FINS5510
Personal Financial Planning and Management

Course Outline
Summer, 2016

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CRICOS Code 00098G
PART A: COURSE-SPECIFIC INFORMATION

1 STAFF CONTACT DETAILS

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
<th>Email</th>
<th>Availability</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lecturer-in-charge</td>
<td>Kingsley Fong</td>
<td><a href="mailto:k.fong@unsw.edu.au">k.fong@unsw.edu.au</a></td>
<td>Email or by appointment</td>
<td>9385 4267</td>
</tr>
</tbody>
</table>

Students with questions about course administration or content are encouraged to:

- Read this course outline
- Check the course website
- Contact the instructor

For e-mail communication with staff, teaching staff may ignore non-UNSW email address for internet security reasons. Students are responsible for ensuring their email accounts are NOT full.

2 COURSE DETAILS

2.1 Teaching Times and Locations
The course consists of twelve online sessions. Powerpoint presentation recordings will be made available on the course website on Wednesday of each teaching week.

2.2 Units of Credit
The course is worth 6 units of credit. There is no parallel teaching in this course.

2.3 Summary of Course
This course examines the investment and financial issues arising from personal wealth management activities. The course commences with an introduction of the financial planning industry and the regulatory framework. It then covers various topics required for the construction of a comprehensive financial plan including the identification of client financial status and goals, asset allocation, securities trading, managed funds, tax planning, risk management and insurance, superannuation, estate planning and social security.

2.4 Course Aims and Relationship to Other Courses
This course focuses on understanding the nature, usage and regulations on the advice of various financial products and legal instruments for developing a personal wealth management plan. The application, regulatory and advisory focus at the individual investor level differentiates this course from other investment and portfolio management courses. Prior knowledge of securities valuation and portfolio management is assumed. This course does not focus on portfolio or trading strategies. In-depth coverage of investment and portfolio strategies are covered in other courses offered by the School of Banking and Finance.
2.5 Student Learning Outcomes

Upon completion of this course you should be able to:

1) Explain the role of financial planners;
2) Assess personal financial goals, create a saving plan and identify impediments in achieving financial goals;
3) Discuss and assess risk profiles;
4) Discuss the Australian taxation system and suggest tax effective ways to build wealth;
5) Recommend appropriate asset allocation and long term investment strategies;
6) Understand the valuation and selection criteria of major investment products and financial securities in order to implement a financial plan;
7) Evaluate the investment value and select finance for residential properties;
8) Create and assess the effectiveness of retirement strategies such as superannuation funds and self-managed superannuation funds;
9) Select appropriate insurance products to cover financial risks;
10) Consider the financial consequences of family relationship and instruments available to reduce uncertainty;
11) Evaluate and arrange financial affairs to better access social security benefit;
12) Arrange for the creation of instruments to distribute estate and non-estate assets;
13) Construct and assess the quality of a financial plan;
14) Aware of the ethical principles and their applications in the financial advisory industry.

The Course Learning Outcomes are what you should be able to DO by the end of this course if you participate fully in learning activities and successfully complete the assessment items.

The Learning Outcomes in this course also help you to achieve some of the overall Program Learning Goals and Outcomes for all undergraduate students in the Business School. Program Learning Goals are what we want you to BE or HAVE by the time you successfully complete your degree (e.g. ‘be an effective team player’). You demonstrate this by achieving specific Program Learning Outcomes - what you are able to DO by the end of your degree (e.g. ‘participate collaboratively and responsibly in teams’).

<table>
<thead>
<tr>
<th>Business Postgraduate Coursework Program Learning Goals and Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. <strong>Knowledge:</strong> Our graduates will have current disciplinary or interdisciplinary knowledge applicable in local and global contexts. You should be able to identify and apply current knowledge of disciplinary or interdisciplinary theory and professional practice to business in local and global environments.</td>
</tr>
<tr>
<td>2. <strong>Critical thinking and problem solving:</strong> Our graduates will have critical thinking and problem solving skills applicable to business and management practice or issues. You should be able to identify, research and analyse complex issues and problems in business and/or management, and propose appropriate and well-justified solutions.</td>
</tr>
<tr>
<td>3. <strong>Communication:</strong> Our graduates will be effective communicators in professional contexts. You should be able to: a. Produce written documents that communicate complex disciplinary ideas and information effectively for the intended audience and purpose, and b. Produce oral presentations that communicate complex disciplinary ideas and information effectively for the intended audience and purpose.</td>
</tr>
<tr>
<td>4. <strong>Teamwork:</strong> Our graduates will be effective team participants. You should be able to participate collaboratively and responsibly in teams, and reflect on your own</td>
</tr>
</tbody>
</table>
teamwork, and on the team’s processes and ability to achieve outcomes.

