FINS5510
Personal Financial Planning and Management

Course Outline
Semester 2, 2015

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Part B: Key Policies, Student Responsibilities and Support
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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>Paul Karehnke</td>
<td><a href="mailto:p.karehnke@unsw.edu.au">p.karehnke@unsw.edu.au</a></td>
<td>Mon 13-15</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 tutor/instructor during class for non-urgent matters
- E-mail your tutor/instructor
- Contact your tutor/instructor during consultation hours

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 a three-hour lecture per week. There is one lecture stream and the lectures will be made available online after each Monday.

Mon 16:00 to 19:00 CivEng G1

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 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 goes through 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 of financial products and the process and regulations of providing personal financial advice. 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.
This course forms part of the program that finance major students are required to study in order to claim compliance to satisfy the ASIC RG146 education requirements for financial product advisers. General education students who have completed GENC3004 are advised to consider other finance courses.

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 and create a saving plan;
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 a financial plan;
14) Aware of the ethical principles, their applications, and regulations 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 Postgraduate students in the ASB. 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’).

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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:
  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.

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:
  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.

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 Postgraduate 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>
</tbody>
</table>
| 1 Knowledge | Student Learning Outcomes 1 to 4 (see above in section 2.5) | • Quiz  
• Exam  
• Group project  
• Research and Presentation |
| 2 Critical thinking and problem solving | Student Learning Outcomes 5 to 14 (see above in section 2.5) | • Quiz  
• Exam  
• Group project  
• Research and Presentation |
| 3a Written communication | Construct written work which is logically and professionally presented. | • Research and Presentation |
| 3b Oral communication | Communicate ideas in a succinct and clear manner. | Research and Presentation |
| 4 Teamwork | Not specifically addressed in this course. | Group project |
| 5a. Ethical, environmental and sustainability responsibility | Understanding ethics and its importance in providing financial advices. | • Exam |
| 5b. Social and cultural | Aware of the financial planning | • Exam |
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 both 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 presentations recording) set out the main conceptual frameworks for each topic. They synthesize materials from various sources. You are advised to attend the lectures or 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 10 hours per week for the (online) lecture and reading.

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.

Quiz

This quiz provides an incentive to start digesting the materials early and provide feedback on how the student is going in the course.

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 business attire professional presentation 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.
The Self-Study Exercises

Self-study exercises are an integral part of this course. These exercises provide students with an opportunity to reflect and apply the materials from the (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.

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>1-14</td>
<td>30-minute online quizzes</td>
<td>2015 Aug 28 19:00-19:30</td>
</tr>
<tr>
<td>Group project</td>
<td>20%</td>
<td>1-6,13-14</td>
<td>25 pages total</td>
<td>2015 Oct 30 23:59</td>
</tr>
<tr>
<td>Individual Research and Presentation</td>
<td>20%</td>
<td>4-14</td>
<td>3 minutes</td>
<td>The 2nd Monday after the topic has been assigned and covered.</td>
</tr>
<tr>
<td>Face-to-Face Final Exam</td>
<td>50%</td>
<td>6-14</td>
<td>2 hours</td>
<td>TBA</td>
</tr>
</tbody>
</table>

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.

Online Quiz

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

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 topic to research and you will need to narrow down to a specific relevant research question that would ADD VALUE to the online lecture and textbook materials. Your source materials may be media reports and/or research papers.

You may 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 social media would need to set up an account in YouTube/Gmail/Tudou etc. Please see the social media’s website for details on how to set up an account.

The 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

Students are advised to write the PowerPoint, then prepare 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.

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 based upon materials from all lectures of the course, including topics tested in the quiz.

4.3 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 and online lectures will be available for download on Wed of the teaching weeks. Solution to self-study exercises will be posted after the teaching week.

Prescribed text:


Reference Materials:


Reference internet sites:

- Business spectator www.businessspectator.com.au
- ASIC www.asic.gov.au
- Financial Planning Association www.fpa.asn.au
6 COURSE EVALUATION AND DEVELOPMENT

Each session 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 Courses and Teaching Evaluation and Improvement (CATEI) Process (http://www.lut.unsw.edu.au/ref4-5-1_catei_process.cfm) is one of the ways in which student evaluative feedback is gathered. Significant changes to courses and programs within the School are communicated to subsequent cohorts of students. Please access the CATEI forms via my.unsw.edu.au.

