



**CALIFORNIA INSTITUTE OF
APPLIED FINANCIAL
SCIENCES**

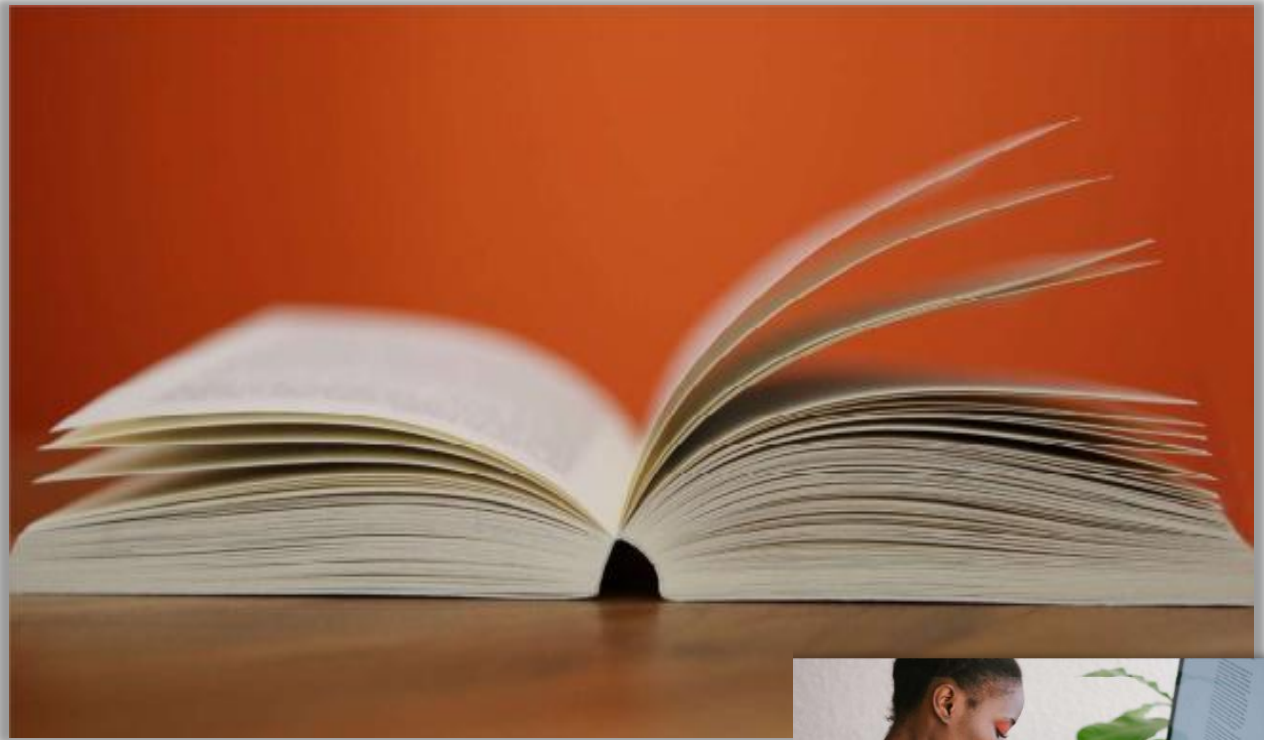
STUDENT HANDBOOK

2026 ACADEMIC YEAR



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The California Institute for Applied Financial Sciences (CIAFS) is a private, online, asynchronous further education and training (FET) institution operating under the approval of the Bureau for Private Postsecondary Education (BPPE) in California

Message from the Head of School

Dear Students

Congratulations on making an outstanding choice to embark on your academic journey with The California Institute for Applied Financial Sciences (CIAFS)

At CIAFS, we prioritise equipping you with the skills and knowledge necessary for success in the modern workplace. Through high-quality learning experiences, we aim to help you develop practical competencies that position you as a sought-after candidate for exciting new roles and growth opportunities in your organisation and industry.

