



Academic Malpractice Handbook

In association with
MANCHESTER
1824
The University of Manchester
Alliance Manchester Business School



STEP 
ADVISING FAMILIES ACROSS GENERATIONS

Academic Malpractice Handbook

Contents

1.	Introduction	3
2.	Responsibilities of CLTI	5
3.	Responsibilities of CLTI learners	7
4.	Principles governing the submission of work	8
5.	Definitions of academic malpractice	9
6.	Procedures for dealing with academic malpractice	14
7.	Matters of academic malpractice	15
8.	Reporting concerns about suspected malpractice in examinations and assessments	18
9.	Suspected malpractice in examinations	20
10.	Suspected malpractice in assignments	21
11.	Appeals	22
12.	Malpractice Investigations	26
13.	Assessing the severity of academic malpractice	28
14.	Outcomes of cases taken to investigation meeting	30
15.	Matters following the investigation meeting	32
16.	CLTI use of plagiarism detection software	33

1. Introduction

The rules of discipline contained herein apply to all registered CLTI learners irrespective of their mode, level or place of study. Learners, as members of STEP, are expected to abide by the STEP Code of Professional Conduct which highlights the principal professional standards that a STEP member is expected to uphold. STEP considers academic malpractice a serious breach of the Code and reserves the right to investigate any breach of the Code under section 3, Integrity. Any breach of the Code may lead to disciplinary action.

Academic malpractice is any activity – intentional or otherwise – that is likely to undermine the integrity essential to the qualifications offered by STEP. It includes plagiarism, collusion, fabrication or falsification of results, and anything else that could result in unearned or undeserved credit for those committing this offence.

Academic malpractice can result from a deliberate act of cheating but may be committed unintentionally through failure to cite sources of information adequately. Whether intended or not, all incidents of academic malpractice will be treated seriously by CLTI.

No circumstances justify academic malpractice, and a penalty must always be applied. Although learners may present evidence of mitigating circumstances, it must always be borne in mind that they are encouraged to bring such circumstances to the attention of CLTI at the earliest possible opportunity.

Evidence of mitigating circumstances will always be assessed, but it is for CLTI to decide whether it may be taken into account when determining the penalty to be applied. This will enable CLTI to consider offering appropriate help, in accordance with the CLTI Policy and

Academic Malpractice Handbook

Procedures on Mitigating Circumstances. Lack of time, or too much work, do not constitute mitigating circumstances.

CLTI is obliged, when determining a penalty to be imposed as a consequence of academic malpractice, to take into account the consequences that the penalty will have for the academic progression of the learner concerned.

CLTI regards any form of academic malpractice as a serious matter. Where there is clear evidence of academic malpractice penalties will be imposed which, may include failure of qualifications in serious cases.

2. Responsibilities of CLTI

It is the responsibility of CLTI to ensure that all learners, irrespective of the level of programme or model of learning (face-face or distance/online) or place of learning (UK or international), are given ample opportunity to understand fully the academic standards and requirements that they must satisfy.

It must be clearly understood that:

- acts of academic malpractice are not acceptable in any circumstances;
- where such acts are shown to have occurred, an appropriate penalty will always be enforced.

No circumstances justify academic malpractice, and a penalty must always be applied. Although learners may present evidence of mitigating circumstances (which may be taken into account when determining the penalty to be applied), it must always be borne in mind that learners are encouraged to bring such circumstances to the attention of CLTI at the earliest possible opportunity so that CLTI can consider offering appropriate help; this is in accordance with the policy and procedures on mitigating circumstances. Lack of time, or too much work, do not constitute mitigating circumstances.

Factors that CLTI will take into account when determining the penalty and its proportionality include the following.

- a. The proportion of the whole course represented by the piece of work that was subject to malpractice: the higher the proportion, the more serious the offence.
- b. The learner's previous history: a subsequent offence, occurring after a learner has already received a warning or a penalty for academic malpractice, is more serious than a first offence.

- c. The degree of intention to deceive in the piece of work in question (which might be assessed by, for example, efforts to change wording, poor referencing or lack of referencing of plagiarised material, evidence from earlier drafts) and also in the hearing itself by failure to tell the truth.

3. Responsibilities of CLTI learners

All learners are responsible for making themselves aware of the policy and procedures contained herein, for understanding the seriousness of academic malpractice and for taking every reasonable step to ensure that academic malpractice does not occur.

