FINS5534
STRATEGIC MANAGEMENT OF CREDIT RISK AND LOAN POLICY

Course Outline
Semester 1, 2016

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

1 STAFF CONTACT DETAILS
Lecturer: Dr Thuy Duong To
Email: td.to@unsw.edu.au
Location: BUS, Room 359B (East wing, please use the lift next to the Bookshop)
Consultation time:
- Wednesday 10.30 am – 12.30 pm
- Any time via Moodle Discussion Forum.

2 COURSE DETAILS

2.1 Teaching Times and Locations
Classes start in Week 1
Time: Monday 6-9pm
Location: Macaulay Theatre

Since Monday 25th April (week 8) is a public holiday, we won’t have a lecture. We will have a make-up class, which is also our last class of the semester, on Monday 30th May (week 13).

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

2.3 Summary of Course
This course focuses on credit risk analysis. It will provide an overview of credit risk and modern approaches to measuring and managing credit risk. Both retail credit risk and commercial credit risk are covered. We will discuss funding strategies, company analysis, internal credit rating as well as various different models to measure credit risk, namely statistical models, contingent claim, credit migration, actuarial and reduced formed approaches. Portfolio management and credit risk mitigation techniques are also discussed.

2.4 Course Aims and Relationship to Other Courses
Lending is a major function performed by financial institutions. It involves many different types of risk, among which the most important one is credit risk. Though the essential elements of credit risk are still unchanged, financial institutions and investors are facing credit risk in many different, and often novel, forms. The rapid development makes it hard for even sophisticated investors, such as financial institutions, to properly understand and manage the credit risk involved in their transactions. The course therefore aims to provide students with an overview of credit risk, and an understanding of the most modern techniques to measure and manage credit risk.

The prerequisite for this course is FINS5513 (Investments and Portfolio Selection). The prerequisite course will equip students with a good understanding of the concept of time value of money and modern portfolio theory, and therefore ability to valuate asset prices. Good understanding of basic algebra and some familiarity with Excel is needed.
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.

On successful completion of this course you should be able to:
- LO1. Discuss the features of retail credit risk management;
- LO2. Apply models to measure and manage retail credit risk;
- LO3. Explain company funding strategies;
- LO4. Measure commercial credit risk using various different models;
- LO5. Explain different products that can help to mitigate credit risk;
- LO6. Apply analysis knowledge to case studies and presentation debate;
- LO7. Use Excel proficiently to solve financial problems related to credit risk management;
- LO8. Communicate ideas in a succinct and clear manner.
- LO9. Construct written work which is logically and professionally presented.
- LO10. Work collaboratively to complete a task

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.

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**Business Postgraduate Coursework Program Learning Goals and Outcomes**

1. **Knowledge:** Our graduates will have current disciplinary or interdisciplinary knowledge applicable in local and global contexts.
   You should be able to identify and apply current knowledge of disciplinary or interdisciplinary theory and professional practice to business in local and global environments.

2. **Critical thinking and problem solving:** Our graduates will have critical thinking and problem solving skills applicable to business and management practice or issues.
   You should be able to identify, research and analyse complex issues and problems in business and/or management, and propose appropriate and well-justified solutions.

3. **Communication:** Our graduates will be effective communicators in professional contexts.
   You should be able to:
   a. Produce written documents that communicate complex disciplinary ideas and information effectively for the intended audience and purpose, and
   b. Produce oral presentations that communicate complex disciplinary ideas and information effectively for the intended audience and purpose.

4. **Teamwork:** Our graduates will be effective team participants.
   You should be able to participate collaboratively and responsibly in teams, and reflect on your own teamwork, and on the team’s processes and ability to achieve outcomes.

5. **Ethical, social and environmental responsibility:** Our graduates will have a sound awareness of ethical, social, cultural and environmental implications of business issues and practice.
You should be able to:

- Identify and assess ethical, environmental and/or sustainability considerations in business decision-making and practice,
- Consider social and cultural implications of business and/or management practice.

The following table shows how your Course Learning Outcomes relate to the overall Program Learning Goals and Outcomes, and indicates where these are assessed (they may also be developed in tutorials and other activities):

