GENC3004
Personal Finance

Course Outline
Semester 2, 2015

Part A: Course-Specific Information
Part B: Key Policies, Student Responsibilities and Support

Version 0.91
# Table of Contents

**PART A: COURSE-SPECIFIC INFORMATION**

1 STAFF CONTACT DETAILS 1
1.1 Communication with Staff 1

2 COURSE DETAILS 2
2.1 Teaching Times and Locations 2
2.2 Units of Credit 2
2.3 Summary of Course 2
2.4 Course Aims and Relationship to Other Courses 3
2.5 Student Learning Outcomes 3

3 LEARNING AND TEACHING ACTIVITIES 4
3.1 Approach to Learning and Teaching in the Course 4
3.2 Learning Activities and Teaching Strategies 4

4 ASSESSMENT 5
4.1 Formal Requirements 5
4.2 Assessment Details 5
4.3 Late submission 6
4.4 Online Quiz 7
4.5 Money Assignment 7
4.6 Financial Plan Assignment 7
4.7 Quality Assurance 7

5 COURSE RESOURCES 8
5.1 Textbook 8
5.2 Textbook 8
5.3 Textbook 8

6 COURSE EVALUATION AND DEVELOPMENT 8

7 COURSE SCHEDULE 10

**PART B: KEY POLICIES, STUDENT RESPONSIBILITIES AND SUPPORT** 11

8 PROGRAM LEARNING GOALS AND OUTCOMES 11

9 ACADEMIC HONESTY AND PLAGIARISM 12

10 STUDENT RESPONSIBILITIES AND CONDUCT 12
10.1 Workload 12
10.2 Attendance 12
10.3 General Conduct and Behaviour 13
10.4 Occupational Health and Safety 13
10.5 Keeping Informed 13

11 SPECIAL CONSIDERATION 13

12 STUDENT RESOURCES AND SUPPORT 15
PART A: COURSE-SPECIFIC INFORMATION

1 STAFF CONTACT DETAILS

Lecturer: Andrew Hingston
Office: Business School Building, Level 3, School of Banking & Finance
Email: andrew.hingston@unsw.edu.au
Consultation: Wednesday 16:00 – 17:00 (by appointment)

Andrew works full-time in his own business providing financial education, consulting and software services to both universities and industry (since 2000). He has taught Personal Finance for the Business School (UNSW) since 2004. He has also taught the Australian Graduate School of Management (UNSW) Master of Business Administration (MBA) Program since 2001. He has a Bachelor of Commerce (Finance (Hons) and Marketing) from UNSW, a Graduate Diploma in Financial Planning from Deakin University, a Master of Economics (Financial Economics and Econometrics) from the University of Sydney and a Master of Business Administration (MBA) from the Australian Graduate School of Management (UNSW). Andrew has also been a PhD candidate in Finance with the Business School (UNSW) and plans to return to his PhD studies in 2016 after collecting more data for his research topic.

1.1 Communication with Staff

Please use the online discussion board for any questions about the course content and assessments. You should check to see whether your question has already been asked by another student before posting a question. Please note that it can take me up to three working days to answer questions posted on the course website so please be patient.

Contact the course leader by email only for personal or administrative matters on the email provided above.

For e-mail communication with staff, University regulations indicate that you must use a valid UNSW student account. Always include a contact number to facilitate reply. E-mail is best suited for asking simple questions on course administration that require a short reply. E-mail is neither an appropriate nor an effective medium of learning. Do not expect me to reply to an e-mail that requests extensive or substantive answers. These questions are best raised in class or during consultation times. Do not send emails to me via the course website.