4. Principles governing the submission of work

The assessment of learners is based on the principle that, unless clearly stated in the assessment criteria, the work submitted by a registered learner for assessment has been carried out by that learner and is their own work.

Where group work is an approved part of the assessment process, the assessment instructions will make clear the nature and content of, and assessment criteria for, such group-based activity.

All elements of assessment must be the learner's own work and any passages quoted or paraphrased, or opinions relied upon, must be properly attributed and cited using the correct method).

CLTI accepts that a learner's writing can be influenced by the work of others, but such work must not be copied or paraphrased in whole sentences or paragraphs without appropriate acknowledgement.

By submitting work for assessment, learners are declaring that the submitted work is their own, and that it has not been submitted in a similar or identical form towards any other assessment or qualification by the learner or any other person.

Submission is undertaken by uploading the work online through a learner account. If this procedure has not been followed, CLTI has the right to refuse to mark the piece until the learner has complied.

5. Definitions of academic malpractice

5.1 Cheating in examinations consists of any of the following activities.

- Communicating with or copying from any other learner during an examination, except in so far as the rubric may specifically permit.
- Other than where the rubric specifically permits, communicating during an examination with any person other than a properly authorised invigilator or another authorised member of staff.
- Introducing any written, printed or electronically stored information into an examination room, unless expressly permitted by the criteria/rubric for the examination.
- Gaining access to any unauthorised material relating to an examination during or before the specified time.
- Making use of electronic calculators and other portable electronic devices except as permitted under the rubric of the examination, and in the provision for candidates with additional assessment requirements.
- Fabricating information in an examination, e.g. use of artificial citations.
- Impersonating another learner or procuring an impersonator.
- Taking photos of online questions and sharing.
- Discussing after the exam/assessment any content of the assessment with other students.

5.2 Plagiarism

Learner plagiarism, or academic malpractice, is presenting the ideas, work or words of other people without proper, clear and unambiguous acknowledgement. It also includes 'self- plagiarism' (which occurs where, for example, you submit work that you have presented for assessment on a previous occasion), and the submission of material from 'essay banks' (even if the authors of such material appear to be giving you permission to use it in this way). Obviously, the most blatant example of plagiarism would be to copy another learner's work. Hence, it is essential to make clear in your assignments the distinction between:

Wholesale verbatim copying or insertion of multiple paragraphs of another person's work (published or unpublished and including material freely available in electronic form and including work of another candidate) without acknowledgement of sources.

- The close paraphrasing of another person's work by simply changing the wording or altering the order of presentation, without acknowledgement.
- Unacknowledged quotation of phrases from another person's work.
- The deliberate and detailed presentation of another person's concept as one's own.
- Ghost writing – where a learner requests another learner or external body to write/produce material for them for purposes of submitting it as their own. This also includes the downloading or purchasing of essays from the Internet.
- Resubmitting in its entirety (or substantial sections of) one's own work which has previously been submitted for another module or programme.

5.3 Collusion

Collusion occurs where a learner:

- Knowingly submits as entirely his/her own work, work produced in collaboration with another person without approval of CLTI
- Collaborates with another learner in the production of work that they know is intended to be submitted as that other candidate's own unaided work
- Knowingly permits another learner to copy all or part of their own work and to submit it as that candidate's own unaided work.

5.4 Fabrication and falsification

- Fabrication of results occurs when a learner falsely claims, for example, to have carried out tests, research or observations as part of his/her assessed work, or presents fabricated results arising from the same with the object of gaining an advantage.
- Fabrication may also include, for example, reporting/ presentation of artificial references or other source material purporting to demonstrate a depth of reading/knowledge beyond that undertaken, or to deflect the reader from plagiarised material, e.g. embellishment of the bibliography.
- Falsification also includes making false statements or falsifying evidence in support of applications, for example for mitigating circumstances or academic appeals. Where evidence is related to disability and reasonable adjustments, CLTI reserves the right to seek a second opinion and/or further information if there is a substantial concern about the level, or standard, of evidence.

5.5 Impersonation

Impersonation is the assumption by one person of the identity of another, with intent to deceive in the assessment process, and constitutes malpractice.

5.6 Producing inappropriate or offensive material that includes, but not limited to:

- obscenities, offensive comments
- racist remarks, lewd comments and drawings
- material that may cause offence to CLTI markers or CLTI members of staff.