5. Ethical, social and environmental responsibility: Our graduates will have a sound awareness of ethical, social, cultural and environmental implications of business issues and practice. You should be able to:
   a. Identify and assess ethical, environmental and/or sustainability considerations in business decision-making and practice, and
   b. Consider social and cultural implications of business and /or management practice.

For more information on the Undergraduate Program Learning Goals and Outcomes, see Part B of the course outline.

The following table shows how your Course Learning Outcomes relate to the overall Program Learning Goals and Outcomes, and indicates where these are assessed (they may also be developed in tutorials and other activities):

<table>
<thead>
<tr>
<th>Program Learning Goals and Outcomes</th>
<th>Course Learning Outcomes</th>
<th>Course Assessment Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>This course helps you to achieve the following learning goals for all Business undergraduate students:</td>
<td>On successful completion of the course, you should be able to:</td>
<td>This learning outcome will be assessed in the following items:</td>
</tr>
<tr>
<td>1 Knowledge</td>
<td>Student Learning Outcomes 1 to 4 (see above in section 2.5)</td>
<td>Quiz</td>
</tr>
<tr>
<td>2 Critical thinking and problem solving</td>
<td>Student Learning Outcomes 5 to 14 (see above in section 2.5)</td>
<td>Exam</td>
</tr>
<tr>
<td>3a Written communication</td>
<td>Construct written work which is logically and professionally presented.</td>
<td>Group project</td>
</tr>
<tr>
<td>3b Oral communication</td>
<td>Communicate ideas in a succinct and clear manner.</td>
<td>Research and Presentation</td>
</tr>
<tr>
<td>4 Teamwork</td>
<td>Not specifically addressed in this course.</td>
<td>Group project</td>
</tr>
<tr>
<td>5a Ethical, environmental and sustainability responsibility</td>
<td>Understanding ethics and its importance in providing financial advices.</td>
<td>Exam</td>
</tr>
<tr>
<td>5b Social and cultural awareness</td>
<td>Aware of the financial planning principles and their applications in the financial advisory industry.</td>
<td>Group project</td>
</tr>
</tbody>
</table>
3 LEARNING AND TEACHING ACTIVITIES

3.1 Approach to Learning and Teaching in the Course

We seek to create an interesting, challenging, relevant, and engaging education experience. We have a number of teaching aims:

- Create a climate of engagement, dialogue and ongoing feedback between students and lecturers regarding the content, teaching strategies, learning experiences and outcomes (Guidelines on Learning that Inform Teaching at UNSW (GLIT) numbers 2, 7, 10);
- Cater for a variety of learning preferences and abilities by providing a range of learning activities and teaching methods (GLIT number 9);
- Develop independent learning skills and create an environment that provides structure and guidance as well as encouraging students to extend their learning (GLIT numbers 2, 11).

3.2 Learning Activities and Teaching Strategies

The Online Lecture

The online lectures (powerpoint presentation recordings) set out the main conceptual frameworks for each topic. They synthesize materials from various sources. You are advised to start with the online lectures to get the main ideas then read the textbook and other relevant materials. From a time management perspective, this means you will need to allocate at least 9 hours per online lecture.

If you need any assistance in managing your time you will find the UNSW Business School Education Development Unit (EDU) a useful resource.

Group Project

The project will provide an early opportunity for student engagement with each other to research, critically evaluate and synthesise on a financial planning issue. It’s the primary media to develop a cohort experience. Form group and interact early, a self-enrolment link is available in the course website.