As a caring and student-focused institution, CIAFS is committed to fostering empathy, understanding, and support for all our students. Our comprehensive offerings include robust tuition support, accessible faculty and administrative assistance, expertly designed learning materials, dedicated lecturers, and experiential training opportunities.

With our guidance, and your own dedication and hard work, you could be empowered to enter the workforce with confidence and competence.

I cannot wait to see what the future holds for you!

Acting Head of School

Mrs Vuyiswa Maponya



1. Background Overview

The California Institute for Applied Financial Sciences (CIAFS) is a wholly owned subsidiary of The Graduate Institute of Financial Sciences (GIFS-parent company) which provides business and people development solutions through training and consulting services. GIFS strikes an excellent balance between core associates and strategic partners, serving a diverse client base that ranges from Blue-Chip multi-nationals to small businesses across various industries. While its focus spans multiple sectors, GIFS places particular emphasis on the Financial and Insurance Services Industry, operating primarily within the Quality Council for Trades and Occupations (QCTO) quality assurance framework.

CIAFS extends this commitment to excellence by offering innovative, relevant and industry-focused education, training, and development solutions. With accreditation through the approval of the Bureau for Private Postsecondary Education (BPPE) in California primarily addresses the unique needs of the Financial and Insurance Services sectors within the realm of Higher Education.



2. Vision Statement

CIAFS's vision is to revolutionize financial education by bridging the gap between knowledge and real-world application and serving as the gateway for students into world class financial services education. We aim to be the global online leader in applied financial sciences education, preparing professionals who can lead in the evolving landscape of financial services.

3. Mission Statement

Our mission is to provide accessible, innovative, and high-quality financial education to anyone who seeks it. Through blending academic rigor with practical relevance, CIAFS empowers students to navigate complex financial landscapes and excel in their careers. We achieve this through a cutting-edge online delivery model, which ensures our market leading programs are accessible to students from all walks of life, irrespective of geographical boundaries.

4. Compliance with POPIA

CIAFS complies with the Protection of Personal Information Act (POPIA), ensuring that personal data is collected, stored and managed ethically:

- Student data is protected, with transparency regarding its usage.
- Students' consent is required before collecting personal data.
- Personal data is stored securely, accessible only to authorised personnel.
- Students have the right to access their data and request corrections if needed

5. Admission requirements

To gain admission to a program at CIAFS, applicants must meet the minimum academic requirements as outlined by the Bureau for Private Postsecondary Education (BPPE)

Qualification	Requirement	Alternatives	Options
Higher certificate programs	National Senior Certificate (NSC) or equivalent qualification is required, with program-specific subject requirements where applicable	A National Senior Certificate (NSC) (with appropriate recognised NSC subjects if required)	Candidates who do not meet the program's minimum requirements, but possess relevant work experience or other applicable qualifications, may apply to be considered for Recognition of Prior Learning (RPL) .
		A National Vocational Certificate level 4 qualification (with a 50% in English), or	
		An equivalent cognate level 4 qualification.	
Diploma	National Senior Certificate (NSC) with an achievement rating of three	(Moderate Achievement, 40-49%) or better in four recognised NSC 20-credit subjects.	Applying for RPL consideration is a possibility for candidates who do not match the program's minimum

			requirements but have a lot of work and other experience.
Undergraduate degree programs	Applicants must have a National Senior Certificate with appropriate subject passes or an equivalent qualification that meets NQF Level 5 criteria, including any additional program-specific requirements.	A National Senior Certificate (NSC) Level 4 (with appropriate recognised NSC subjects if required)	Applying for RPL consideration is a possibility for candidates who don't match the program's minimum requirements but have a lot of work and other experience.
		Or a National Vocational Certificate level 4 qualification granting access to bachelor's degree studies	
		Or a Senior Certificate with endorsement, NQF Level 4	
		Or a cognate NQF level four qualification	

6. Recognition of Prior Learning (RPL)

CIAFS recognises the value of prior learning and experience. The institution's RPL policy allows for the assessment of non-traditional learning, including work experience and other informal learning, to grant access or credits toward a qualification. Applicants applying through RPL must submit detailed evidence of their learning and experience, which will be evaluated against the program's learning outcomes.