5.7 Use of AI

CLTI supports the use of tools that can assist learning and AI chatbots are no exception. What must be understood however, is that it is the way that chatbots are used that is important.

If used as a research tool to generate ideas, CLTI views this as a legitimate way to aid learning. But, if a chatbot is used to assist assignment writing, learners must cite the chatbot as a source of reference. If direct quotations are used from the text generated by a chatbot, these must also follow referencing conventions i.e. be placed in quotation marks, and the source properly acknowledged (normally by using footnotes).

Under no circumstances is it acceptable to copy large amounts of text verbatim, even if correctly referenced. This will invite penalties since learners are required to present their own original work, which CLTI considers an essential part of learner development.

Learners using a chatbot as a tool to help them should also remember that chatbots can present inaccurate information and may generate biased, and at times, quite irrational, responses. They are not reliable and should be used with considerable caution.

Therefore, learners should keep their assessment writing separated from any research generated by a chatbot. Where information generated by a chatbot is used, they should check for accuracy carefully, and ensure what they submit for assessment is their own original work, and is always appropriately referenced.

6. Procedures for dealing with academic malpractice

All assessment items submitted (assignments and examinations) will be subject to scrutiny for malpractice until the point at which marks are confirmed by the CLTI Assessment board.

Where malpractice has been suspected at a late stage in the assessment process and has not been resolved at the time of the Assessment Board meeting, the Board will not consider the candidate's marks until the investigation has been conducted and the matter resolved.

7. Matters of academic malpractice

Matters of academic maladministration that shall be noted at the assessment board and reported to the learner include the following..

7.1 A lack of proper referencing

- a. Assessments that do not comply with the requirements to properly reference material that is not the learner's own original work may result in a deduction in the mark or the award of a mark of zero.
- b. The nature of the penalty applied will be a matter of professional academic judgement by the Academic Regulation and Standards Team.

7.2 Late submissions assignments

Penalties will be applied to those learners who submit their assignment after the due date as follows:

Unexcused late submission of assessed work will be penalised to prevent students from benefiting from an unfair advantage.

Penalties for any assignment submitted after the designated deadline are as follows:

	Penalty to be applied (marks deducted)
Answer submitted up to 5 days after the submission deadline	5% deduction
Answer submitted up to 6 - 10 days after the submission deadline	Additional 2% deduction per day
Answer submitted more than 10 days after the submission deadline	Not accepted

7.3 Late submissions exam paper submissions

Penalties will be applied to those learners who submit their exam paper after the due date and time as follows:

Unexcused late submission of assessed work will be penalised to prevent students from benefiting from an unfair advantage.

Penalties for any assignment submitted after the designated deadline are as follows:

	Penalty to be applied (marks deducted)
Answer submitted up to 30 minutes after the answer submission deadline	10% deduction
Answer submitted between 31-60 minutes after the answer submission deadline	15% deduction
Answer submitted more than 60 minutes after the answer submission deadline	Not accepted

Late submissions for assignments given an extension date will not be permitted.

We strongly recommend that you do not leave it too close to the answer submission deadline to submit your answer. You should allow time to resolve any unexpected problems. If technical problems prevent you from successfully submitting your work online, you must contact CLTI prior to the submission deadline. Penalties cannot be removed because the network was busy around the time of the submission deadline.

7.4 Exceeding word count

For assignments penalties will be applied for excessive word count as follows:

	Penalty to be applied (deduction)
1 - 50% over the specified word limit	10% deduction
More than 50% over the specified word limit	The work will be given a zero mark

CLTI retain the right to refer any cases listed above to an academic malpractice committee where there are concerns that it is part of a wider or repeated similar behaviour.

8. Reporting concerns about suspected malpractice in examinations and assessments

Sometimes, a learner or member of the public has reason to believe that malpractice has occurred or will occur in an examination or assessment. Concerns should be reported to CLTI via our contact us page on our website. Members of staff who wish to report suspected malpractice relating to where they work are protected under the UK Public Interest Disclosure Act (PIDA). Members of the public are not protected by PIDA, but CLTI will make every effort to protect their identity if that is what they wish, unless legally obliged to release it.

CLTI takes all reports of malpractice seriously, but in order to investigate concerns effectively we will require information of a reasonably detailed standard. We will accept anonymous reports, although knowing how the information has been obtained and the reporting party's relationship with the candidate(s) may add credibility.

