FINS5533
REAL ESTATE FINANCE AND INVESTMENT

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: Dr. Maggie Hu
Room: BUS 313
Phone: 9385 5623
Email: m.hu@unsw.edu.au
Consultation Times: before and after class and by appointment. Otherwise, please email your questions to the lecturer using the email above.

2 COURSE DETAILS

2.1 Teaching Times and Locations
Lectures start in Week 1 to Week 12.
The Time and Location are as follows:
Class Time:
Session 1: Wednesday 18:00 - 21:00 (located at BUS 220)
Session 2: Friday 9:00 - 12:00 (located at MAT 310)

Tutorials start in Week 2 (to Week 12). Tutorial time is during the last hour of the three-hour lecture slot.

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 exposes students to concepts, theories and industry practice in real estate finance which is one of the largest and most important components of the financial system. It also introduces valuation and appraisal methods used for real estate finance and investment decision making. The primary goal of this course is to help students acquire the knowledge and develop the analytical skills of real estate finance, including the institutions and instruments used to finance residential and commercial real estate.
It is of particular use to students who are interested in working the real estate development, brokerage, mortgage banking and investment banking industries. The main topics covered in the course are mortgage products, mortgage banking, secondary mortgage market and mortgage-backed securities (MBS), financial leverage and commercial real estate finance.

2.4 Course Aims and Relationship to Other Courses
This course deals with one of the areas of finance, namely the real estate. The asset class plays an important role as a major investment vehicle in Australia and all over the world. It is a critical issue in the current economic climate. This course will build upon the more general courses already covered by students and attempt to place real estate investments on the same theoretical footing as fixed-income and equity investments.

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’).

At the conclusion of this course, students should be able to:
1. Differentiate and analyse different types of real estate (commercial, industrial, residential)
2. Identify different types of mortgages available in the marketplace and explain their characteristics
3. Understand and apply generally recognised investment valuation techniques to real estate
4. Calculate fixed-rate mortgages (FRM) and adjustable-rate mortgages (ARM) (e.g. monthly payment, amortization and effective borrowing cost) and make a rational choice among various mortgages based on the calculations
5. Identify the major players in the secondary mortgage market and explain how the market is functioning
6. Understand and be able to explain the structure and the role of securitisation in the property market
7. Compare different sources of commercial real estate financing (both the debt side and the equity side) and analyse how leverage affects risk and return
8. Conduct real estate investment analysis and make investment recommendations accordingly

The following table is the Business School Postgraduate Program Learning Goals and Outcomes:

<table>
<thead>
<tr>
<th>Business Postgraduate Coursework Program Learning Goals and Outcomes</th>
</tr>
</thead>
</table>
| 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 the 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 | • Explain the different types of mortgages available in the marketplace and explain their characteristics | • Tutorial Problems  
• Report  
• In-tutorial Tests  
• Exam |
| 2 Critical thinking and problem solving | Use the standard models of international macroeconomics to interpret and analyse real problems in international macroeconomics | • Tutorial Problems  
• Report  
• In-tutorial Tests  
• Exam |
| 3a Written communication | Construct written work which is logically and professionally presented. | • Report |
| 3b Oral communication | Communicate ideas in a succinct and clear manner. | • Part of tutorial participation mark but not separately assessed. |
| 4 Teamwork | Work collaboratively to complete a task. | Not specifically assessed. |
| 5a Ethical, environmental and sustainability responsibility | Identify and assess environmental and sustainability considerations in problems in international macroeconomics. | • Exam  
• Report |
| 5b Social and cultural awareness | Not specifically addressed in this course. | |
3 LEARNING AND TEACHING ACTIVITIES

3.1 Approach to Learning and Teaching in the Course
The approach in this course is to first introduce students to the practices and issues in the field of real estate finance, and then to question students to discover why such issues arise and what drives particular economic outcomes. To the extent possible, a class discussion is encouraged as well as class questions.

3.2 Learning Activities and Teaching Strategies
The course is a combination of lectures, student discussions, and take-home assignment. The students are expected to read the textbook chapters and readings before each class. Attendance in class and participation in discussions are critical in your success in this class. There will be one mid-session exam and a final exam. Exams will be based on materials from both the lectures and the readings. In addition, there will be one group assignment. Detailed requirements on the course project will be distributed within the first two weeks of classes.