Quiz

A Quiz is scheduled early in the course in order to provide an incentive to start digesting the materials early and to provide feedback on how you are going in the course. It encourages early study in a tight summer school schedule and a comprehensive face-to-face exam. All students do the online test in the same scheduled 30 minute time slot. A untimed practice test is made available for your to set up the IT requirements and
Moodle Live Online Sessions

These sessions provide opportunities for students to ask questions in real-time and interact. They will be scheduled 3 working days prior to the quizzes and exam.

Research and Presentation

Students will need to research on an approved research question and submit 3 items:

- A reference list with an annotated bibliography which briefly summarise each piece of material (journal article, news, etc) researched.
- Powerpoint presentation slides in ppt.
- A recording of professional presentation in business attire up to 3 minutes based on the slides.

The purpose of this assessment is for student to practice research, interpret, and communicate to a wealth management audience in an informative and succinct manner.

The Self-Study Exercises

Self-study exercises are integral part of this course. These exercises provide student with an opportunity to reflect and apply the materials in online lectures and reading materials. They will increase your confidence and competence in technical and critical skills and help you prepare for the quiz and final exam. You should budget for at least two hours per week for these exercises.

4 ASSESSMENT

4.1 Formal Requirements

In order to pass this course, you must achieve AT LEAST 50% in the FINAL EXAM and the composite mark.

4.2 Assessment Details

<table>
<thead>
<tr>
<th>Assessment Task</th>
<th>Weight</th>
<th>Learning Outcomes assessed</th>
<th>Length</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online Quiz</td>
<td>10%</td>
<td>1-4,13-14</td>
<td>30-minute online quizzes</td>
<td>Dec 18 9-9:30am</td>
</tr>
<tr>
<td>Group project</td>
<td>15%</td>
<td>1-6,13-14</td>
<td>25 pages total</td>
<td>Jan 18</td>
</tr>
<tr>
<td>Individual Research and</td>
<td>25%</td>
<td>4-14</td>
<td>3 minutes</td>
<td>Jan 25</td>
</tr>
<tr>
<td>Presentation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Face-to-Face Final Exam</td>
<td>50%</td>
<td>6-14</td>
<td>2 hours</td>
<td>TBA (Exam period Feb 5-9)</td>
</tr>
</tbody>
</table>
4.3 Assessment Format and Assignment Submission Procedure

Online
The online quiz is open book and will cover the first four lectures.
A trial quiz will be offered prior to the actual quiz for system testing and revision purpose.

Group Project
The project will provide an early opportunity for student engaging each other to research, critically evaluate and synthesise on a financial planning issue.

Individual Research and Presentation
This assessment task provides you an incentive to connect to the real world and learn more about a topic in the syllabus. It is the key component that trains your research, communication, and interpersonal skills. You should monitor your projection of trust and authority during presentation. These are critical skills for success in financial planning.

Requirements
You will be assigned a broad research topic and YOU WILL NEED TO NARROW DOWN TO A SPECIFIC RELEVANCE RESEARCH QUESTION THAT WOULD ADD VALUE to the online lecture and textbook materials. Your source materials may be media reports, data from statistical agencies, and/or research papers.

You should consult the appropriateness of the research question by submitting a proposal to the LIC.

The final submission consists of 3 items:
- A reference list with an annotated bibliography which briefly summarise each piece of material (journal article, news, etc) researched.
- A Powerpoint presentation file.
- A recording of your professional presentation in business attire up to 3 minutes based on the submitted ppt.

The original video may be done via a webcam or digital camera. Student who chooses to upload to Dropbox or social media would need to set up an account in YouTube/Gmail/Tudou/Dropbox etc. Please see the relevant website for details on how to set up an account.

Note that upload speed is generally only a fraction of download speed and depends on your internet service provider. While the required video file should be less than 100mb in the right format, if you have a 2-300mb file it may take an hour to upload.

Grade will be based on the overall impression as to
- Adding value and knowledge to the online lecture and textbook materials
- Effort in research
- Demonstration of the ability to apply the findings to a wealth management issue and come up with strategies
- Clear, focus, concise and professional textual, visual and verbal communication
- Capacity to communicate confidence in the material
- Stay within length and time limit

You are advised to write the PowerPoint before preparing the script. Polish them, check the slides and presentation against the criteria above. Rehearse then record as many times as you feel needed. Finally upload the video, embedded the URL in the PowerPoint if needed.

