FINS5530
FINANCIAL INSTITUTION MANAGEMENT

Course Outline
Summer Term, 2016

Part A: Course-Specific Information
Part B: Key Policies, Student Responsibilities and Support
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PART A: COURSE-SPECIFIC INFORMATION

1 STAFF CONTACT DETAILS
Lecturer-in-charge: A/Prof Jerry Parwada
Room 326, UNSW Business School
Phone No: 9385 7936
Email: j.parwada@unsw.edu.au
Consultation Times – By appointment

Teaching Assistant (Tutor): Yixuan Rui

2 COURSE DETAILS

2.1 Teaching Times and Locations
All lectures are pre-recorded and distributed online via Moodle. Students can access the lectures on any computer that plays streaming video files. Uploaded lectures will be available for the rest of the duration of the course.

2.2 Units of Credit
The course is worth 6 units of credit.

2.3 Summary of Course
The unifying theme in this course is the application of modern finance theory to the financial decision making and management of banks and non-bank financial institutions. The subject of bank and financial institution decision-making is approached from a risk perspective. The course covers the major decision areas for financial institutional management within the framework of a regulatory and "corporate responsible" environment. The main topics covered are bank risk and its management including interest rate risk, off-balance-sheet risk, credit risk, liquidity risk, foreign exchange risk and operational risk within an Australian and international context.

2.4 Course Aims and Relationship to Other Courses
The course provides a cornerstone to many of the other courses offered in the School of Banking and Finance. It builds on the basics of capital markets functions introduced in FINS5512 Financial Institutions and Markets. The course also prepares students who wish to study risk management oriented courses such as FINS5550 International Banking Management, FINS5531 Risk and Insurance and FINS5534 Strategic Management of Credit Risk and Loan Policy. Students wishing to study international finance will also find the course highly instructive.

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 Program Learning Goals and Outcomes, see Part B of the course outline.

### 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><strong>This course helps you to achieve the following learning goals for all Business undergraduate coursework students:</strong></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>1, 2, 3, 4</td>
<td>· Self-study problems</td>
</tr>
<tr>
<td></td>
<td></td>
<td>· Exam</td>
</tr>
<tr>
<td>2 Critical thinking and problem solving</td>
<td>1, 2, 4</td>
<td>· Self-study problems</td>
</tr>
<tr>
<td></td>
<td></td>
<td>· Exam</td>
</tr>
<tr>
<td>3a Written communication</td>
<td>2, 4</td>
<td>· Part of assignment mark but not separately assessed.</td>
</tr>
<tr>
<td>3b Oral communication</td>
<td>2, 4</td>
<td>· Part of assignment mark but not separately assessed.</td>
</tr>
</tbody>
</table>
2.6 Approach to Learning and Teaching in the Course

Independent learning from students is expected and this is what essentially distinguishes such a course from an undergraduate one. The course will draw on concepts, issues and practical information from the textbook, academic and financial press articles, as well as websites of relevant financial services regulators. Students are therefore required to read and understand these materials and their relevance. Students are also expected to extend and apply their knowledge acquired in the lecture to current issues discussed in the financial press.

A large part of the course is quantitative in nature, which reflects the skills required to work in today banking and other financial services environments. In-class discussion sessions are designed so that students can practice their problem-solving skills and receive appropriate feedback. It is essential that students utilise these discussion times to actively participate in the discussion of prescribed questions and raise questions with lecturers regarding areas where further reviews are necessary.

A special feature that the lecturers in this course will endeavour to deliver is an analysis of the sub-prime market issues relevant to the course as the sub-prime crisis seriously impacted upon the financial services industry of all countries. This topic has not been reflected in textbooks as yet and will be a bonus for students of this course.

2.7 Learning Activities and Teaching Strategies

The self-paced online lectures made available each week will complement the compulsory text and other readings for the course by (1) outlining the main issues relevant to the topic, (2) reinforcing the analytical material in the required readings, (3) introducing relevant material not adequately covered in the text, and (4) drawing on recent developments in financial system markets both in Australia and globally.

After each lecture, students may be given a list of discussion questions from the lecture and are required to attempt to answer the prescribed discussion questions and to join Moodle discussions moderated by the lecturer to discuss any problems.

Lectures will be delivered online. Students will have access to streaming audio recordings of the lecture available via the Internet through a link to be placed on the course Moodle site, and are not expected to turn up for class.

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>Coverage</th>
<th>Learning Outcomes Assessed</th>
<th>Business Graduate Attributes Assessed</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual assignment 1</td>
<td>15%</td>
<td>All lectures</td>
<td>1, 2, 3, 4</td>
<td>1, 2, 3, 4, 5, 6</td>
<td>10-01-16</td>
</tr>
<tr>
<td>Individual assignment 2</td>
<td>25%</td>
<td>All lectures</td>
<td>1, 2, 3, 4</td>
<td>1, 2, 3, 4, 5, 6</td>
<td>31-01-15</td>
</tr>
<tr>
<td>Final Exam</td>
<td>60%</td>
<td>All lectures</td>
<td>1, 2, 3, 4</td>
<td>1, 2, 4, 5, 6</td>
<td>TBC</td>
</tr>
</tbody>
</table>

**Individual Assignments (40%)**
The assignments will be distributed to enrolled students at the commencement of the Summer Session. The assignments will be in essay/report format, and are designed to give students an opportunity to examine in detail and apply their learning in this course to real life cases of risk management in financial institutions.