The focus of the course is on the economic and financial underpinnings of the real estate finance market. In addition, the problem sets and exam questions involve the calculations of present values and annuities using Spreadsheets, so analytical skills in using Excel are required.

Lecture slides will form the base for the teaching in this course. Additional materials (such as papers from the RBA, articles from the NY Times and the AFR) will be uploaded to the Blackboard or emailed out. The lectures are designed to in an interactive environment where questions will frequently be posed to students who are expected to contribute and question the lecturer. The group assignment will ensure students are able to apply the techniques they learned in class to a practical situation and are able to present their work in front of a large audience.

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>Class attendance and Tutorial Participation</td>
<td>10%</td>
<td>See 4.3 below</td>
<td>Ongoing</td>
</tr>
<tr>
<td>Mid-session exam</td>
<td>25%</td>
<td>2 hours</td>
<td>Week 6, Wednesday 13th April from 6pm Colombo Theatre A</td>
</tr>
<tr>
<td>Final exam</td>
<td>45%</td>
<td>2 hours</td>
<td>During University Exam</td>
</tr>
</tbody>
</table>
4.3 Assessment Format
The exams will consist of a number of questions (no essays or multiple choice) requiring written answers. The aim is to have a 50/50 mixture of calculation and qualitative responses. Questions usually will have sub parts to them and each subpart will indicate the marks for that subpart.

The assignment will involve a valuation task on a residential property using the investment valuation techniques covered in class. The word limit for the assignment is 2500 and the maximum number of pages is 12 (excluding appendices).

4.4 Assignment Submission Procedure
1) Group Assignment:
Hard copies of the written assignments are to be handed in prior to the start of Week 12.

2) Mid-Session Exam:
A specific announcement about this exam will be posted on the course website in the week before the exam.

3) Final Exam:
The Final Exam will cover all the materials in lectures. A specific announcement about final exam will be posted on the course website in week 10. Please check your MyUNSW for the centralized announcement about the time and venue toward the end of teaching period.

4) Tutorial participation:
It will be assessed based on your attendance of tutorial classes and constructive participation in the discussion during the tutorial classes.

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 programs. All material used for such processes will be treated as confidential.

4.5 Late Submission
In the absence of prior approval or other major documented misadventure, the penalty for late submissions will be 10% of the marks awarded per each day the submission is late. Weekend counts as two days. Please note that chances are in the week the assignment is due computers will break down, viruses will appear, USB sticks will be
lost, files corrupted, hurricanes will arrive and other major disasters can be expected to take place. Hence, it is strongly recommended that you prepare the submission early, circulate drafts to all members and take nominate a person responsible for the collation of the assignment.

5 COURSE RESOURCES

The website for this course is on Moodle at: https://moodle.telt.unsw.edu.au/login/index.php

The prescribed textbook for this course is:

Optional:

You will also need a good financial calculator for this course. Texas Instrument TI BA II Plus is recommended. Additional reading materials will be posted on the course website from time to time. Students may also want to refer to the following:

- NY Times (www.nytimes.com)
- ASX (www.asx.com.au)
- Property Council of Australia (www.propertyoz.com.au)
- Reserve Bank of Australia (www.rba.gov.au)
  - Speeches
  - RBA Bulletin
  - Financial Stability Review
- AFR (available from the library)
- Secondary mortgage market articles

6 COURSE EVALUATION AND DEVELOPMENT

Each year feedback is sought from students and other stakeholders about the courses offered in the School and continual improvements are made based on this feedback. UNSW's Course and Teaching Evaluation and Improvement (CATEI) Process is one of the ways in which student evaluative feedback is gathered. In this course, we will seek your feedback through end of semester CATEI evaluations. Previous student feedback indicated that students would prefer the course to concentrate on the contemporaneous issues, with an emphasis on the U.S. and Australian market. This course has not been offered at an postgraduate level since 2005 and the current
version of the course has been significantly restructured and updated based on the previous feedback received.
# 7 COURSE SCHEDULE

Lectures start in Week 1 and finish in Week 12.