Your submissions may be made available to other students in the course to provide additional qualitative feedbacks.
Research, Written Communication and Oral Communication will each account for equal weighting of the total marks in this task.

Please visit the course Moodle page for additional tips on communication and referencing.

Final Exam
This is a 2-hour comprehensive exam. The final examination will be held on UNSW campus during the UNSW centrally managed examination period. The final examination will be based upon materials from all lectures of the course, including topics tested in the quiz.

4.4 Late Submission
Late submission will not be assessed. Anticipate your plans over the next few months and contact your instructor if you expect issues with submission.

Quality Assurance
The Business School is actively monitoring student learning and quality of the student experience in all its programs. A random selection of completed assessment tasks may be used for quality assurance, such as to determine the extent to which program learning goals are being achieved. The information is required for accreditation purposes, and aggregated findings will be used to inform changes aimed at improving the quality of Business School programs. All material used for such processes will be treated as confidential.

5 COURSE RESOURCES
You will be able to obtain the latest course announcements and course materials via Moodle. Lecture notes will be available for download by Monday 10am in a teaching week. Solution to self-study exercises will be posted after the teaching week.

Prescribed text:


Reference Materials:


Reference internet sites:

business.unsw.edu.au
- Financial Planning Association [www.fpa.asn.au](http://www.fpa.asn.au)
6 COURSE EVALUATION AND DEVELOPMENT

Each year feedback is sought from students and other stakeholders about the courses offered in the School and continual improvements are made based on this feedback. UNSW's Course and Teaching Evaluation and Improvement (CATEI) Process is one of the ways in which student evaluative feedback is gathered. In this course, we will seek your feedback at the end of the semester.
COURSE SCHEDULE

Lecture Schedule

Lecture notes will be posted up on Moodle at least a day prior to the lecture.

<table>
<thead>
<tr>
<th>Session</th>
<th>Date</th>
<th>Topic</th>
<th>Chapters</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Dec 9</td>
<td>Financial Planning and the Profession</td>
<td>1, 2, 3</td>
</tr>
<tr>
<td>2</td>
<td>Dec 9</td>
<td>Budgeting and Financial Plan</td>
<td>4, 5</td>
</tr>
<tr>
<td>3</td>
<td>Dec 16</td>
<td>Taxation</td>
<td>13</td>
</tr>
<tr>
<td>4</td>
<td>Dec 16</td>
<td>Tax Planning</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>Dec 18</td>
<td><strong>Online Quiz</strong> Sydney time 9:00-9:30 am</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Jan 6</td>
<td>Asset Allocation</td>
<td>7, 8</td>
</tr>
<tr>
<td>6</td>
<td>Jan 6</td>
<td>Managed Funds and Selection</td>
<td>11</td>
</tr>
<tr>
<td>7</td>
<td>Jan 13</td>
<td>Home Ownership and Credit</td>
<td>10, 6</td>
</tr>
<tr>
<td>8</td>
<td>Jan 13</td>
<td>Superannuation</td>
<td>12, 17</td>
</tr>
<tr>
<td></td>
<td>Jan 18</td>
<td><strong>Group project Submission</strong> closes at Sydney time 23:55</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Jan 20</td>
<td>Insurance</td>
<td>15, 16</td>
</tr>
<tr>
<td>10</td>
<td>Jan 20</td>
<td>Social Security</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>Jan 25</td>
<td><strong>Research and Presentation Online Submission</strong> closes at Sydney time 23:55</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Jan 27</td>
<td>Estate Planning and Family Breakdown</td>
<td>19</td>
</tr>
<tr>
<td>12</td>
<td>Jan 27</td>
<td>Review</td>
<td></td>
</tr>
</tbody>
</table>

The lecture schedule is subject to change without prior notice.