<table>
<thead>
<tr>
<th>Program Learning Goals and Outcomes</th>
<th>Course Learning Outcomes</th>
<th>Course Assessment Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>This course helps you to achieve the following learning goals for all Business postgraduate 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 | - LO1. Discuss the features of retail credit risk management;  
- LO2. Apply models to measure and manage retail credit risk;  
- LO3. Explain company funding strategies;  
- LO4. Measure commercial credit risk using various different models;  
- LO5. Explain different products that can help to mitigate credit risk; | • Practice through Problem Sets, Case Studies  
• Presentation  
• Assignment  
• Exam |
| 2 Critical thinking and problem solving | - LO6. Apply analysis knowledge to case studies and presentation debate  
- LO7. Use Excel proficiently to solve financial problems related to credit risk management; | • Practice through Problem Sets, Case Studies  
• Presentation  
• Assignment  
• Exam |
| 3a Written communication | LO9. Construct written work which is logically and professionally presented. | • Presentation report  
• Assignment  
• Exam |
| 3b Oral communication | LO8. Communicate ideas in a succinct and clear manner. | • Practice through in-class participation and presentation.  
• Group Presentation will be assessed as a group work only, not individually assessed |
| 4 Teamwork | LO10. Work collaboratively to complete a task. | • Practice through Group Presentation and Assignment. However, they will be assessed as a group work only, not individually assessed |
| 5a Ethical, social and environmental responsibility | Not specifically addressed in this course. | |

business.unsw.edu.au  
CRICOS Code 00098G
3 LEARNING AND TEACHING ACTIVITIES

3.1 Approach to Learning and Teaching in the Course
There is a lot of material to cover in this class and we want to ensure that it will be relevant and meaningful to you in class and after your graduate. To promote and help achieve this objective we have a number of teaching aims.

- Create a climate of engagement, dialogue and ongoing feedback between students and teaching staff regarding the course content, teaching strategies, learning experiences and outcomes;
- Cater for a variety of learning preferences and abilities by providing a range of learning activities and teaching methods;
- Develop independent learning skills and create an environment that both
  - provides structure and guidance;
  - as well as encouraging students to extend their learning

3.2 Learning Activities and Teaching Strategies
This course consists of one three-hour sessions per week.

In the first part of the course, the three-hour sessions will be a combination of 2-hour lecture and 1-hour tutorial. The lecture component will introduce new concepts and techniques, whereas the tutorial component will provide the opportunity to apply those concepts and techniques. The tutorial questions will be released on a week by week basis. Note that the tutorial component is based on the lecture of the same session, not the previous one. This is to ensure that if there are any problems arising from understanding, the lecturer can go through the materials again in a timely manner. Students are expected to go through the exercises more thoroughly at home after class, and double check their answers with the solutions provided afterwards.

In the second half of the course, the three-hour sessions will consist of 2-hour lecture and 1-hour group presentation. Each student group will present on a topic of current market issues. This is to enhance students’ awareness of the markets, applying their analytical and problem solving skills to real life problems. Students who don’t belong to the presenting group of each week are expected to do background work on the topic, and actively participate in discussion lead by the presenting groups.

For some weeks, the lectures will be used to discuss case study. Students are expected to read the case and prepare before class. Class time is for discussion and role play.
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.

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>Presentation</td>
<td>15%</td>
<td>See 4.3 below</td>
<td>See 4.3 below</td>
</tr>
<tr>
<td>Debate participation</td>
<td>5%</td>
<td>See 4.3 below</td>
<td>See 4.3 below</td>
</tr>
<tr>
<td>Assignment</td>
<td>20%</td>
<td>See 4.3 below</td>
<td>TBA</td>
</tr>
<tr>
<td>Final Exam</td>
<td>60%</td>
<td>2 hours</td>
<td>During University Exam Period 10th to 27th of June, date &amp; time TBA</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.3 Assessment Format

Presentation

Students will be formed into groups and given a topic that is current to today’s markets. The group will be expected to research and analyze the topic, then present their case.

The group will be expected to work as a team, i.e. dividing tasks according to comparative advantages. What that means is that not all group members need to present, but rather each contribute to the overall quality. Group members are responsible for solving group conflicts. Any free rider problem need to be addressed early, not leaving them until the assessment task has been completed.

Group formation will be done in week 1, after the lecture. Students can choose their own group members. The size of the group will depend on the size of the class enrolment. Presentation weeks will be randomly drawn. Presentation topics and detailed instructions regarding marking scheme will be made available in Moodle.

Discussion participation

Each presentation group is marked on their participation in other groups’ presentations. Group members are not marked individually, all members participation are aggregated into a group mark. Marks are awarded for the both the quantity and quality of the contribution, however, quality is more emphasised. More details are provided in Moodle.

Assignment:
The assignment is to test students’ understanding of the course materials, their critical thinking and analysis skills. It is also to ensure that students have a competent level of Excel to solve real life problems.

The assignment is a group-work. Students are free to choose their group members, but each group must consist of 3-5 members. This is to ensure students can develop their collaboration and group work skills. Assignment groups need not to be the same as presentation group.

Group assignment question and detailed instruction will be posted in Moodle.

Submission procedure: Drop the completed and printed assignment in the Assignment Dropbox provided (ground floor of UNSW Business building). The lecturer will not print assignments for students. A soft copy should also be submitted to Turnitin for plagiarism checking.