RPL Criteria for Undergraduate Programs

RPL applications are evaluated by the Student Recruitment, Selection and Admissions Committee.

- Applicants aged 23 or older with significant work experience or non-formal learning may apply.
- Minimum requirement: Completion of Grade 10 or equivalent.
- Submission of a portfolio of evidence including a detailed CV, achieved qualifications, references, and proof of learning relevant to the intended program.
- Additional assessments, including literacy and numeracy tests, competency-based interviews, and assignments, may be required to determine readiness.
- Completion of a summative assessment or interview to assess the alignment of prior learning with the postgraduate program's requirements.
- Students should refer to the Recognition of Prior Learning (RPL) policy for more details.

7. Appeals

Applicants who are not admitted to a program have the right to appeal the decision. Appeals must be submitted in writing within 14 days of receiving the admission outcome and must include a detailed motivation and supporting evidence. The appeals process is designed to ensure that all applicants are treated fairly and that their cases are reviewed thoroughly.

8. Credit Accumulation and Transfer (CAT)

CIAFS allows for the transfer of credits from accredited institutions to its programs, provided that the credits align with the learning outcomes of the intended qualification. This facilitates student mobility within the National Qualifications Framework (NQF) and supports lifelong learning and progression.

- Credit will not be granted for more than 50% of the qualification.
- Students should refer to the Policy on Credit Accumulation and Transfer (CAT) for more detailed information.

9. Academic Integrity and Plagiarism

Academic Integrity Guidelines

At CIAFS, maintaining the highest standards of academic integrity is essential. Students are expected to submit original work, properly cite all sources, and avoid any form of plagiarism. The unauthorised use of AI tools for assignments or exams is strictly prohibited unless explicitly permitted and transparently disclosed.

Citation and Attribution

Students must use an appropriate citation style, such as Harvard, APA, MLA, or Chicago, to give proper credit to all sources. When paraphrasing, the content should be significantly rephrased and accompanied by accurate citations. If using the exact words from a source, quotation marks must be used, along with the proper attribution. Students are encouraged to generate original ideas and content while clearly acknowledging collaborative efforts when applicable.

Submission Requirements

To ensure the integrity of academic work, all assignments, theses, and research papers must be submitted through Turnitin. This tool helps evaluate the originality of submissions, and its results are carefully considered during the grading process. Students should take every measure to ensure their work is authentic and appropriately cited.

Reporting and Addressing Academic Misconduct

If academic misconduct is suspected, it may be identified through Turnitin reports, observations by academic staff, or reports from members of the academic community. In such cases, the process unfolds as follows:

- An academic staff member conducts an initial review to determine if further investigation is warranted.
- If necessary, the case is referred to the Academic Integrity Committee, which will hold a hearing to examine the evidence and decide whether a violation occurred.
- If misconduct is confirmed, sanctions are applied based on the severity and nature of the violation.

Possible Sanctions for Violations

The consequences for academic misconduct can vary and may include the following:

- Warnings or reprimands are issued for minor, first-time offenses.
- Grade penalties are reduced grades or a zero grade that may be assigned for the affected assignment.
- Repeated or severe violations may result in probationary academic status.
- Students may be required to complete additional work like supplementary assignments or community service.
- Serious or repeated breaches, such as significant plagiarism, may result in suspension or expulsion from the institution.

For detailed information, students should refer to the Academic Integrity Policy.

Prohibition of Unauthorised Sharing

Students are strictly forbidden from buying, selling, or sharing GIFSPHEI's academic materials with third parties. This includes, but is not limited to, lecture notes, assignments, assessments, and examination papers. Such actions are a grave violation of academic integrity and will result in serious disciplinary action, including academic penalties.

At CIAFS, academic honesty is not only an expectation but a cornerstone of the learning experience. Students are encouraged to complete all coursework independently, ensuring their contributions uphold the values and integrity of the academic community.