Exercise Program

<table>
<thead>
<tr>
<th>Session</th>
<th>Questions</th>
<th>Problems</th>
<th>Case Study</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1.1, 1.3, 1.4</td>
<td>1.4, 3.5</td>
<td>3.1</td>
</tr>
<tr>
<td>2*</td>
<td>5.3, 5.4</td>
<td>5.2, 5.3</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>13.1-4</td>
<td>13.1, 13.3, 13.4</td>
<td>13.1</td>
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<tr>
<td>4</td>
<td>14.1, 14.3</td>
<td>14.1, 14.3, 14.4, 14.5</td>
<td>14.1</td>
</tr>
<tr>
<td>5</td>
<td>7.1, 7.2, 7.4, 8.3, 8.4</td>
<td>8.1, 8.3-5</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>11.2, 11.3, 11.4</td>
<td>11.4, 11.5</td>
<td>11.1</td>
</tr>
<tr>
<td>7</td>
<td>10.1-10.4</td>
<td>10.1-2, 10.5, 6.5</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>17.1-17.4</td>
<td>12.2, 12.4, 12.5, 17.2</td>
<td></td>
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<tr>
<td>9</td>
<td>15.1, 15.2, 15.4, 16.1, 16.4</td>
<td>15.4, 16.2, 16.4, 16.5</td>
<td>15.1</td>
</tr>
<tr>
<td>10</td>
<td>18.3-18.4</td>
<td>18.1, 18.2</td>
<td>18.1</td>
</tr>
<tr>
<td>11</td>
<td>19.2, 19.4</td>
<td>19.2, 19.3</td>
<td>18.1</td>
</tr>
</tbody>
</table>

*Additional questions on chapter 4 will be provided via Moodle.
PART B: KEY POLICIES, STUDENT RESPONSIBILITIES AND SUPPORT

7 PROGRAM LEARNING GOALS AND OUTCOMES

The Business School Program Learning Goals reflect what we want all students to BE or HAVE by the time they successfully complete their degree, regardless of their individual majors or specialisations. For example, we want all our graduates to HAVE a high level of business knowledge, and a sound awareness of ethical, social, cultural and environmental implications of business. As well, we want all our graduates to BE effective problem-solvers, communicators and team participants. These are our overall learning goals for you and are sought after by employers.

You can demonstrate your achievement of these goals by the specific outcomes you achieve by the end of your degree (e.g. be able to analyse and research business problems and propose well-justified solutions). Each course contributes to your development of two or more program learning goals/outcomes by providing opportunities for you to practise these skills and to be assessed and receive feedback.

Program Learning Goals for undergraduate and postgraduate students cover the same key areas (application of business knowledge, critical thinking, communication and teamwork, ethical, social and environmental responsibility), which are key goals for all Business students and essential for success in a globalised world. However, the specific outcomes reflect different expectations for these levels of study.

We strongly advise you to choose a range of courses which assist your development of these skills, e.g., courses assessing written and oral communication skills, and to keep a record of your achievements against the Program Learning Goals as part of your portfolio.

### Business Postgraduate Coursework Program Learning Goals and Outcomes

1. **Knowledge: Our graduates will have current disciplinary or interdisciplinary knowledge applicable in local and global contexts.**
   You should be able to identify and apply current knowledge of disciplinary or interdisciplinary theory and professional practice to business in local and global environments.

2. **Critical thinking and problem solving: Our graduates will have critical thinking and problem solving skills applicable to business and management practice or issues.**
   You should be able to identify, research and analyse complex issues and problems in business and/or management, and propose appropriate and well-justified solutions.

3. **Communication: Our graduates will be effective communicators in professional contexts.**
   You should be able to:
   - c. Produce written documents that communicate complex disciplinary ideas and information effectively for the intended audience and purpose, and
   - d. Produce oral presentations that communicate complex disciplinary ideas and information effectively for the intended audience and purpose.

4. **Teamwork: Our graduates will be effective team participants.**
   You should be able to participate collaboratively and responsibly in teams, and reflect on your own teamwork, and on the team’s processes and ability to achieve outcomes.