Late submission: 10/100 marks penalty each calendar day, unless special circumstances apply. Please contact the lecturer in charge immediately once a special circumstance applies to you.

Final exam:

Final exam tests the overall understanding of the whole course materials, and ability to perform various different techniques related to the measurement and management of credit risk.

Date: The final exam is centrally administered and will be scheduled during the university examination period. Details will be available later in the semester. The exam is held on campus.

Duration: 2 hours plus 10 minutes reading time.

Calculators: Students will need to provide their own calculator.

Format: Multiple-choice and short answers/essays.

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


The course will make heavy use of lecture notes and other additional material (in the form of industry report, academic papers, or book chapters, to the extent allowed by copyright), and students are encouraged to study these closely in exam preparation.

It should be noted that this subject area is relatively new. Reference books fall into 2 categories, either written with rigorous maths, very in-depth, for academics and practitioners working in the field; or being too simple and therefore does not provide sufficient coverage of the subject matter.

The book chosen to be the textbook is not an ideal one, but presents the appropriate coverage. The coverage is mainly for the qualitative component of the course. The coverage for the quantitative part of the course is not as detailed, therefore lecture notes for the quantitative component will be more comprehensive than that for the qualitative component.

The following reference books are useful additional references:

The website for this course is on Moodle at: http://moodle.telt.unsw.edu.au

Resources available in Moodle include
- Lecture notes
- Exercises and solutions
- Additional reading materials
- Case studies
- Important notices, discussion board
- Assessment questions (eg. Assignment, presentation topics)
- Assessment results (except final exam results which by University rules are communicated directly to students through official University channel).
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 more exercises are desirable. As a result of this feedback, I have written my own set of exercises and solutions for practice (as the textbook does not provide any). Another important feedback is that the textbook is not very helpful. This problem is well aware. Even though I’m hoping that a new textbook will be published, I do not expect it to happen very soon. Please read Section 4 carefully to understand the constraints we are working with and the choice of textbook, so that you can make informed decision whether you can do the course.

Another important feedback is about assignment. Students indicate that they would like to have assignment component in addition to tests/exams. The group assignment has been designed to address the issue that different students may perform differently with different assessment styles.
# COURSE SCHEDULE

Classes start in Week 1 and finish in Week 13. Note that usually classes finish in week 12, but this semester Monday 25th Apr (week 8) is a public holiday, so we will have a replacement class on Monday 30th May (week 13).

<table>
<thead>
<tr>
<th>Week</th>
<th>Topic</th>
<th>References</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1</td>
<td>Introduction to credit risk management</td>
<td>Colquitt chapters 1-3</td>
</tr>
<tr>
<td>29 February</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 2</td>
<td>Retail credit risk management</td>
<td>Reading given in Moodle</td>
</tr>
<tr>
<td>7 March</td>
<td></td>
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</tr>
<tr>
<td>Week 3</td>
<td>Company funding strategies and loan structuring</td>
<td>Colquitt 4; Reading provided in Moodle</td>
</tr>
<tr>
<td>14 March</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 4</td>
<td>Company credit risk assessment</td>
<td>Colquitt 5-6</td>
</tr>
<tr>
<td>21 March</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Mid-semester break: Friday 25 March – Saturday 2 April inclusive</td>
<td></td>
</tr>
<tr>
<td>Week 5</td>
<td>Case study 1. Loan decision</td>
<td>Reading provided in Moodle</td>
</tr>
<tr>
<td>4 April</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 6</td>
<td>Case study 2. Loan renegotiation/workout</td>
<td>Reading provided in Moodle</td>
</tr>
<tr>
<td>11 April</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 7</td>
<td>Credit risk measurement</td>
<td>Colquitt 9; Crouhy 7;</td>
</tr>
<tr>
<td>18 April</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 8</td>
<td>(Monday 25 April is Anzac Day public holiday)</td>
<td></td>
</tr>
<tr>
<td>25 April</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 9</td>
<td>Measurement: Contingent claim approach</td>
<td>Colquitt 7.9; 8.6.1; Crouhy 7;</td>
</tr>
<tr>
<td>2 May</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 10</td>
<td>Measurement: Credit migration approach</td>
<td>Colquitt 7.5; 8.6.2; Crouhy 8;</td>
</tr>
<tr>
<td>9 May</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 11</td>
<td>Measurement: Actuarial and Reduced-formed approach</td>
<td>Colquitt 7.10-7.13; 8.6.3; Crouhy 10;</td>
</tr>
<tr>
<td>16 May</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 12</td>
<td>Credit portfolio management</td>
<td>Colquitt 8;</td>
</tr>
<tr>
<td>23 May</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Week 13</td>
<td>Credit risk mitigation</td>
<td>Crouhy 12;</td>
</tr>
<tr>
<td>30 May</td>
<td>Note: replacement class for Mon 25 Apr</td>
<td></td>
</tr>
</tbody>
</table>

