential to foster valuable partnerships between higher education institutions and local financial planning practitioners (Eyssell, 1999), universities must be prepared to take a proactive role in negotiating with employers on their responsibilities as WIL workplaces (Grant-Smith, Gillett-Swan, & Chapman, 2017) and to review partnerships with employers who have had repeated complaints raised against them (Grant-Smith & McDonald, 2018b). This can only be achieved via a high level of institutional oversight, particularly in screening the suitability of potential WIL workplaces (Elijido-Ten & Kloot, 2015), educating students about their workplace rights and responsibilities prior to placement (Grant-Smith & McDonald, 2016), and providing appropriate complaints mechanisms for students to voice concerns regarding their placements without fear of reprisal.

Are Unpaid Work Placements the Only Way to do Work-Integrated Learning?

The mandatory inclusion of work placements in degree programs assumes a “deficiency model” in the context of students’ skills (Craswell, 2007, p. 377). Indeed, part of the argument for introducing WIL into financial planning education has been associated with the development of students’ soft skills rather than technical skills (Brimble et al., 2012; Cameron et al., 2014) which have been identified by employers as lacking (Jackling & Sullivan, 2007). It should be recognized however, that many employers may have “unrealistic expectations about the outcomes of a university education” (Howieson et al., 2014, p. 259). Similarly, because the cost burden of higher education, including

participating in unpaid work placements, is largely borne by individuals and not employers, this may lead to employers inflating their demands (Boden & Nedeva, 2010). This assumption of deficit does not recognize that students may bring a range of transferable soft skills from previous life, study and non-professional work experiences. Provision could also be made for the recognition of prior learning in lieu of placement for those already employed in the profession (Johnstone et al., 2016). There is evidence to suggest that some employers seek to benefit materially from the unpaid work undertaken by students on placement (Elijido-Ten & Kloot, 2015) and may seek to exploit this (Grant-Smith & McDonald, 2016). If ensuring student learning and safeguarding their wellbeing is central to WIL, other work experience models, such as service learning through providing services to disadvantaged individuals and nonprofit organizations, offer an alternative to unpaid work placements (Govekar & Rishi, 2007) while still providing important learning opportunities and supervised client interaction (Eysell, 1999).

Service Learning as an Alternative to Work Placements

Work experience models such as service learning through providing services to disadvantaged individuals and nonprofit organizations offer an alternative to unpaid work placements while still providing important learning opportunities and supervised client interaction. Service learning has a strong tradition in accountancy education (Rama et al., 2000; Strupeck & Whitten, 2004), the principles of which are transferrable to a financial planning context (Still & Clayton, 2004). Although in some senses both work placements and service learning could be considered a form of productive work, service learning is distinguishable from volunteering or pro bono work in that its primary focus is on reciprocity and learning while meeting the needs of a community (Goetz et al., 2005). Service learning in financial planning could focus on providing free financial planning services to disadvantaged individuals with limited personal resources, or to non-profit organizations (Annis et al., 2010). An excellent example of service learning is the Volunteer Income Tax Assistance program, sponsored by the US Internal Revenue Service and administered through universities and non-profit organizations, which offers free income tax services for vulnerable community members, including the elderly, people living with a disability, people with low levels of English language proficiency, and individuals with low to moderate incomes (see Miller & Thalacker, 2013; Poston & Smith, 2015). In Australia, the Federal Government supported, and Australian Tax Office (ATO) administered, Australian National Tax Clinic Program has been embedded in ten universities nationwide including Griffith University (Freudenberg et al., 2020). Rather than a WIL driven focus per se, this program adopts a societal approach which develops an understanding of the interdependency of stakeholders in the tax ecosystem while still meeting the learning outcomes offered by more traditional unpaid WIL placements. Indeed, this voluntary work can play an important role in developing communication and financial planning skills (Annis et al., 2010; Tucker et al., 1998), alongside personal insight and cognitive development (Yorio & Ye, 2012) and critical justice-focused skills to create more socially aware practitioners. Participation in such programs also contributes significantly to society in terms of improved tax literacy, tax morale, compliance culture, and tax justice (Kayis-Kumar et al., 2020).

Another practical model of service learning is involvement in on-campus peer-to-peer financial planning and education initiatives (Goetz et al., 2011) which could be provided as a co-curricular activity. Such initiatives will deliver many of the skills development opportunities promised by work placements but have the added benefits of improving the financial literacy and knowledge of financial planning services of other students, many of whom may go on to professional careers and require the services financial planners offer. Important considerations in both service learning and peer-to-peer financial planning programs include how to access 'clients', ensure the quality and accuracy of advice

provided, and convince people unfamiliar with the financial planning process to fully disclose financial information (Eysell, 1999). As a result, WIL can generate significant administrative and financial costs (Yorio & Ye, 2012) as managing these issues requires high levels of staff involvement over an extended period.

Benefits of providing exposure to pro bono work early in the development of a financial planning student's professional identity is that it has the potential to provide tangible societal benefits as it may encourage future participation (Palmer et al., 2009). Another benefit is that participation in pro bono work and service learning can contribute to deeper understandings of social issues and the experiences of a wider range of potential clients (Yorio & Ye, 2012). As such it may also contribute to improving the reputation of, and public trust in, the financial planning industry more broadly (Brown, 2008). It is imperative however that a clear distinction is made between pro bono volunteer work and unpaid work experience as it is in the latter where the practice is most contested and participants most likely to experience exploitation (Grant-Smith & McDonald, 2016).