You should make sure that you have setup your UNSW student email address to automatically forward your email messages to the email address that you regularly use (Gmail or otherwise).
You can setup email forwarding at the UNSW Identity Manager website: https://idm.unsw.edu.au/

2 COURSE DETAILS

2.1 Teaching Times and Locations

<table>
<thead>
<tr>
<th>Stream</th>
<th>Teaching time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEC</td>
<td>Weeks 1-12, Wed 13:00 - 16:00</td>
<td>ColomboThA</td>
</tr>
<tr>
<td>WEB</td>
<td>Online (web)</td>
<td></td>
</tr>
</tbody>
</table>

There are two streams for this course. The first stream (LEC) uses a ‘flipped classroom’ approach to learning. You should attend class in week 1 but all subsequent lectures will be available online (information about accessing the lectures is on the course website). The face-to-face class time will be run more like a tutorial. They will highlight particular areas of difficulty, discuss problems and answer questions. You should watch the prescribed online lecture before attending class. The second stream (WEB) is online. You may not attend class in week 1 as there are not enough seats at the venue. Instead, you should watch the recorded session on Lectopia. However, you are welcome to attend class in weeks 2 onwards if you have questions that you would like to be answered face-to-face and there is enough seating at the venue.

2.2 Units of Credit

The course is worth 6 units of credit.

There are no pre-requisites. Students who have previously studied GENC3003 are not permitted to take this course. There is no parallel teaching in this course.

2.3 Summary of Course

The course introduces students from a non-financial background to the principles of accumulating, managing and protecting wealth. The course covers the topics of tracking expenses and preparing budgets, saving, buying on credit, securing a good job, buying a home, paying off mortgages faster, protecting yourself through using insurance, building wealth using superannuation, paying appropriate levels of tax and avoiding investment mistakes.
2.4 Course Aims and Relationship to Other Courses

The aim of this course is to equip you with the knowledge and skills to make wise, lifelong financial decisions including:

- analysing your current situation and needs;
- establishing your own financial goals;
- developing a plan for the future; and
- choosing appropriate strategies and products to achieve that plan.

This course introduces you to the concepts of managing wealth and it forms part of the General Education program.

2.5 Student Learning Outcomes

By the end of this course, you should be expected to be able to:

1. Make a basic 5 year financial plan that provides you with direction both while at university and after graduation;
2. Regularly track your living expenses and make a budget;
3. Purchase a house or investment property with greater confidence and then identify and implement strategies to quickly pay off your home loan;
4. Use insurance correctly to protect yourself against significant risks;
5. Plan your financial independence at age 60 through superannuation;
6. Increase your after-tax net income using some basic tax-effective strategies; and
7. Identify and avoid some common investment mistakes.

Business School Graduate Attributes

This course contributes to your development of the following Business School Graduate Attributes, which are the qualities, skills and understandings we want you to have by the completion of your degree.

<table>
<thead>
<tr>
<th>Business School Graduate Attributes</th>
<th>Course Learning Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Critical thinking and problem solving</td>
<td>1 and 7</td>
</tr>
<tr>
<td>2. Communication</td>
<td>1</td>
</tr>
<tr>
<td>3. Teamwork and leadership</td>
<td></td>
</tr>
<tr>
<td>4. Social, ethical and global perspectives</td>
<td>4, 5, 6 and 7</td>
</tr>
<tr>
<td>5. In-depth engagement with relevant disciplinary knowledge</td>
<td></td>
</tr>
<tr>
<td>6. Professional skills</td>
<td>1</td>
</tr>
</tbody>
</table>
To see how the Business School Graduate Attributes relate to the UNSW Graduate Attributes, refer to the Business School website (Learning and Teaching > Graduate Attributes).

3 LEARNING AND TEACHING ACTIVITIES

3.1 Approach to Learning and Teaching in the Course

The course uses a ‘flipped classroom’ approach to learning. Links to the online lectures are available on the course website. You should watch the online lectures before attending class. The class time will be spent reviewing key points and discussion questions.

The main objective of the online lectures is to make personal finance interesting, engaging and relevant for life both now and after graduation and to allow you to learn the material at a convenient time and location. The objective of the face-to-face class time is to discuss the key concepts at a deeper level, to discuss problems and answer questions. There are detailed instructions for each assessment on the course website and I have attempted to provide a thorough course outline for you so the goals, learning outcomes and course requirements are clear and unambiguous. However, you are ultimately responsible for your own learning and must watch the online lectures, ask questions in class, get involved in discussions and personally reflect on the material to get the most out of the course.