There may be minor changes in the course schedule due to administrative reasons. Please check Moodle each week for the latest information.
PART B: KEY POLICIES, STUDENT RESPONSIBILITIES AND SUPPORT

8 PROGRAM LEARNING GOALS AND OUTCOMES

The Business School Program Learning Goals reflect what we want all students to BE or HAVE by the time they successfully complete their degree, regardless of their individual majors or specialisations. For example, we want all our graduates to HAVE a high level of business knowledge, and a sound awareness of ethical, social, cultural and environmental implications of business. As well, we want all our graduates to BE effective problem-solvers, communicators and team participants. These are our overall learning goals for you and are sought after by employers.

You can demonstrate your achievement of these goals by the specific outcomes you achieve by the end of your degree (e.g. be able to analyse and research business problems and propose well-justified solutions). Each course contributes to your development of two or more program learning goals/outcomes by providing opportunities for you to practise these skills and to be assessed and receive feedback.

Program Learning Goals for undergraduate and postgraduate students cover the same key areas (application of business knowledge, critical thinking, communication and teamwork, ethical, social and environmental responsibility), which are key goals for all Business students and essential for success in a globalised world. However, the specific outcomes reflect different expectations for these levels of study.

We strongly advise you to choose a range of courses which assist your development of these skills, e.g., courses assessing written and oral communication skills, and to keep a record of your achievements against the Program Learning Goals as part of your portfolio.

<table>
<thead>
<tr>
<th>Business Postgraduate Coursework Program Learning Goals and Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Knowledge:</strong> 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.</td>
</tr>
<tr>
<td><strong>2. Critical thinking and problem solving:</strong> 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.</td>
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<td><strong>3. Communication:</strong> Our graduates will be effective communicators in professional contexts. You should be able to:</td>
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<tr>
<td>a. Produce written documents that communicate complex disciplinary ideas and information effectively for the intended audience and purpose, and</td>
</tr>
<tr>
<td>b. Produce oral presentations that communicate complex disciplinary ideas and information effectively for the intended audience and purpose.</td>
</tr>
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<td><strong>4. Teamwork:</strong> 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><strong>5. Ethical, social and environmental responsibility:</strong> Our graduates will have a sound</td>
</tr>
</tbody>
</table>
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 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.

Information and policies on these topics can be found in UNSW Current Students ‘Managing your Program’ webpages: https://student.unsw.edu.au/program.

10.1 Workload

It is expected that you will spend at least nine to ten hours per week studying this course. This time should be made up of reading, research, working on exercises and problems, online activities and attending classes. In periods where you need to complete assignments or prepare for examinations, the workload may be greater. Over-commitment has been a cause of failure for many students. You should take the required workload into account when planning how to balance study with employment and other activities.

We strongly encourage you to connect with your Moodle course websites in the first week of semester. Local and international research indicates that students who engage early and often with their course website are more likely to pass their course.
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 website. From time to time, the University will send important announcements to your university e-mail address without providing you with a paper copy. You will be deemed to have received this information. It is also your responsibility to keep the University informed of all changes to your contact details.

11 SPECIAL CONSIDERATION
You must submit all assignments and attend all examinations scheduled for your course. You should seek assistance early if you suffer illness or misadventure which affects your course progress.

General information on special consideration for undergraduate and postgraduate courses:

1. All applications for special consideration must be lodged online through myUNSW within 3 working days of the assessment (Log into myUNSW and go to My Student Profile tab > My Student Services > Online Services > Special Consideration). You will then need to submit the originals or certified copies of your completed Professional Authority form (pdf - download here) and other supporting documentation to Student Central. For more information, please study carefully in advance the instructions and conditions at: https://student.unsw.edu.au/special-consideration

2. Please note that documentation may be checked for authenticity and the submission of false documentation will be treated as academic misconduct. The School may ask to see the original or certified copy.

3. Applications will not be accepted by teaching staff. The lecturer-in-charge will be automatically notified when you lodge an online application for special consideration.

4. Decisions and recommendations are only made by lecturers-in-charge (or by the Faculty Panel in the case of UG final exam special considerations), not by tutors.
5. Applying for special consideration does not automatically mean that you will be granted a supplementary exam or other concession.

6. Special consideration requests do not allow lecturers-in-charge to award students additional marks.

Business School policy on requests for special consideration for Final Exams:

Usually the following issues will be considered:

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 30% in each major assessment items 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 in undergraduate courses (in general will apply for postgraduate courses too)

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:

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 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