<table>
<thead>
<tr>
<th>Date</th>
<th>Week No</th>
<th>Topic</th>
<th>Activities/Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feb 24</td>
<td>Week 0</td>
<td>Orientation Week. No Class</td>
<td></td>
</tr>
<tr>
<td>Mar 2</td>
<td>Week 1</td>
<td>Introduction Legal Foundations of Real Estate Finance BF Chapters 1, 2</td>
<td></td>
</tr>
<tr>
<td>Mar 9</td>
<td>Week 2</td>
<td>Mathematics of Real Estate Finance BF Chapter 3</td>
<td></td>
</tr>
<tr>
<td>Mar 16</td>
<td>Week 3</td>
<td>Mortgage Instruments: Fixed Rate Mortgages I BF Chapter 4</td>
<td></td>
</tr>
<tr>
<td>Mar 23</td>
<td>Week 4</td>
<td>Mortgage Instruments: Fixed Rate Mortgages II BF Chapter 4</td>
<td></td>
</tr>
<tr>
<td><strong>25 March – 2 April</strong></td>
<td></td>
<td>Mid-semester break No Class</td>
<td></td>
</tr>
<tr>
<td>Apr 6</td>
<td>Week 5</td>
<td>Alternative Mortgage Instruments: ARM, PLAM and others BF Chapters 5</td>
<td></td>
</tr>
<tr>
<td>Apr 13</td>
<td>Week 6</td>
<td>Mortgages: Additional Concepts, Analysis, and Applications BF Chapters 6</td>
<td>Mid-session Exam</td>
</tr>
<tr>
<td>Apr 20</td>
<td>Week 7</td>
<td>Mortgage Prepayment and Default BF Chapter 6 sections 2, 3 BF Chapter 2 sections 7-10</td>
<td></td>
</tr>
<tr>
<td>Apr 27</td>
<td>Week 8</td>
<td>Residential Mortgage Banking, Mortgage Origination and Underwriting BF Chapter 8</td>
<td></td>
</tr>
<tr>
<td>May 4</td>
<td>Week 9</td>
<td>Secondary Mortgage Market BF Chapter 19</td>
<td></td>
</tr>
<tr>
<td>May 11</td>
<td>Week 10</td>
<td>Mortgage-backed Securities BF Chapter 19</td>
<td></td>
</tr>
<tr>
<td>May 18</td>
<td>Week 11</td>
<td>Cash Flow, NOI and Commercial Real Estate Finance BF Chapter 9 Commercial Mortgage and Its Underwriting BF Chapter 11 sections 3-4 and Chapter 12 section 4</td>
<td></td>
</tr>
<tr>
<td>May 25</td>
<td>Week 12</td>
<td>Commercial Real Estate Equity Financing and Joint Venture BF Chapter 18 sections 1-8 Financial Leverage BF Chapter 12 sections 1-3</td>
<td>Group Assignment</td>
</tr>
<tr>
<td>Jun 1</td>
<td>Week 13</td>
<td>NO LECTURES</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.

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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| 3. Communication: Our graduates will be effective communicators in professional contexts. You should be able to:  
  c. Produce written documents that communicate complex disciplinary ideas and information effectively for the intended audience and purpose, and  
  d. Produce oral presentations that communicate complex disciplinary ideas and information effectively for the intended audience and purpose. |
| 4. Teamwork: Our graduates will be effective team participants. You should be able to participate collaboratively and responsibly in teams, and reflect on your own teamwork, and on the team’s processes and ability to achieve outcomes. |
5. Ethical, social and environmental responsibility: Our graduates will have a sound awareness of ethical, social, cultural and environmental implications of business issues and practice.

You should be able to:

c. Identify and assess ethical, environmental and/or sustainability considerations in business decision-making and practice, and
d. 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 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).

For information for staff on how UNSW defines plagiarism, the types of penalties that apply and the protocol around handling plagiarism cases, see:

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.

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, 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

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](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 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 dates for Business School supplementary exams for Semester 1, 2016 are:
   - **12th July** – exams for the School of Accounting
   - **13th July** – exams for all Schools **except** Accounting and Economics
   - **14th 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.

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 in postgraduate 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
  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**

- **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](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