**Final Examination (60%)**
This is a 2-hour exam whose format will be advised to enrolled students. The final examination will be held on campus during the UNSW centrally managed examination period for the summer session and should be attended in person. The scope of coverage will be announced towards the end of the course. The final examination will be based upon materials from all lectures of the course.

### 3.3 Late Submission

The School of Banking and Finance requires students to submit their work at the designated time in order to maintain a fair and equitable system. Failure to submit assessment on time, where approval of an extension has not been granted, and where grounds for an extension do not exist, will result in a daily penalty of 5% of the total marks of the assessment item being applied.

### 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 *Financial Institutions Management, 3rd Edition* by Helen Lange, Anthony Saunders & Marcia Millon Cornett, published by McGraw-Hill (2013). It is available at the University Bookshop.

- Resources available on Blackboard (access through myunsw portal) may include:
- Links to recorded streaming audio lectures
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 at the end of the semester.

6 COURSE SCHEDULE

<table>
<thead>
<tr>
<th>Lecture</th>
<th>Date</th>
<th>Lecture Content/Topic</th>
<th>Readings</th>
<th>Mode</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>7-Dec-15</td>
<td>Introduction &amp; Financial Services Industry</td>
<td>Chapters 1 &amp; 2</td>
<td>Online lecture</td>
</tr>
<tr>
<td>2</td>
<td>9-Dec-15</td>
<td>Specialness of FIs &amp; Financial Intermediation Risk</td>
<td>Chapters 3 &amp; 4</td>
<td>Online Lecture</td>
</tr>
<tr>
<td>3</td>
<td>14-Dec-15</td>
<td>Interest Rate Risk 1</td>
<td>Chapters 5 &amp; 6</td>
<td>Online Lecture</td>
</tr>
<tr>
<td>4</td>
<td>16-Dec-15</td>
<td>Interest Rate Risk 2</td>
<td>Chapters 7 &amp; 8</td>
<td>Online Lecture</td>
</tr>
</tbody>
</table>

Christmas shutdown—21 Dec 2014 to 3 Jan 2015

<table>
<thead>
<tr>
<th>Lecture</th>
<th>Date</th>
<th>Lecture Content/Topic</th>
<th>Readings</th>
<th>Mode</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>4-Jan-15</td>
<td>Credit Risk 1</td>
<td>Chapter 10</td>
<td>Online lecture</td>
</tr>
<tr>
<td>6</td>
<td>6-Jan-15</td>
<td>Credit Risk 2</td>
<td>Chapter 11</td>
<td>Online Lecture</td>
</tr>
<tr>
<td>7</td>
<td>11-Jan-15</td>
<td>Sovereign Risk &amp; Foreign Exchange Risk</td>
<td>Chapters 12 &amp; 13</td>
<td>Online Lecture</td>
</tr>
<tr>
<td>8</td>
<td>13-Jan-15</td>
<td>Liquidity Risk</td>
<td>Chapter 14</td>
<td>Online Lecture</td>
</tr>
<tr>
<td>9</td>
<td>18-Jan-15</td>
<td>Liability &amp; Liquidity Management</td>
<td>Chapter 15</td>
<td>Online Lecture</td>
</tr>
<tr>
<td>10</td>
<td>20-Jan-15</td>
<td>OBS Activities and Operational Risks</td>
<td>Chapters 16 &amp; 17</td>
<td>Online Lecture</td>
</tr>
<tr>
<td>11</td>
<td>2501/2015</td>
<td>Capital Adequacy</td>
<td>Chapter 18</td>
<td>Online Lecture</td>
</tr>
<tr>
<td>12</td>
<td>27-Jan-15</td>
<td>Wrap-up and examination tips</td>
<td></td>
<td>Online Lecture</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 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.

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   You should be able to:
   - Produce written documents that communicate complex disciplinary ideas and information effectively for the intended audience and purpose, and
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   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.

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   You should be able to:
   - 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 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 or in online learning activities 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
9.4 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://safety.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 Policy on requests for Special Consideration for Final Exams in Undergraduate Courses and the School of Banking and Finance Postgraduate courses policy:
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 assessment item and meeting the obligation to have attended 80% of tutorials.

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 Exam in undergraduate courses:
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:

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://my.unsw.edu.au/student/atoz/SpecialConsideration.html.

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 Policy on requests for Special Consideration for Final Exams in Undergraduate Courses:
The policy of the School of Banking and Finance is that 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?

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:
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 Summer Term, 2016, are to be advised by the School Office. If a student lodges a special consideration for the final exam, they are stating they will be available on the above date. 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: www.business.unsw.edu.au/Students-Site/Documents/supplementary_exam_procedures.pdf.

Special consideration and assessments other than the Final Exam:

The Special Consideration Policy described above generally applies to the assignment as well.

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 Annex (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