Anyone wishing to report suspected malpractice to CLTI should include as much of the following information as possible/is relevant:

- the qualifications and subjects involved
- the candidate(s) involved
- the regulations breached/specific nature of suspected malpractice

Academic Malpractice Handbook

- when and where the suspected malpractice occurred
- how the issue became apparent.

Documentary evidence can be particularly useful and should be provided where it is available. Reports of suspected malpractice should be sent via our contact us page on our website.

9. Suspected malpractice in examinations

A learner suspected of cheating will be allowed to complete their examinations in the normal way and the normal assessment procedures will be initiated.

When cheating is suspected, the CLTI Head of Assessment will be informed immediately by the invigilator(s) or other members of staff involved, who will provide a full report in writing.

10. Suspected malpractice in assignments

If academic malpractice is suspected in an assignment, written portfolio or similar piece of work, the work should continue to be marked or assessed to gather evidence of the extent of the alleged malpractice, and the matter should be reported to the Academic Director, and the result withheld pending an investigation.

The assessment coordinators should submit a brief report, identifying the possible malpractice to CLTI, who will undertake the investigation.

11. Appeals

As a part of our commitment to ensuring the standard and quality of its assessments, CLTI has a procedure for handling appeals concerning assessments, awarding of qualifications and certifications.

We treat all appeals seriously and will deal with them without recrimination. Where, however, an appeal is shown to be frivolous, vexatious, or motivated by malice, the appeal will be rejected.

Appeals will only be accepted if they are received within 20 working days of the receipt of final grades from the Assessment Board

You may not appeal if you are dissatisfied with the outcome of your assessment or other decision concerning their academic position or progress unless you have eligible grounds for doing so.

A learner may submit an appeal only on their own behalf.

A formal appeal may be initiated against action taken in regard to academic malpractice or maladministration. It must be made in writing and submitted to the CLTI Assessment team via the CLTI website. within 20 working days of notification of the result or decision. The learner should submit, with the appeal, any documents they wish to be considered in the appeal.

An appeal may be made only on grounds alleging:

- a. That there exists, or existed, circumstances affecting the learner's performance of which, for good reason, the Assessment Board may not have been made aware when the decision was taken, and which might have had a material effect on the decision.

- Learners who wish to appeal on such grounds must give credible and compelling reasons with supporting documentation explaining why this information was not made available prior to the decision being made.
- b. That there had been a material administrative error or procedural irregularity in the assessment process or in putting into effect the regulations for the programme of study of such a nature as to cause significant doubt as to whether the decision might have been different if the error or irregularity had not occurred.
 - Learners wishing to appeal on these grounds should present their appeal with evidence of the error or irregularity accompanying their claim.
- c. That there is evidence of prejudice or bias or lack of proper assessment on the part of one or more of the examiners.
 - Learners are not permitted to use these grounds simply because they are dissatisfied with their grade. Evidence of bias or lack of proper assessment must accompany their appeal

Any appeals submitted by candidates must make it clear which of the above grounds applies to their case. Appeals submitted without that information will automatically be rejected.

An appeal which questions the academic or professional judgement of those charged with the responsibility for assessing a candidate's academic performance or professional competence will not be permitted.

On receipt of the formal appeal, the CLTI will initially consider whether the appeal is made on one or more of the grounds specified. If this test fails, the learner will be notified within twenty working days of the appeal being received that the appeal is not eligible, with reasons given.

If the appeal is shown to have been made on one or more of the grounds set out above then CLTI will refer the case to the Appeal's Committee to conduct an investigation and decide on the outcome of the appeal. If, at any time during these enquiries, CLTI decides, on the basis of the information contained in the appeal, to reconsider the matter about which the appeal has been made, and to substitute an alternative outcome, the learner will be notified accordingly. The appeal procedure will cease, and the learner will be issued with a completion of procedures letter. CLTI, having considered the outcome of the formal appeal, may make one of the following determinations.

- a. That the appeal does not, after all, have substance, in which event the learner will be informed of this decision in writing, normally within 20 working days of the appeal having been received. The learner will be given reasons for the decision. If the learner believes that their appeal has not been dealt with properly and fairly, they have the right to request a review of the handling of their appeal.
- b. That the appeal has identified that there had been procedural or administrative errors, in which event CLTI will take relevant remedial action and any necessary adjustment to the learner's grade will be made and the outcome communicated to the learner.
- c. That the appeal has identified relevant matters that were not known to those making the original decision or that there had been procedural or administrative errors that might have affected that decision, in which event the case will be referred back to the chair of the Assessment Board with recommended action.