I use ‘think and discuss’ questions to promote deep thinking, collaborative learning and to help me better understand current financial perceptions and challenges from your perspective ... and also to have a bit of fun! I encourage you to try to meet someone new in each class by sitting next to different people. This will help you to develop your inter-personal communication skills and will also expose you to more diversity in the class discussion questions. I’m also available for one-to-one discussions during the break and also after class to encourage dialogue and a better ‘community’ learning experience.

For more information about the philosophy underpinning the learning and teaching in this course, please visit the Guidelines on Learning available at the following website: http://www.guidelinesonlearning.unsw.edu.au/overview.cfm

3.2 Learning Activities and Teaching Strategies

The course uses a ‘flipped classroom’ approach to learning that involves three elements: (i) your private viewing of the online lecture materials before attending class, (ii) the face-to-face teaching and tutorial, (iii) testing your knowledge and skills through the assessment program (described in section 4 following).
The role of the online lecture is to introduce you to the concepts and explain how to apply them in different situations. The face-to-face sessions then allow you to discuss these concepts and ask questions as part of a larger group. You must watch the online lectures before attending class for the relevant unit. The assessment for this course has been designed to help you to consolidate and test your knowledge of key concepts and to practically apply them to both your current and post-graduate situation.

4 ASSESSMENT

4.1 Formal Requirements

In order to pass this course, you must:

- achieve a composite mark of at least 50%; and
- achieve a pass mark (50%) in the Financial Plan Assignment (see below).

4.2 Assessment Details

Please put these dates in your calendar now (with reminders)!

<table>
<thead>
<tr>
<th>Assessment</th>
<th>Due*</th>
<th>Weight</th>
<th>Learning Outcomes assessed</th>
<th>Graduate Attributes assessed</th>
<th>More info</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quiz 1</td>
<td>9.30am* Fri 4 Sep 2015</td>
<td>15%</td>
<td>1 to 3</td>
<td>1 and 5</td>
<td>Page</td>
</tr>
<tr>
<td>Start End</td>
<td>9.30am* Mon 7 Sep 2015</td>
<td></td>
<td></td>
<td></td>
<td>Error!</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Book</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>mark</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>not</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>define</td>
</tr>
<tr>
<td>Quiz 2</td>
<td>9.30am* Fri 16 Oct 2015</td>
<td>15%</td>
<td>5 to 7</td>
<td>1 and 5</td>
<td>Page</td>
</tr>
<tr>
<td>Start End</td>
<td>9.30am* Mon 19 Oct 2015</td>
<td></td>
<td></td>
<td></td>
<td>Error!</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Book</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>mark</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>not</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>define</td>
</tr>
</tbody>
</table>

*Please note that the dates and times are subject to change. Please check the course website for updates.
<table>
<thead>
<tr>
<th>Assessment</th>
<th>Due*</th>
<th>Weight</th>
<th>Learning Outcomes assessed</th>
<th>Graduate Attributes assessed</th>
<th>More info</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checkpt</td>
<td>9.30am* Mon 7 Sep 2015</td>
<td>10%</td>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Due</td>
<td>9.30am* Mon 19 Oct 2015</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial Plan</td>
<td>9.30am* Mon 26 Oct 2015</td>
<td>60%</td>
<td>1</td>
<td>1, 2, 6</td>
<td>Page Error! Book mark not defined.</td>
</tr>
</tbody>
</table>

* All times are Sydney time

** A penalty apply for not submitting your details for the Money Checkpoint by the assigned date.

More information on the exact due date and requirements for each section are included below.

### 4.3 Late submission

**Special consideration** applications related to pre-existing conditions must be submitted to the university by the end of week 3 via a formal special consideration application (more details are provided below under ‘Special Consideration’). You should also notify me by email that you have made the special consideration application. Special consideration applications for a pre-existing condition is unlikely to be accepted immediately before (or after) an assessment due date.

The penalty for late submission of an **Online Quiz** is a mark of zero for that quiz. If Special Consideration is granted then you may be entitled to a supplementary quiz or the assessment weight of your other quiz may be adjusted.

The penalty for late submission of the **Money Assignment Checkpoint** is 20% of the maximum marks for that assignment.
The **Money Assignment** final submission cannot be submitted late since your mark will be based on the dates that transactions are entered into the software (see details under the assignment instructions on the course website).