10. Examinations

Students are required to adhere to all examination policies, including regulations on arrival times and permitted items for online examinations.

For online examinations, which are monitored using Proctorio, students must comply with strict guidelines regarding screen usage, prohibited items, and conduct during the examination. Any violations of these rules will result in immediate disciplinary action.

Students are encouraged to consult the Examination Policy for comprehensive details and to ensure full compliance with all requirements.

11. Disciplinary Process and Procedures

The disciplinary process at CIAFS upholds institutional standards while providing clear and transparent guidelines for addressing academic and behavioural policy violations. This process ensures that all infractions are handled fairly, respectfully, and consistently, fostering a safe and constructive learning environment.

Responsibilities in the Disciplinary Process

Both students and staff share key responsibilities in ensuring the integrity of the disciplinary process

Good Faith Participation

All individuals involved in a complaint or disciplinary matter are expected to engage with honesty, integrity and respect.

Cooperation

Students, staff and other relevant parties must fully cooperate with investigations, hearings and resolution procedures.

Respect and Dignity

All participants are required to uphold mutual respect and dignity throughout the process, ensuring a fair and equitable environment for everyone involved.

For detailed information on the disciplinary procedure and steps involved, students are encouraged to refer to the Code of Conduct.

12. Complaints and Appeals Process

CIAFS provides structured and transparent channels for addressing complaints and appeals, ensuring fairness and respect throughout the process.

Guidelines for Raising Complaints

- Whenever possible, students are encouraged to address issues directly with the person or people involved as soon as the concern arises.
- If the issue cannot be resolved directly, students should escalate the complaint to the appropriate supervisor at the next level of authority. Guidance may also be sought from another suitable authority figure who can assist in resolving the matter.
- Both students and managers are expected to engage in good faith during the resolution process, cooperate fully with any investigation, and uphold the respect and dignity of all parties involved.

Complaint and Appeal Provisions

The handling of student complaints policy includes the steps that are listed hereunder.

Informal Resolution

Students are encouraged to resolve concerns directly with the parties involved before pursuing formal channels.

Formal Complaint Process

If the issue remains unresolved, students may submit a formal complaint to the designated officer for review and action.

Appeals

Students may appeal a formal decision within five working days of its issuance.

For detailed guidance on addressing complaints and appeals, students should refer to the Policy on Handling Student Complaints.

13. Glossary

Term	Definition
Academic Integrity	The principle of maintaining honesty and ethical behaviour in academic work, including proper citation and originality.
Academic Probation	A status assigned to students who have violated academic policies, with conditions set for continued enrolment.
Appeal	A process by which a student can challenge a decision made by the institution, usually within a specified timeframe.
Blue-Chip Company	A well-established, financially sound, and reputable multinational corporation.
CAT (Credit Accumulation and Transfer)	A policy that allows students to transfer credits between accredited institutions, supporting mobility and progression.
CHE (Council on Higher Education)	The statutory body overseeing higher education quality assurance and accreditation in South Africa.
Code of Conduct	A set of rules and expectations governing the behaviour of students and staff to maintain a safe and respectful environment.
Examination Policy	A document outlining rules, expectations, and processes for conducting in-person and online exams.
Formal Complaint	A written grievance submitted to an official authority when informal resolution fails.
GIFS	The parent company, Graduate Institute of Business Sciences, offering training and consulting services across various sectors.
CIAFS	The California Institute for Applied Financial Sciences
NEET	Acronym for individuals Not in Education, Employment, or Training.
NQF (National Qualifications Framework)	A system in South Africa that defines the levels of qualifications and standardises education and training.

Online Learning Platform	The digital system (such as an LMS) used to deliver course content and facilitate online education.
POPIA (Protection of Personal Information Act)	South African legislation that governs the collection, storage, and use of personal information to ensure privacy and security.
Portfolio of Evidence	A collection of documents submitted for RPL evaluation, such as a CV, references, and proof of prior learning.
Proctorio	An online exam monitoring tool used to ensure integrity during virtual assessments.
RPL (Recognition of Prior Learning)	A process that assesses informal or non-traditional learning for academic credit or admission.
Summative Assessment	An evaluation conducted at the end of a learning period to assess students' overall performance or understanding.
Turnitin	A tool used to check the originality of students' submissions and detect potential plagiarism.