Learners whose appeal has been rejected by CLTI or dismissed due to lack of information or supporting evidence can request a review if they believe that their appeal has not been handled properly or fairly. Requests for review, with reasons given, should be submitted in writing to CLTI within 20 working days of receipt of the letter informing them of the outcome of their appeal.

Requests for reviews should be sent to: Head of Assessment via our contact us page on our website.

The Head of Assessment will send to STEP for review. STEP will reexamine the case together with all related documents to determine whether the case has been handled correctly and the decision is reasonable in the light of the available evidence. STEP may also refer the case for independent review (External Examiner) to inform their final decision.

The learner will be informed of the outcome of the review in writing, normally within 20 working days of the review request having been received. The learner will be given reasons for the decision. The decision of STEP will be final, and the learner will be issued with a completion of procedures letter.

12. Malpractice Investigations

Appeals that are considered by CLTI to raise serious or complex matters that require further investigation and enquiry will be referred to the Academic Director. The learner will be given ten working days' notice of the date and time of the malpractice investigation meeting and will be invited to attend the meeting to present their case. Learners may choose to attend the Malpractice meeting via video conference.

Together with notice of the meeting the learner shall be sent information specifying:

- the nature, date and time of the suspected malpractice, including a copy of the evidence
- that they may call up to three persons to support their case, but that they must inform the Academic Director prior to the hearing of the names of those persons and their relationship to the candidate
- that they may be accompanied by a supporting person
- the procedures to be followed if the candidate wishes to appeal against any decision arising from the Malpractice Investigation meeting

The designated supporting person must be eligible to provide support to the learner at the time of the meeting. This would normally involve their being in attendance, they will however not include helping the learner with their responses.

It is not normal for the supporting person to speak throughout on the learners' behalf, owing to the purpose of the inquiry. They may however, assist with articulation of responses and, where appropriate, issues of recall.

Academic Malpractice Handbook

The learner will be sent copies of all documents to be made available to the malpractice investigation meeting. The Academic Director is empowered to call members of staff with knowledge of the case to attend the meeting to give evidence and to correspond with external examiners or others as appropriate. The learner and the accompanying person will be permitted to speak and to question any persons giving oral evidence to the malpractice investigation meeting.

13. Assessing the severity of academic malpractice

Each case is different, and the malpractice investigation meeting will be expected to use their judgement in deciding the seriousness of an offence and deciding whether there are circumstances that might affect the severity of the penalty.

There must be an attempt to ensure consistency of treatment between cases, making and recording a judgement about what is a proportionate penalty.

The penalty chosen will not have consequences for academic progression owing to any disproportionate impact.

Factors to take into account when determining the penalty and its proportionality include:

- the learner's level of study: the more advanced and experienced the learner (the more serious the offence)
- the proportion of the whole course represented by the piece of work that was subject to malpractice (the higher the proportion, the more serious the offence)
- the learner's previous history (a subsequent offence, occurring after a learner has already received a warning or a penalty for academic malpractice, is more serious than a first offence)
- the degree of intention to deceive in the piece of work in question (which might be assessed not only by, for example, efforts to change wording, poor referencing or lack of referencing of plagiarised material, evidence from earlier drafts, but also in the hearing itself by failure to tell the truth).

Academic Malpractice Handbook

The judgement made on any case shall give details of the relevant factors taken into account, stating the degree to which they contributed to the decision and will state the malpractice investigation meeting intentions as regards the impact of the penalty on progression/qualification awarded. It will also refer to any other matters taken into account; for example, any mitigating circumstances, so that precedence and best practice may be established.

The written record will also be important in the event that the candidate makes an appeal concerning the disciplinary process/outcome.

14. Outcomes of cases taken to investigation meeting

If the malpractice investigation meeting finds that there is no evidence of malpractice, the assessment should take place as normal.

Where the malpractice investigation meeting decides that there is de facto evidence that malpractice has occurred, one of the following recommended penalties will be applied.