The penalties for late submission of the **Financial Plan Assignment** is as follows:

- For each day after the submission deadline: 5 marks per day (out of 100)

If you submit your financial plan assignment late then you should do so by submitting it online at the course website and also to me by email. You will receive a confirmation email from me to confirm receipt (usually within 24 hours). The above late penalties apply to all late submissions.

### 4.4 Online Quiz

Please put these dates in your calendar now (with reminders)!

<table>
<thead>
<tr>
<th>Quiz</th>
<th>Available*</th>
<th>Due*</th>
<th>Units Assessed</th>
<th>Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>9.30am Fri 4 Sep 2015</td>
<td>9.30am Mon 7 Sep 2015</td>
<td>1 to 9</td>
<td>15</td>
</tr>
<tr>
<td>2</td>
<td>9.30am Fri 16 Oct 2015</td>
<td>9.30am Mon 19 Oct 2015</td>
<td>10 to 13</td>
<td>15</td>
</tr>
</tbody>
</table>

* All times are Sydney time

- Detailed instructions can be found on the course website under ‘Assessments’.

### 4.5 Money Assignment

Please put these dates in your calendar now (with reminders)!

- **Money Assignment Checkpoint:** 9.30am* Mon 7 Sep 2015
- **Money Assignment Due:** 9.30am* Mon 19 Oct 2015
- **Start recording transactions:** 9.30am* Fri 31 Jul 2015
- **Finish recording transactions:** 9.30am* Mon 19 Oct 2015
- **Course code to enter into software:** PFHY

* All times are Sydney time

- Detailed instructions can be found on the course website under ‘Assessments’.

### 4.6 Financial Plan Assignment

Please put these dates in your calendar now (with reminders)!

- **Financial Plan Assignment due date:** 9.30am* Mon 26 Oct 2015

* All times are Sydney time

- Detailed instructions can be found on the course website under ‘Assessments’.

### 4.7 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 Textbook

There is no prescribed textbook for this course. Only the lecture slides are assessable.


5.2 Textbook

The lectures for this course have been pre-recorded. Details for accessing these lectures is on the course website. The face-to-face sessions (tutorials) are recorded on the Echo360 system. Details for accessing these recordings will also be provided on the course website.

5.3 Textbook

The course assessments include a significant online component using the course website. You can access this website using your student number and Unipass by visiting: https://moodle.telt.unsw.edu.au

If you have outstanding course fees and library fines then your access to the website may be disabled. It is your responsibility to resolve these issues with the university promptly so that you can submit assessments on time. You should also note that it can take three or more working days before access is granted.

6 COURSE EVALUATION AND DEVELOPMENT

Each year feedback is sought from students about the courses offered in the School and continual improvements are made based on this feedback. In this course, we will seek your feedback online at the end of session at the myUNSW website.

Previous student feedback indicated that they found the Money Assignment and Financial Plan assignment were very useful. In Jan 2015, an entirely new set of videos was recorded to support the learning for this course.
# COURSE SCHEDULE

<table>
<thead>
<tr>
<th>Week</th>
<th>Unit</th>
</tr>
</thead>
</table>
| 1    | 1. The Snowball Effect they don’t teach at school  
      | 2. The secret to mastering your money is …  
      | **Money Assignment starts 9.30am Fri 31 Jul 2015** |
| 2    | 3. How to get more happiness from your money  
      | 4. Dreaming big  |
| 3    | 5. Leveling up MIQ to achieve your dreams  |
| 4    | 6. How to increase the value of your brain  
      | 7. Securing the job and income that you deserve  |
| 5    | 8. Moving out of home without breaking the bank account  
      | 9. The secret to escaping from slavery to a bank  
      | **Quiz 1 starts 9.30am Fri 4 Sep 2015**  
      | **Quiz 1 due 9.30am Mon 7 Sep 2015**  
      | **Money checkpoint due 9.30am Mon 7 Sep 2015** |
| 6    | 10. Defending your snowball 1  
      | Defending your snowball 2  |
| 7    | 11. The mistakes people make with tax 1  
      | The mistakes people make with tax 2  |
| 8    | 12. The mistakes people make pursuing financial independence 1  
      | The mistakes people make pursuing financial independence 2  |
| 9    | **Mid-term break**  |
| 10   | 13. The mistakes people make with investing 1  
      | The mistakes people make with investing 2  |
| 11   | 14. The Snowballing Money Strategy  |
| 12   | **Quiz 2 starts 9.30am Fri 16 Oct 2015**  
      | **Quiz 2 due 9.30am Mon 19 Oct 2015**  
      | **Money assignment due 9.30am Mon 19 Oct 2015** |
| 13   | 15. Review  |
| 14   | **Financial Plan due 9.30am Mon 26 Oct 2015** |
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.

