FINS5531
Risk and Insurance

Course Outline
Semester 1, 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: Chang Mo Kang
Room: BUS 338
Phone No: 9385 5862
Email: chang.kang@unsw.edu.au
Consultation Times – Wednesday 1-3pm (or by appointment)

2 COURSE DETAILS

2.1 Teaching Times and Locations

Seminar A: Friday 10:00am-1:00 pm  Rupert Myers Theatre
Seminar B: Monday 2:00pm-5:00 pm  Pioneer International Theatre

2.2 Units of Credit

The course is worth 6 units of credit.

2.3 Summary of Course

As a core course for the Master of Financial Planning, it provides a conceptual framework for understanding the effect of risks in personal financial planning and the role of insurance contracts in managing the risks. Specifically, the course introduces the economic principles of risk management and insurance, the essential details about insurance contracts, and the institutional features of Australian insurance markets.

2.4 Course Aims and Relationship to Other Courses

**Aims:** The course aims to help students prepare for entering the workforce in the finance/insurance industry. It has four main objectives: (i) understanding the role of risk management and insurance in personal financial planning; (ii) understanding how and why insurance contracts are designed as they are; (iii) having a broad knowledge of insurance contracts provided in Australia; and (iv) enhancing the ability to critically analyse various risk-management issues that arises in financial planning.

**Relationship to other courses:** This is a postgraduate course which builds upon your previously acquired knowledge in finance disciplines. For the assumed knowledge of this course, you must have completed FINS 5513 or equivalent courses. You are also strongly encouraged to have basic understanding of financial mathematics and business statistics.
2.5 Student Learning Outcomes

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

The Learning Outcomes in this course also help students 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 students to BE or HAVE by the time they successfully complete their degree (e.g. 'be an effective team player'). Students demonstrate this by achieving specific Program Learning Outcomes. 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>
</table>

business.unsw.edu.au

CRICOS Code 00098G
This course helps you to achieve the following learning goals for all Business postgraduate coursework students:

On successful completion of the course, you should be able to:

This learning outcome will be assessed in the following items:

<table>
<thead>
<tr>
<th>1</th>
<th>Knowledge</th>
<th>Understand the basic principles of insurance products; Understand the practice and regulations of insurance industry in Australia;</th>
<th>• Quizzes • Case study • Exams</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Critical thinking and problem solving</td>
<td>Apply the standard models of risk assessment; Consider the possible agency problems that may arise between insurance companies and policyholders;</td>
<td>• Quizzes • Case study • Exams</td>
</tr>
<tr>
<td>3a</td>
<td>Written communication</td>
<td>Construct written work which is logically and professionally presented.</td>
<td>• Quizzes • Case study • Exam</td>
</tr>
<tr>
<td>3b</td>
<td>Oral communication</td>
<td>Communicate ideas in a succinct and clear manner.</td>
<td>• Presentation</td>
</tr>
<tr>
<td>4</td>
<td>Teamwork</td>
<td>Work collaboratively to complete a task.</td>
<td>• Group report • Reflection report • Web-based peer review</td>
</tr>
<tr>
<td>5a.</td>
<td>Ethical, social and environmental responsibility</td>
<td>Identify and assess ethical and social considerations in problems in insurance industry, e.g., insurance fraud.</td>
<td>• Case study • Exams</td>
</tr>
<tr>
<td>5b.</td>
<td>Social and cultural awareness</td>
<td>Not specifically addressed in this course.</td>
<td></td>
</tr>
</tbody>
</table>

### 3 LEARNING AND TEACHING ACTIVITIES

#### 3.1 Approach to Learning and Teaching in the Course

This course covers various topics associated with risk management and insurance contracts. The pedagogical approach that helps achieve the learning goals is composed of three main parts: (i) class lectures that provide both conceptual explanations and (if necessary) numerical examples of each topic; (ii) students’ independent study that offers opportunities to review and apply the knowledge covered in lecture; (iii) consultation hours (with the lecturer) that clarify students’ understanding of the previous lecture.

#### 3.2 Learning Activities and Teaching Strategies

This course consists of weekly three-hour sessions that primarily focus on a formal lecture which sets out the main conceptual frame works for each topic. Students are encouraged to attend each seminar and then read the textbook or other relevant materials. Lecture notes will be posted before each seminar. Consultation hours offer
the opportunities to ask questions that students may have after taking the lecture and reading materials or to provide feedback to the lecturer. The following learning activities will be also provided to help independent study of students:

- **Online quizzes:**
  The first five lectures provide a conceptual framework for understanding the effect of risks on personal financial planning and the economic principle of insurance contracts and risk management. By working on the quizzes, students can check their understanding of conceptual framework and prepare for studying advanced and specific topics covered in the subsequent lectures.

- **Case study/presentation:**
  The case study provides students with an opportunity to critically analyse and solve problems that they can confront in practice. Students will solve the case study questions in a group. Students are also required to submit a recording of 5-minute individual presentation that addresses the case study questions. These activities will train communication and teamwork skills of students.

- **Assignments/exercise questions:**
  Both numerical and conceptual exercise questions will be provided to assist the self-study of students.

4 **ASSESSMENT**

4.1 **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).