- There are no acceptable excuses for academic malpractice, however, mitigating circumstances will be taken into account, and may lessen a penalty, if considered to be directly linked to the incident
- The mark for the specific item is reduced. Where this results in a fail grade, the learner will be subject to normal reassessment procedures.
- The mark for the specific item is reduced. Where this results in a fail grade, the learner will have the right to only one opportunity of reassessment.
- The learner is deemed to have failed in the specific element of assessment where the malpractice has occurred. The learner will be subject to normal reassessment procedures.
- The learner is deemed to have failed in the specific element of assessment where the malpractice has occurred. The learner will have no right to reassessment opportunities.
- The learner may be expelled from the course without the award for which they registered. In these circumstances STEP will be notified.

- The learner is formally reprimanded, zero will be recorded for the performance of the learner in all the written examinations and other assessments they sat in the calendar year the offence occurred, and that the learner not be permitted to retake the assessment in the following 12 months; and
 - a. That the learner, where eligible, should retake the assessments at the next available opportunity but the mark recorded will be 'capped' at the pass-mark; or
 - b. That the learner is not to be permitted to re-enter for any assessments before the expiry of a stated period, not exceeding two years and the mark recorded will be 'capped' at the pass-mark; or
 - c. That the candidate is to be permitted to re-enter for those assessments on the next available opportunity but the mark recorded will be 'capped' at the pass-mark, but that no qualification is to be awarded to the learner before the expiry of a stated period, not exceeding two years, following satisfactory completion of the conditions for the award;

The learner is formally reprimanded, that zero is to be recorded for the performance of the learner in all the written examinations and other assessments they sat in the calendar year the offence occurred and they are to be excluded from any future assessments administered under CLTI/STEP's jurisdiction.

- The learner may be expelled from the course without the award for which they registered and barred from any future assessment. In these circumstances STEP will be notified

15. Matters following the investigation meeting

The Academic Director shall compile a written report and forwarded to the CLTI Assessment Team and the relevant Assessment Board(s) as appropriate.

The learner will be informed of the malpractice investigation meeting decision, with reasons, within five working days and will be issued with a completion of procedures letter.

Where the malpractice investigation meeting is of the opinion that malpractice has occurred, its report will include an assessment of the seriousness of the incident and the outcome recommendation. A statement outlining the findings of the malpractice investigation meeting shall be communicated in writing to the learner as soon as possible after the meeting.

In all cases a record of the proceedings shall be kept, including details of the evidence presented by both sides and the decision of the meeting . Records will be retained for five years.

16. CLTI use of plagiarism detection software

To check that candidates are working in a fair and academically appropriate manner, CLTI uses text comparison software to detect potential cases of plagiarism in work that is submitted for assessment.

Our plagiarism software carries out the equivalent of an internet search, looking for matches between the text included in a piece of work submitted by a learner with all forms of information and resources publicly available on the internet.

The main use of our plagiarism software is to check for cases of direct copying, and/or not properly referencing various types of source materials. It can also be used to compare each candidate's assignments with the module materials and other commonly used or provided references.

For each assignment submitted to our plagiarism software, an 'originality' report is produced showing the percentage of text that matches other sources.

These reports will be made available to the Academic Regulation and Standards Team and in some cases they may decide to take the matter further. This may result in some further guidance about academic conduct and support to avoid any further incidents or, if more serious, may result in further action being taken.

Depending on the questions being asked and the format of the submitted answer, some level of matching between scripts and with other sources is expected. The Academic Regulation and Standards Team will take all such matters into account when reviewing each of the reports and deciding whether a learner has plagiarised.

Academic Malpractice Handbook

The CLTI designated officer will assess whether or not the evidence suggests that academic malpractice may have been committed.

If the CLTI designated officer judges that the case does not constitute academic malpractice but rather poor academic practice, the matter will be noted to the candidate, with appropriate advice as to how to proceed.

In determining whether an instance constitutes a repeat (subsequent) offence, penalties applied in a previous programme of study/award shall not be included. Repeat offences are those that take place in work contributing to a single award.

After a penalty is applied to an assessment within a programme, any further infringement within that programme will be considered a repeat offence.

CLT International Ltd, Wilmington plc
Fort Dunlop | 6th Floor | Fort Parkway
Birmingham | B24 9FD | United Kingdom

In association with
MANCHESTER
1824
The University of Manchester
Alliance Manchester Business School



STEP 
ADVISING FAMILIES ACROSS GENERATIONS

CLIH3-15315