Business Undergraduate Program Learning Goals and Outcomes

1. Knowledge: Our graduates will have in-depth disciplinary knowledge applicable in local and global contexts.
   You should be able to select and apply disciplinary knowledge to business situations in a local and global environment.

2. Critical thinking and problem solving: Our graduates will be critical thinkers and effective problem solvers.
   You should be able to identify and research issues in business situations, analyse the issues, and propose appropriate and well-justified solutions.

3. Communication: Our graduates will be effective professional communicators.
   You should be able to:
   a. Prepare written documents that are clear and concise, using appropriate style and presentation for the intended audience, purpose and context, and
   b. Prepare and deliver oral presentations that are clear, focused, well-structured, and delivered in a professional manner.

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 the ethical, social, cultural and environmental implications of business practice.
   You will be able to:
   a. Identify and assess ethical, environmental and/or sustainability considerations in business decision-making and practice, and
b. Identify social and cultural implications of business situations.

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).

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.

Information on expected workload: https://student.unsw.edu.au/uoc

10.2 Attendance

Your regular and punctual attendance at lectures and seminars is expected in this course. University regulations indicate that if students attend less than 80% of scheduled classes they may be refused final assessment. For more information, see: https://student.unsw.edu.au/attendance
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 Occupational Health and Safety
UNSW Policy requires each person to work safely and responsibly, in order to avoid personal injury and to protect the safety of others. For more information, see http://www.ohs.unsw.edu.au/.

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, and the School of Banking and Finance policy on requests for special consideration for Final Exams in undergraduate and postgraduate courses:
The lecturer-in-charge will need to be satisfied on each of the following before supporting a request for special consideration:

1. Does the medical certificate contain all relevant information? For a medical certificate to be accepted, the degree of illness, and impact on the student, must be stated by the medical practitioner (severe, moderate, mild). A certificate without this will not be valid.

2. Has the student performed satisfactorily in the other assessment items? Satisfactory performance would require at least 50% in each major assessment item specified in the Course outline and meeting the obligation to have attended 80% of tutorials or Lectures.

3. Does the student have a history of previous applications for special consideration? A history of previous applications may preclude a student from being granted special consideration.

Special consideration and the Final Exam and mid-session examinations in undergraduate and postgraduate Banking and Finance courses:

Applications for special consideration in relation to the final exam are considered by a Business School Faculty panel to which lecturers-in-charge provide their recommendations for each request. If the Faculty panel grants a special consideration request, this will entitle the student to sit a supplementary examination. No other form of consideration will be granted. The following procedures will apply:

1. Final Supplementary exams will be scheduled centrally and will be held approximately two weeks after the formal examination period. The dates for Business School supplementary exams for Semester 2, 2015 are: 9th December – exams for all Schools except Accounting and Economics

If a student lodges a special consideration for the final exam, they are stating they will be available on the above dates. **Supplementary exams will not be held at any other time.**

2. Where a student is granted a supplementary examination as a result of a request for special consideration, the student’s original exam (if completed) will be ignored and only the mark achieved in the supplementary examination will count towards the final grade. Failure to attend the supplementary exam will not entitle the student to have the original exam paper marked and may result in a zero mark for the final exam.

If you attend the regular final exam, you are extremely unlikely to be granted a supplementary exam. Hence if you are too ill to perform up to your normal standard in the regular final exam, you are strongly advised not to attend. However, granting of a supplementary exam in such cases is not automatic. You would still need to satisfy the criteria stated above.

The Business School's Special Consideration and Supplementary Examination Policy and Procedures for Final Exams for Undergraduate Courses is available at:
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