4.2 **Assessment Details**

<table>
<thead>
<tr>
<th>Assessment Task</th>
<th>Weighting</th>
<th>Length</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online quizzes</td>
<td>10%</td>
<td>30-minute for each</td>
<td>Quiz 1: March (TBA) Quiz 2: April (TBA)</td>
</tr>
<tr>
<td>Assignments</td>
<td>10%</td>
<td>See below</td>
<td>As stated in each problem set</td>
</tr>
<tr>
<td>Case study</td>
<td>20%</td>
<td>See below</td>
<td>TBA (after Week 12)</td>
</tr>
<tr>
<td>Presentation</td>
<td>10%</td>
<td>5 minutes</td>
<td>TBA (after Week 12)</td>
</tr>
<tr>
<td>Final exam</td>
<td>50%</td>
<td>2 hours</td>
<td>During University Exam Period 10th to 27th of June, date &amp; time TBA</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
• **Online quiz:**
  Online quizzes are open book and will cover the first five lecture notes (Quiz 1: week 1-3, Quiz 2: week 4-5). Both quizzes will last 30 minutes. A trial quiz will be offered before the first quick for system testing and revision purpose. More details will be announced in class.

• **Case study/presentation:**
  As an insurance adviser, students will be asked to analyse the individual risk profile of customers and to provide financial advice. Students will work on the case study questions and submit a report in groups. In addition, they also submit a 5-minute recording of individual presentation. More information will be provided in Week 7.

• **Assignments:**
  Problem sets will be provided. Students are allowed and encouraged to discuss the questions with each other, but they must submit an individual report for each problem set.

• **Final exam:**
  The final exam will cover the assigned readings and the lecture notes in week 6-12, but it requires understanding the materials in the earlier weeks. The exam is closed book.

  Students must follow all written and/or verbal instructions for exams. All exams are also conducted in accordance with the UNSW rules for the Conduct of Examinations and it is the student’s responsibility to be familiar with these rules. For more information, refer to the UNSW examination website: https://my.unsw.edu.au/student/academiclife/assessment/examinations/examinations.html

4.3 **Case Study/Presentation Submission Procedure**

On the due date (TBA, after the last seminar), students must submit the following two items:

• A group for case study questions (MS word)
• 5-minute recording of individual presentation

All items can be submitted via Moodle website. More details will be announced in Week 7.

4.4 **Late Submission of Assignments/Case Study/Presentation**

Late submission will not be assessed, unless it was permitted by the instructor in advance. Contact the 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

5.1 Moodle site

This course extensive uses the Moodle site which can be accessed at: http://moodle.telt.unsw.edu.au or via MyUNSW at http://my.unsw.edu.au.

The Moodle site will provide the following items:
- Lecture notes
- Assignments
- Quizzes
- Solutions to all practice problems and tests
- Public discussion and bulletin boards
- Assessment results and the summary statistics of the class
- Supplemental readings
- Announcements

5.2 Textbooks

(Main text) Insurance and Risk Management, by John Teale, CCH Australia, 2013


5.3 Other useful resources

- ASIC RG 146 Licensing: Training of financial product advisors

- ASIC REP 413: Review of retail life insurance advice

- Reference internet sites:
  - Business spectator: www.businessspectator.com.au
  - Professional Planner: www.professionalplanner.com.au
  - ASIC: www.asic.gov.au
  - Financial Planning Association: 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. Significant changes to courses or programs within the School are communicated to subsequent cohorts of students. Students are also encouraged to provide constructive feedbacks to the lecturers directly in class, during consultation times or via email. We greatly value these suggestions, and even criticism.

7 COURSE SCHEDULE

The make-up class for public holidays (Good Friday in week 4 and ANZAC Day in week 8) will be announced in class.

<p>| LECTURE SCHEDULE |
|-------------------|------------------------|------------------|
| Week             | Topic                              | Reference        |
| Week 1 29 February | Risk: concepts and assessment          | JT Chapter 1, 2  |
| Week 2 7 March    | Insurance: the basic principle       | JT Chapter 3     |
| Week 3 14 March   | Issues of insurance contracts: moral hazard and adverse selection | JT Chapter 3     |
| Week 4 21 March   | Practice 1: Making insurance contracts | JT Chapter 7     |
|                   | Mid-semester break: 25 March (Friday) - 1 April (Sunday) | |
| Week 5 4 April    | Practice 2: Making claims            | JT Chapter 8     |
| Week 6 11 April   | Life insurance                       | JT Chapter 9, 13 |
| Week 7 18 April   | General insurance                    | JT Chapter 10, 14|
| Week 8 25 April   | Mandated and health insurance        | JT Chapter 15    |
| Week 9 2 May      | Business insurance                   | TBA              |
| Week 10 9 May     | Application: Personal risk-management | JT Chapter 12    |
| Week 11 16 May    | Taxation                             | JT Chapter 11    |</p>
<table>
<thead>
<tr>
<th>Week 12</th>
<th>Regulations in Australia</th>
<th>JT Chapter 4, 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>23 May</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Regulations in Australia
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.

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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.

### 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](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).

### 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](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](https://student.unsw.edu.au/uoc)

#### 10.2 Attendance

Your regular and punctual attendance at lectures and seminars, as well as in online 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](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 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/.

10.5 Keeping Informed
You should take note of all announcements made in lectures, tutorials or on the course web site. 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.
Special consideration and the Final Exam in postgraduate 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 dates for Business School supplementary exams for Semester 1, 2016 are:
   - 12\textsuperscript{th} July – exams for the School of Accounting
   - 13\textsuperscript{th} July – exams for all Schools except Accounting and Economics
   - 14\textsuperscript{th} July – exams for the School of 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.

Special consideration and assessments other than the Final Exam in undergraduate courses:
Special considerations must be applied for using the online system above for any assessment more than 20\% of the student’s final mark. The lecture will advise the outcome of the special consideration via the online system.
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](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