5. **Ethical, social and environmental responsibility: Our graduates will have a sound awareness of ethical, social, cultural and environmental implications of business issues and practice.**
   You should be able to:
   - c. Identify and assess ethical, environmental and/or sustainability considerations in business
8 ACADEMIC HONESTY AND PLAGIARISM

The University regards plagiarism as a form of academic misconduct, and has very strict rules regarding plagiarism. For UNSW policies, penalties, and information to help you avoid plagiarism see: https://student.unsw.edu.au/plagiarism as well as the guidelines in the online ELISE tutorials for all new UNSW students: http://subjectguides.library.unsw.edu.au/elise

To see if you understand plagiarism, do this short quiz: https://student.unsw.edu.au/plagiarism-quiz

For information on how to acknowledge your sources and reference correctly, see: https://student.unsw.edu.au/harvard-referencing

For the Business School Harvard Referencing Guide, see the Business Referencing and Plagiarism webpage (Business > Students > Learning support > Resources > Referencing and plagiarism).

9 STUDENT RESPONSIBILITIES AND CONDUCT

Students are expected to be familiar with and adhere to university policies in relation to class attendance and general conduct and behaviour, including maintaining a safe, respectful environment; and to understand their obligations in relation to workload, assessment and keeping informed.

Information and policies on these topics can be found in UNSW Current Students 'Managing your Program' webpages: https://student.unsw.edu.au/program.

9.1 Workload

It is expected that you will spend at least eighteen to twenty hours per week studying this course. This time should be made up of reading, research, working on exercises and problems, online activities and attending classes. In periods where you need to complete assignments or prepare for examinations, the workload may be greater. Over-commitment has been a cause of failure for many students. You should take the required workload into account when planning how to balance study with employment and other activities.

We strongly encourage you to connect with your Moodle course websites in the first week of semester. Local and international research indicates that students who engage early and often with their course website are more likely to pass their course.

Information on expected workload: https://student.unsw.edu.au/uoc

9.2 Attendance

Your regular and punctual attendance at lectures and seminars is expected in this course. University regulations indicate that if students attend less than 80% of scheduled classes they may be refused final assessment. For more information, see: https://student.unsw.edu.au/attendance
9.3 General Conduct and Behaviour
You are expected to conduct yourself with consideration and respect for the needs of your fellow students and teaching staff. Conduct which unduly disrupts or interferes with a class, such as ringing or talking on mobile phones, is not acceptable and students may be asked to leave the class. More information on student conduct is available at: https://student.unsw.edu.au/conduct

9.4 Occupational Health and Safety
UNSW Policy requires each person to work safely and responsibly, in order to avoid personal injury and to protect the safety of others. For more information, see http://www.ohs.unsw.edu.au/.

9.5 Keeping Informed
You should take note of all announcements made in lectures, tutorials or on the course website. From time to time, the University will send important announcements to your university e-mail address without providing you with a paper copy. You will be deemed to have received this information. It is also your responsibility to keep the University informed of all changes to your contact details.

10 SPECIAL CONSIDERATION
You must submit all assignments and attend all examinations scheduled for your course. You should seek assistance early if you suffer illness or misadventure which affects your course progress.

General information on special consideration for undergraduate and postgraduate courses:
1. All applications for special consideration must be lodged online through myUNSW within 3 working days of the assessment (Log into myUNSW and go to My Student Profile tab > My Student Services > Online Services > Special Consideration). You will then need to submit the originals or certified copies of your completed Professional Authority form (pdf - download here) and other supporting documentation to Student Central. For more information, please study carefully in advance the instructions and conditions at: https://student.unsw.edu.au/special-consideration
2. Please note that documentation may be checked for authenticity and the submission of false documentation will be treated as academic misconduct. The School may ask to see the original or certified copy.
3. Applications will not be accepted by teaching staff. The lecturer-in-charge will be automatically notified when you lodge an online application for special consideration.
4. Decisions and recommendations are only made by lecturers-in-charge (or by the Faculty Panel in the case of UG final exam special considerations), not by tutors.
5. Applying for special consideration does not automatically mean that you will be granted a supplementary exam or other concession.
6. Special consideration requests do not allow lecturers-in-charge to award students additional marks.
Business School, and the School of Banking and Finance policy on requests for special consideration for Final Exams in undergraduate and postgraduate courses:

