AI Usage Policy

SCQF Level 9 Financial Philosophy & Ethics

1. Purpose

The Financial Philosophy & Ethics qualification is designed to develop independent thought, critical reasoning, ethical judgement, and the ability to construct and defend philosophical arguments.

Artificial Intelligence (AI) can be a valuable educational resource. However, the purpose of this qualification is to assess your own understanding, reasoning, and intellectual contribution, rather than the ability of an AI system to produce convincing academic work.

This policy establishes the acceptable use of AI throughout the qualification and the consequences of misuse.

2. Permitted Use of AI

We recognise that AI can be a powerful learning tool and actively encourage its responsible and ethical use.

You may use AI to:

- Challenge your assumptions. Ask AI to question your reasoning, identify weaknesses in your arguments, or present alternative ethical perspectives.
- Brainstorm ideas. Explore philosophical concepts, ethical dilemmas, and potential approaches to an assignment.
- Develop understanding. Request explanations of philosophical theories, ethical frameworks, or unfamiliar terminology.
- Engage in debate. Use AI as a discussion partner to test and refine your own arguments.
- Support independent research. Identify potentially relevant theories, authors, and sources, provided these are independently verified.

These activities support the learning objectives of the qualification by encouraging intellectual curiosity and critical thinking.

The fundamental principle is simple: AI may help you develop your thinking, but it must not do your thinking for you.

3. Prohibited Use of AI

You must not use AI to generate, write, or substantially compose any part of an assignment submitted for assessment.

Prohibited activities include:

- Submitting an assignment written wholly or substantially by AI.

- Asking AI to write individual sections, arguments, conclusions, or reflective statements for submission.
- Submitting AI-generated material that has been paraphrased or lightly edited to disguise its origin.
- Using AI to substantially rewrite your work in a manner that replaces your own reasoning, arguments, or writing.
- Presenting AI-generated philosophical analysis or ethical reasoning as your own original intellectual contribution.

The use of AI to improve your understanding does not entitle you to submit AI-generated work as your own.

All assessed submissions must represent your independent intellectual effort.

4. AI Detection and Assessment

All submitted assignments will undergo an initial screening using AI detection software before being released for academic assessment.

The process is as follows:

1. Initial screening. Every submission will be analysed using AI detection software.
2. Detection threshold. Where the software identifies a sufficiently high likelihood of AI-generated content, the submission will be flagged and withheld from grading.
3. Academic integrity review. Flagged submissions will be reviewed to determine whether there is sufficient evidence of prohibited AI use. The learner may be asked to explain their work or provide evidence of its development.
4. Assessment. Submissions that do not exceed the detection threshold, or which are cleared following review, will proceed to normal academic grading.

AI detection software is an indicator of potential misconduct, not definitive proof. We recognise that such systems can produce inaccurate results.

We therefore reserve the right to investigate suspected AI misuse regardless of the initial detection outcome, while ensuring that decisions are supported by appropriate evidence.

5. Academic Misconduct: One-Chance Policy

We operate a strict one-chance policy concerning prohibited AI usage.

First confirmed offence – Formal Warning

If a learner is found to have submitted work that breaches this policy:

- The submission will be rejected.
- A formal academic misconduct warning will be issued.

- The learner will be permitted one opportunity to resubmit the affected assignment in accordance with the qualification's assessment requirements.

Second confirmed offence – Disqualification

If a learner commits a second confirmed breach of this policy:

- The learner will be immediately disqualified from the qualification.
- No further assessment submissions will be accepted.
- No qualification certificate will be awarded.
- No refund of qualification or assessment fees will be provided, subject to applicable consumer law.

This policy applies throughout the learner's enrolment, regardless of whether the offences relate to the same assignment or different assignments.

6. Review and Appeals

Learners who believe an academic misconduct decision has been made incorrectly may request a review of the decision.

A review may consider the learner's original drafts, research notes, version history, explanation of their reasoning, and any other relevant evidence.

No learner will be formally penalised solely on the basis of an automated AI detection score without an opportunity for appropriate human review.

7. Our Philosophy

Financial Philosophy & Ethics is not a qualification in memorising ethical theories or repeating the opinions of philosophers.

It is a qualification in thinking critically, questioning assumptions, defending arguments, and developing your own ethical judgement.

We encourage you to disagree with established philosophers, challenge conventional wisdom, and develop original perspectives. We also encourage you to use modern technology to broaden your understanding.

However, we cannot assess your philosophical reasoning if that reasoning has been outsourced to a machine.