CONCLUSION

Financial planning education has an overtly technical and vocational focus which is perhaps well suited to using work placements as a primary WIL approach. However, this does not necessarily mean that work placements are the only way of meeting WIL requirements in the financial planning curriculum. We have discussed several key issues that must be considered before mandating work placements for financial planning students: student social, psychological, and economic wellbeing; equity issues and unintentional discrimination, and; identified the particular issues that the university needs to consider in terms of its own risks and managing employer expectations. If it is determined that the benefits presented by work placements outweigh their challenges and risks, student wellbeing must be a central concern in the development and implementation of work placement programs and supporting curriculum. Explicitly connecting WIL and wellbeing in decisions about work placements and placing students at the center of these decisions requires that institutions ensure sufficient supports are in place to manage any negative impacts of WIL on student wellbeing before introducing expansive work placement requirements (Gillett-Swan & Grant-Smith, 2018). These include financial assistance (e.g., scholarships, payment/stipend), providing clarity around both workplace and academic expectations, and managing relationships between key placement personnel (Grant-Smith, Gillett-Swan, & Chapman, 2017).

There is evidence to suggest that some unscrupulous employers may seek to benefit materially and financially from the unpaid work undertaken by students on WIL placements (Grant-Smith & McDonald, 2016). By contrast, a service learning approach to WIL has benefits for students and society and reduces the potential for this kind of exploitation to occur, while still meeting the 'job ready graduates' agenda of the Australian government (Grant-Smith et al., 2020). Johnson et al. (2016) found that most financial planning firms claim to have induction programs and to provide formal and informal training to new entrants. This suggests that there are paid work-based learning opportunities being provided by employers to ease the transition from education to employment for financial planning graduates. Furthermore, given that the financial planning education standards now include a professional year, it is perhaps worth considering whether traditional forms of work placements are necessary for creating working-ready graduates rather than simply assuming they are. Based on the challenges work placements present to some students and institutions, participation should remain an optional activity rather than a hurdle requirement and alternatives such as service learning should be available.

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About the Journal

The International Journal of Work-Integrated Learning (IJWIL) publishes double-blind peer-reviewed original research and topical issues dealing with Work-Integrated Learning (WIL). IJWIL first published in 2000 under the name of Asia-Pacific Journal of Cooperative Education (APJCE). Since then the readership and authorship has become more international and terminology usage in the literature has favored the broader term of WIL, in 2018 the journal name was changed to the International Journal of Work-Integrated Learning.

In this Journal, WIL is defined as "an educational approach that uses relevant work-based experiences to allow students to integrate theory with the meaningful practice of work as an intentional component of the curriculum. Defining elements of this educational approach requires that students engage in authentic and meaningful work-related task, and must involve three stakeholders; the student, the university, and the workplace". Examples of practice include off-campus, workplace immersion activities such as work placements, internships, practicum, service learning, and cooperative education (Co-op), and on-campus activities such as work-related projects/competitions, entrepreneurships, student-led enterprise, etc. WIL is related to, but not the same as, the fields of experiential learning, work-based learning, and vocational education and training.

The Journal's main aim is to enable specialists working in WIL to disseminate research findings and share knowledge to the benefit of institutions, students, co-op/WIL practitioners, and researchers. The Journal desires to encourage quality research and explorative critical discussion that leads to the advancement of effective practices, development of further understanding of WIL, and promote further research.

The Journal is ongoing financially supported by the Work-Integrated Learning New Zealand (WILNZ; www.wilnz.nz), and the University of Waikato, New Zealand, and received periodic sponsorship from the Australian Collaborative Education Network (ACEN) and the World Association of Cooperative Education (WACE).

Types of Manuscripts Sought by the Journal

Types of manuscripts sought by IJWIL is primarily of two forms: 1) *research publications* describing research into aspects of work-integrated learning and, 2) *topical discussion* articles that review relevant literature and provide critical explorative discussion around a topical issue. The journal will, on occasions, consider good practice submissions.

Research publications should contain; an introduction that describes relevant literature and sets the context of the inquiry. A detailed description and justification for the methodology employed. A description of the research findings - tabulated as appropriate, a discussion of the importance of the findings including their significance to current established literature, implications for practitioners and researchers, whilst remaining mindful of the limitations of the data, and a conclusion preferably including suggestions for further research.

Topical discussion articles should contain a clear statement of the topic or issue under discussion, reference to relevant literature, critical and scholarly discussion on the importance of the issues, critical insights to how to advance the issue further, and implications for other researchers and practitioners.

Good practice and program description papers. On occasions, the Journal also seeks manuscripts describing a practice of WIL as an example of good practice, however, only if it presents a particularly unique or innovative practice or was situated in an unusual context. There must be a clear contribution of new knowledge to the established literature. Manuscripts describing what is essentially 'typical', 'common' or 'known' practices will be encouraged to rewrite the focus of the manuscript to a significant educational issue or will be encouraged to publish their work via another avenue that seeks such content.

By negotiation with the Editor-in-Chief, the Journal also accepts a small number of *Book Reviews* of relevant and recently published books.



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