FIN5530
FINANCIAL INSTITUTIONS
MANAGEMENT

Course Outline
Semester 2, 2015

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PART A: COURSE-SPECIFIC INFORMATION

1 STAFF CONTACT DETAILS

Lecturer-in-charge: Lixiong Guo
Room: Business School Building 317
Phone No: 9385 5773
Email: Lixiong.guo@unsw.edu.au
Consultation Times – Wednesday 12.30 – 1.30 pm (or by appointment)

2 COURSE DETAILS

2.1 Teaching Times and Locations
Lectures start in Week 1 (to Week 12): The Time and Location are:

<table>
<thead>
<tr>
<th>Section</th>
<th>Day</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Section B</td>
<td>Monday</td>
<td>14.00 – 16.00</td>
<td>CLB 1</td>
</tr>
<tr>
<td>Section A</td>
<td>Monday</td>
<td>18.00 – 20.00</td>
<td>Red Centre Theatre</td>
</tr>
</tbody>
</table>

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

2.3 Summary of Course
This course provides an introduction to the theory and practice of financial institutions management in a global context. We will discuss the special economic roles played by financial institutions in the economy, state-of-the-art risk measurement and management techniques, the management of asset, liability, and liquidity in different financial institutions, securitization, shadow banking, financial regulations, bank financial statement analysis, and other timely topics as time permits.

Besides introducing new knowledge, we will use multiple teaching methods and assignments to help students to develop their critical thinking skills. As part of the process, students will be required to apply what they learn to complete two Harvard Business School case assignments. At the same time, we expect students to actively participate in class discussions to contribute to and benefit from a challenging and engaging education experience.

2.4 Course Aims and Relationship to Other Courses
This course is offered as an elective for Master of Financial Analysis, Master of Finance and Master of Commerce degrees. It builds on the fundamental finance theory and knowledge that students have learned in core course and aims to give students an introduction to the application of these theories to the financial decision-making and management of financial institutions. Students are expected to have taken the core courses in their program and have a basic working knowledge of statistics, accounting, derivatives, and portfolio theory. The course will prepare you for a wide range of careers in the financial industry.
2.5 Student Learning Outcomes

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 coursework 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’).

For more information on the Postgraduate Coursework 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 postgraduate coursework 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 | Understand the economic functions of FIs in the economy, systemic risk and financial regulations. Understand how central banks implement monetary policy. Use risk measurement and management techniques to solve real world problems. Understand financial statements of FIs. | ● Tutorial Problems  
● Case Reports  
● Exams |
| 2 Critical thinking and problem solving | Use modern finance theory and tools to measure and manage various risks of FIs. Analyse financial statements of FIs. Conduct effective asset, liability, and liquidity management. Engage in educated discussions on contemporary banking issues. | ● Tutorial Problems  
● Case Reports  
● Exams |
<p>| 3a Written communication | Construct written work which is logically and professionally presented. | ● Case Reports |
| 3b Oral communication | Communicate ideas in a succinct and clear manner. | ● Part of tutorial participation mark but not separately assessed. |</p>
<table>
<thead>
<tr>
<th></th>
<th>Teamwork</th>
<th>Work collaboratively to complete a task.</th>
<th>Part of group case report grade but not separately assessed</th>
</tr>
</thead>
<tbody>
<tr>
<td>5a.</td>
<td>Ethical, social and environmental responsibility</td>
<td>Not specifically addressed.</td>
<td>Not assessed</td>
</tr>
<tr>
<td>5b.</td>
<td>Social and cultural awareness</td>
<td>Not specifically addressed in this course.</td>
<td>Not assessed</td>
</tr>
</tbody>
</table>

3 ASSESSMENT

3.1 Formal Requirements

In order to pass this course, you must:
- achieve a composite mark of at least 50; and
- make a satisfactory attempt at all assessment tasks (see below).

3.2 Assessment Details

<table>
<thead>
<tr>
<th>Assessment Task</th>
<th>Weighting</th>
<th>Length</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participation</td>
<td>2%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual Case Report</td>
<td>10%</td>
<td>9:00 am September 14 on Moodle</td>
<td></td>
</tr>
<tr>
<td>Group Case Report</td>
<td>8%</td>
<td>9:00 am October 12 on Moodle</td>
<td></td>
</tr>
<tr>
<td>Mid-session Exam</td>
<td>40%</td>
<td>2 hours</td>
<td>Week 7 In Class</td>
</tr>
<tr>
<td>Final Exam</td>
<td>40%</td>
<td>2 hours</td>
<td>University Exam Period</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Participation
This is based on my assessment of the student’s attendance records and the level and quality of participation in class discussions.

Individual Case Report
Each student is required to complete a written report on a shortened Harvard Business School (HBS) case which accounts for 10% of your total marks. It will be assigned in Week 4 and due at the beginning of Week 8. The report should be submitted on Moodle by the deadline of 9:00 am on Monday, September 14, 2015. Late submissions will in general not be accepted.

Group Case Report
Students are also required to form groups of 4–5 students and complete a written report on a more comprehensive HBS case which accounts for 8% of your total marks. It will be assigned in Week 6 and due at the beginning of Week 11. The report should be submitted on Moodle by the deadline of 9:00 am on Monday, October 12, 2015.
Each group only needs to submit one report. Late submissions will in general not be accepted.