The lecturer-in-charge will need to be satisfied on each of the following before supporting a request for special consideration:

1. Does the medical certificate contain all relevant information? For a medical certificate to be accepted, the degree of illness, and impact on the student, must be stated by the medical practitioner (severe, moderate, mild). A certificate without this will not be valid.
2. Has the student performed satisfactorily in the other assessment items? Satisfactory performance would require at least 50% in each major assessment item specified in the Course outline and meeting the obligation to have attended 80% of tutorials or Lectures.
3. Does the student have a history of previous applications for special consideration? A history of previous applications may preclude a student from being granted special consideration.

Special Consideration and the Final Exam in undergraduate courses:

Applications for special consideration in relation to the final exam are considered by a Business School Faculty panel to which lecturers-in-charge provide their recommendations for each request. If the Faculty panel grants a special consideration request, this will entitle the student to sit a supplementary examination. No other form of consideration will be granted. The following procedures will apply:

1. Supplementary exams will be scheduled centrally and will be held approximately two weeks after the formal examination period. The date for Business School supplementary exams for all Schools for Summer Term, 2016, is: **Wednesday, 24th February, 2016**
   If a student lodges a special consideration for the final exam, they are stating they will be available on the above dates. **Supplementary exams will not be held at any other time.**
2. Where a student is granted a supplementary examination as a result of a request for special consideration, the student’s original exam (if completed) will be ignored and only the mark achieved in the supplementary examination will count towards the final grade. Failure to attend the supplementary exam will not entitle the student to have the original exam paper marked and may result in a zero mark for the final exam.

If you attend the regular final exam, you are extremely unlikely to be granted a supplementary exam. Hence if you are too ill to perform up to your normal standard in the regular final exam, you are strongly advised not to attend. However, granting of a supplementary exam in such cases is not automatic. You would still need to satisfy the criteria stated above.

Special consideration and assessments other than the Final and mid-session exam in undergraduate courses:
Please contact the lecturer-in-charge for special considerations in assessments other than for final exams, e.g. tutorial assessments, and financial planning folder.

11 STUDENT RESOURCES AND SUPPORT

The University and the Business School provide a wide range of support services for students, including:

- **Business School Education Development Unit (EDU)**
  https://www.business.unsw.edu.au/students/resources/learning-support
  The EDU provides academic writing, study skills and maths support specifically for Business students. Services include workshops, online resources, and individual consultations. EDU Office: Level 1, Room 1033, Quadrangle Building. Phone: 9385 5584; Email: edu@unsw.edu.au.

- **Business Student Centre**
  https://www.business.unsw.edu.au/students/resources/student-centre
  Provides advice and direction on all aspects of admission, enrolment and graduation. Office: Level 1, Room 1028 in the Quadrangle Building; Phone: 9385 3189.

- **Moodle eLearning Support**
  For online help using Moodle, go to: https://student.unsw.edu.au/moodle-support. For technical support, email: itservicecentre@unsw.edu.au; Phone: 9385 1333.

- **UNSW Learning Centre** www.lc.unsw.edu.au
  Provides academic skills support services, including workshops and resources, for all UNSW students. See website for details.

- **Library training and search support services**
  http://info.library.unsw.edu.au/web/services/services.html

- **IT Service Centre**: Provides technical support for problems logging in to websites, downloading documents etc. https://www.it.unsw.edu.au/students/index.html Office: UNSW Library Annexe (Ground floor). Ph: 9385 1333.

- **UNSW Counselling and Psychological Services**
  https://student.unsw.edu.au/wellbeing Provides support and services if you need help with your personal life, getting your academic life back on track or just want to know how to stay safe, including free, confidential counselling. Office: Level 2, East Wing, Quadrangle Building; Phone: 9385 5418; Email: counselling@unsw.edu.au

- **Student Equity & Disabilities Unit** http://www.studentequity.unsw.edu.au
  Provides advice regarding equity and diversity issues, and support for students who have a disability or disadvantage that interferes with their learning. Office: Ground Floor, John Goodsell Building; Phone: 9385 4734; Email: seadu@unsw.edu.au