14. Frequently Asked Questions (FAQs)

General

Q: What is CIAFS?

A: CIAFS stands for is a private, online, asynchronous further education and training (FET) institution operating under the approval of the Bureau for Private Postsecondary Education (BPPE) in California

Q: Where can I find information about academic policies?

A: All academic policies, including those for admissions, examinations, and academic integrity, are detailed in this handbook. For full policy documents, refer to the institution's online student portal or contact the administration office.

Admissions and RPL

Q: What are the minimum requirements to apply for a Higher Certificate program?

A: A National Senior Certificate (NSC) or equivalent qualification is required. Program-specific requirements may also apply.

Q: Can I apply if I don't meet the minimum academic requirements?

A: Yes, you may apply through the Recognition of Prior Learning (RPL) process, which evaluates work experience and informal learning.

Q: How do I appeal if my application is declined?

A: Submit a written appeal within 14 days of receiving your admission decision, including a detailed motivation and supporting evidence.

Programs and Credits

Q: Are credits transferable between institutions?

A: Yes, CIAFS allows for credit transfers under SAQA's Credit Accumulation and Transfer (CAT) policy, provided they align with the intended program's learning outcomes. A maximum of 50% of credits can be transferred.

Q: Can I apply for exemption from certain courses?

A: Exemptions may be granted through the RPL or CAT process. Speak to the admissions office for guidance.

Academic Integrity**Q: What constitutes plagiarism?**

A: Plagiarism includes using someone else's work without proper citation, copying assignments, or submitting work that is not your own. All work must be original and properly referenced.

Q: Can I use AI tools for my assignments?

A: The unauthorised use of AI tools is prohibited unless explicitly permitted and disclosed. Any misuse will result in disciplinary action.

Q: How is academic misconduct detected?

A: Academic misconduct may be identified through tools like Turnitin, staff observations, or reports from the academic community.

Examinations**Q: What should I bring to an in-person exam?**

A: Refer to the Examination Policy for a list of permitted items, such as identification and necessary stationery.

Q: How are online exams monitored?

A: Online exams are monitored using Proctorio, which ensures compliance with exam rules. Adherence to guidelines on screen usage, prohibited items, and conduct is mandatory.

Q: What happens if I miss an exam?

A: Contact the exams office immediately. Missing an exam without a valid reason may result in a zero grade unless exceptional circumstances are documented.

Support Services**Q: What support services are available to students?**

A: CIAFS offers academic advising, technical support, counselling services, and career guidance to assist students throughout their learning journey.

Q: How do I access technical support for online learning?

A: Contact the IT support team via the student portal or email. Make sure your device meets the technical requirements for online learning.

Complaints and Appeals**Q: How do I file a complaint?**

A: Start by addressing the issue with the person involved. If unresolved, escalate the matter to the appropriate supervisor or authority, as outlined in the complaints process.

Q: Can I appeal disciplinary actions?

A: Yes, appeals must be submitted in writing within five working days of receiving the decision. Include a detailed explanation and any supporting evidence.

Fees and Refunds**Q: What are the payment options for tuition fees?**

A: Students can pay fees via bank transfer, debit order, or through the online payment system.

Contact the finance office for details.**Q: Can I get a refund if I withdraw from a course?**

A: Refunds are subject to the institution's withdrawal and refund policy. Check with the finance office for specific terms and conditions.

Graduation**Q: What are the requirements for graduation?**

A: Students must complete all required courses, meet credit requirements, and adhere to academic integrity policies to qualify for graduation.

Q: When is the graduation ceremony held?

A: Graduation ceremonies are held annually. The exact date will be communicated to qualifying students closer to the time.