**Mid-session Exam**
The Mid-session exam is schedule for Week 7 in class. Half the students will take the exam in our lecture room, while the other half will take the exam in another room. The room and allocation will be announced later when it is booked. The exam will be 2 hours long and closed book with all multiple choice questions (MCQs). It covers material from Week 1 to Week 6.

**Final Exam**
The final exam covers materials from Week 7 through Week 12. It will be 2 hours long, closed book with all multiple choice questions (MCQs). Please refer to the University schedule for the time and location of the exam.

### 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.

## 4 COURSE RESOURCES

The Prescribed Textbook for this course is:


Other References:

Lange et al., *“Financial Institutions Management”,* 4th edition, McGraw-Hill 2015. (This book provides some institutional details for Australian financial institutions but otherwise is the same as the prescribed textbook.)


Most of the course resources will be available on the Moodle site for the course, they include:

- Announcements
- Lecture slides
- Links to HBS cases
- Handouts and additional reading materials
- Assignment marks
- Mid-session exam marks
A discussion forum

5 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 through end of semester CATEI evaluations. Feedbacks from previous students indicated that they like to work on more than one HBS case. As a result of this feedback, I have added an additional individual HBS case since last year. They also indicate that more examples would be helpful. Hence, I will try to incorporate more examples in the lectures.

6 COURSE SCHEDULE

Please see the table on next page.

Notes:
1. Dr. Guo will be out of town from August 18 to August 25 to attend the European Finance Association Conference. As a result, there will be no consultation in Week 4. Lectures on Monday, August 24 will be taught by a substitute lecturer.

2. Monday 5 October is a public holiday. A makeup lecture for both streams will be scheduled for 6.00 pm – 9.00 pm on Friday that week. The room number for the makeup lecture will be announced later.
<table>
<thead>
<tr>
<th>Week</th>
<th>Lecture Topic</th>
<th>Tutorial Topic</th>
<th>References</th>
<th>Other Activities/Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1 27 July</td>
<td>Introduction</td>
<td></td>
<td>Chapter 1,4,7</td>
<td></td>
</tr>
<tr>
<td>Week 2 3 August</td>
<td>Capital Adequacy</td>
<td></td>
<td>Chapter 20</td>
<td></td>
</tr>
<tr>
<td>Week 3 10 August</td>
<td>Liquidity Risk</td>
<td></td>
<td>Chapter 12,18</td>
<td></td>
</tr>
<tr>
<td>Week 4 17 August</td>
<td>Bank Financial Statements</td>
<td></td>
<td></td>
<td>Individual case assigned</td>
</tr>
<tr>
<td>Week 5 24 August</td>
<td>Interest Rate Risk I</td>
<td></td>
<td>Chapter 8</td>
<td></td>
</tr>
<tr>
<td>Week 6 31 August</td>
<td>Individual Loan Risk</td>
<td></td>
<td>Chapter 10</td>
<td>Group case assigned</td>
</tr>
<tr>
<td>Week 7 7 September</td>
<td>NO LECTURES</td>
<td></td>
<td>Weeks 1–6</td>
<td></td>
</tr>
<tr>
<td>Week 8 14 September</td>
<td>Loan Portfolio Risk</td>
<td></td>
<td>Chapter 11</td>
<td>Individual case due</td>
</tr>
<tr>
<td>Week 9 21 September</td>
<td>Interest Rate Risk II</td>
<td></td>
<td>Chapter 9</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Mid-semester break: Saturday 26 September - Monday 5 October inclusive</td>
</tr>
<tr>
<td>Week 10 5 October</td>
<td>(Monday 5 Oct is a public holiday) Market Risk</td>
<td></td>
<td>Chapter 15</td>
<td></td>
</tr>
<tr>
<td>Week 11 12 October</td>
<td>Foreign Exchange Risk</td>
<td></td>
<td>Chapter 13</td>
<td>Group case due</td>
</tr>
<tr>
<td>Week 12 19 October</td>
<td>Securitization</td>
<td></td>
<td>Chapter 26</td>
<td></td>
</tr>
<tr>
<td>Week 13 26 October</td>
<td>NO LECTURES</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Business Undergraduate Program Learning Goals and Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Knowledge: Our graduates will have in-depth disciplinary knowledge applicable in local and global contexts. You should be able to select and apply disciplinary knowledge to business situations in a local and global environment.</td>
</tr>
<tr>
<td>2. Critical thinking and problem solving: Our graduates will be critical thinkers and effective problem solvers. You should be able to identify and research issues in business situations, analyse the issues, and propose appropriate and well-justified solutions.</td>
</tr>
<tr>
<td>3. Communication: Our graduates will be effective professional communicators. You should be able to:</td>
</tr>
<tr>
<td>a. Prepare written documents that are clear and concise, using appropriate style and presentation for the intended audience, purpose and context, and</td>
</tr>
<tr>
<td>b. Prepare and deliver oral presentations that are clear, focused, well-structured, and delivered in a professional manner.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>5. Ethical, social and environmental responsibility: Our graduates will have a sound awareness of the ethical, social, cultural and environmental implications of business practice. You will be able to:</td>
</tr>
<tr>
<td>a. Identify and assess ethical, environmental and/or sustainability considerations in business decision-making and practice, and</td>
</tr>
</tbody>
</table>
b. Identify social and cultural implications of business situations.

**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.

**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](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](http://subjectguides.library.unsw.edu.au/elise)

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

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 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.


## 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](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](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](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](http://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](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](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](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](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