In addition to the end of term CATEI process, you are encouraged to contact Dr. Karehnke at p.karehnke@unsw.edu.au during the term in relation to your experience in the courses and suggestions of potential changes that could further enhance the course. As a result of past student suggestions, tutorial assessment has been modified to allow a higher weighting of the personal financial planning folder to match the effort involved.

7 COURSE SCHEDULE

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

<table>
<thead>
<tr>
<th>Unit</th>
<th>Date</th>
<th>Topic</th>
<th>Taylor 5th</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>27 July</td>
<td>Financial Planning and the Profession</td>
<td>1, 2, 3</td>
</tr>
<tr>
<td>2</td>
<td>3 August</td>
<td>Budgeting and Financial Plan</td>
<td>4, 5</td>
</tr>
<tr>
<td>3</td>
<td>10 August</td>
<td>Taxation</td>
<td>13</td>
</tr>
<tr>
<td>4</td>
<td>17 August</td>
<td>Tax Planning</td>
<td>14</td>
</tr>
<tr>
<td>5</td>
<td>24 August</td>
<td>Asset Allocation and Portfolio Construction</td>
<td>7, 8, 9</td>
</tr>
<tr>
<td>6</td>
<td>31 August</td>
<td>Managed Funds and Selection</td>
<td>11</td>
</tr>
<tr>
<td>7</td>
<td>7 September</td>
<td>Home Ownership and Credit</td>
<td>10, 6</td>
</tr>
<tr>
<td>8</td>
<td>14 September</td>
<td>Social Security</td>
<td>18</td>
</tr>
<tr>
<td>9</td>
<td>21 September</td>
<td>Superannuation</td>
<td>12, 17</td>
</tr>
<tr>
<td>10</td>
<td>TBA</td>
<td>Insurance</td>
<td>15, 16</td>
</tr>
<tr>
<td>11</td>
<td>12 October</td>
<td>Estate Planning and Family Breakdown</td>
<td>19</td>
</tr>
<tr>
<td>12</td>
<td>19 October</td>
<td>Review</td>
<td>20</td>
</tr>
</tbody>
</table>
The lecture schedule is subject to change without prior notice.

**Selection of self-study exercises (other exercises will be given in class)**

<table>
<thead>
<tr>
<th>Week</th>
<th>Questions</th>
<th>Problems</th>
<th>Case Study</th>
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<tbody>
<tr>
<td>1</td>
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<td>1.4, 3.5</td>
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<td>5.2, 5.3</td>
<td></td>
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<td>3</td>
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<td>11.4, 11.5</td>
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<td>10.2-10.4, 6.6, 6.7</td>
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<td>8</td>
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<tr>
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<td>17.1-17.4</td>
<td>17.2</td>
<td></td>
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<tr>
<td>10</td>
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<td>15.4, 16.2, 16.4, 16.5</td>
<td>15.1</td>
</tr>
<tr>
<td>12</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
PART B: KEY POLICIES, STUDENT RESPONSIBILITIES AND SUPPORT

8 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.

<table>
<thead>
<tr>
<th>Business Postgraduate Coursework Program Learning Goals and Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Knowledge: Our graduates will have current disciplinary or interdisciplinary knowledge applicable in local and global contexts.</td>
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<tr>
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<tr>
<td>b. Consider social and cultural implications of business and/or management practice.</td>
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</tbody>
</table>
9 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).

10 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.

10.1 Workload

It is expected that you will spend at least nine to ten 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

10.2 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
10.3 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

10.4 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/.

10.5 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.

11 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 and mid-session examinations in undergraduate and postgraduate Banking and Finance 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. Final Supplementary exams will be scheduled centrally and will be held approximately two weeks after the formal examination period. The dates for Business School supplementary exams for Semester 2, 2015 are:
   9th December – exams for all Schools except Accounting and Economics
   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.

The Business School’s Special Consideration and Supplementary Examination Policy and Procedures for Final Exams for Undergraduate Courses is available at:
12 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