MFIN6214
FINANCIAL THEORY AND POLICY

Course Outline
Semester 1, 2015

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

TENTATIVE
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PART A: COURSE-SPECIFIC INFORMATION

1 STAFF CONTACT DETAILS

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
<th>Email</th>
<th>Consultation Times and Location</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lecturer-in-charge</td>
<td>Professor David Feldman</td>
<td><a href="mailto:d.feldman@unsw.edu.au">d.feldman@unsw.edu.au</a></td>
<td>Mon 5-6 &amp; by appointment, UNSW Business School Building 335</td>
<td>9385-5748</td>
</tr>
<tr>
<td>TA</td>
<td>Jingrui Xu</td>
<td><a href="mailto:jingrui.xu@unsw.edu.au">jingrui.xu@unsw.edu.au</a></td>
<td>UNSW Business School Building 3rd Floor Central Section</td>
<td></td>
</tr>
</tbody>
</table>

2 COURSE DETAILS

2.1 Teaching Times and Locations
Lectures start in Week 1 (to Week 12): The Time and Location are:
Section B: Monday, 2:00-5:00PM, OMB 150
Section A: Monday, 6:00-9:00PM, Colombo LG2

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

2.3 Summary of Course
The course reviews basic finance tools and develops the basic finance theory. It defines and demonstrates “asset pricing intelligence” and studies core asset pricing, investment, information, incentives, and corporate finance topics. Topics will include utility theory, portfolio theory, arbitrage pricing, equilibrium pricing, security prices’ informational efficiency, the term structure of interest rates, derivatives, performance measurement and capital structure.

2.4 Course Aims and Relationship to Other Courses
The goal of the course is to establish perspectives, approaches, tools and methods of independent thinking, analysis, and problem solving. We will apply these to essential finance theory and applications, most of them conceived by Nobel Laureates.
In addition, the course has two broad and inter-related aims: (i) to explain the essence of finance theory and how various financial aspects fit together; and (ii) to provide an intermediate treatment of some issues in corporate financial policy. These help practising finance executives and scholars to keep up to date with current developments.
This is a “core” course within the Master of Finance program (see the handbook for specific details of MFIN courses). While the other core courses study financial institutions and empirical issues in finance, this course provides essential theoretical foundation for financial decision making. Much of the empirical issues and some institutional ones, studied in the other Master of Finance program courses, build on the theories studied in this course.

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 undergraduate 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.

<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.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>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>
</tr>
<tr>
<td><strong>3. Communication:</strong> Our graduates will be effective communicators in professional contexts.</td>
</tr>
<tr>
<td>You should be able to:</td>
</tr>
<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>
<tr>
<td><strong>4. Teamwork:</strong> Our graduates will be effective team participants.</td>
</tr>
<tr>
<td>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 awareness of ethical, social, cultural and environmental implications of business issues and practice.</td>
</tr>
<tr>
<td>You should be able to:</td>
</tr>
<tr>
<td>a. Identify and assess ethical, environmental and/or sustainability considerations in business decision-making and practice, and</td>
</tr>
<tr>
<td>b. Consider social and cultural implications of business and /or management practice.</td>
</tr>
</tbody>
</table>

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):
### Program Learning Goals and Outcomes

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

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

#### Course Learning Outcomes

1. **Knowledge**
   - Know and explain what is finance, the role of financial markets, historical returns and indexing, decision under uncertainty, portfolio theory, arbitrage and equilibrium pricing, term structure of interest rates, agency / incentives, incomplete / asymmetric information, performance, derivative assets

   - This learning outcome will be assessed in the following items:
     - Class discourse
     - Homework problems
     - Exams
     - Projects
     - Presentations

2. **Critical thinking and problem solving**
   - Construct written work which is logically and professionally presented. Answer question verbally in an articulate, precise, simple, short, clear manner.

   - This learning outcome will be assessed in the following items:
     - Homework problems
     - Exams
     - Abstracts
     - Slides
     - Projects
     - Class discourse

3a. **Written communication**
   - Construct written work which is logically and professionally presented.

   - This learning outcome will be assessed in the following items:
     - Homework problems
     - Exams
     - Abstracts
     - Slides
     - Projects

3b. **Oral communication**
   - Communicate ideas in a succinct and clear manner.

   - This learning outcome will be assessed in the following items:
     - Class discourse
     - Presentations

4. **Teamwork**
   - Work collaboratively to complete a task.

   - Not specifically assessed

5a. **Ethical, social and environmental responsibility**
   - Indirectly addressed in class discourse

   - Not specifically assessed

5b. **Social and cultural awareness**
   - Indirectly addressed in class discourse

   - Not specifically assessed

### 3 LEARNING AND TEACHING ACTIVITIES

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

The course provides the theoretical underpinnings of modern finance and its applications. The course emphasizes fundamental understanding and full construction of methods and result of finance theory. This will be done in class and with students as an integral part of this process. The course can be viewed as a series of questions to which students will give answers.
In order to obtain the potential benefit from the course, fulfill the course requirements, and succeed in the exams, assignments, and projects, students are required to follow the points below.

1. Read the respective textbook chapters and other related readings before class lectures. This will make the class material easier to follow and comprehend.
2. Attend class lectures (arrive on time).
3. Actively participate in class: answer the instructors’ questions, and ask your own questions.
4. After class lectures, study the lecture material, preferably in groups, and solve the homework problems.
5. If issues from last lectures are still not clear, ask your questions or email them to the tutors or instructor.

The rational for the above suggestions and requirements is following the above points is necessary to achieve the learning outcomes specified in Section 2.5 above.

### 3.2 Learning Activities and Teaching Strategies

Readings will introduce students to issues and subject matters. Class lectures will define, analyze and resolve issues and raise subsequent ones. Students will study the book and other readings, attend lectures, participate in class lectures, solve problems from the book, perform other assignments, do projects individually and in groups, and make presentations individually and in groups. Students will study book sections and articles that will not be covered in class lectures. Class discourse will play an essential role.

### 4 ASSESSMENT

#### 4.1 Formal Requirements

In order to pass this course, you must:

- Achieve a composite mark of at least 50% of the maximum grade at each of the course assessments in all parts of the course; and
- Successfully satisfy all assessment tasks and requirements (see below)

#### 4.2 Assessment Details

Grades are awarded in the following categories: HD (for marks of 85-100), DN (75-84), CR (65-74), PS (50-64), FL (0-49). Further information is available at: [UNSW Assessment Policy](http://www.business.unsw.edu.au/). The requirements and corresponding assessment weights below do not constitute a unique menu of requirements because one menu “does not fit all.” One menu cannot be optimal to different students with different academic histories, training, abilities, and skills. Thus, there is a freedom to students to self-select and choose optional activities that will consume effort on the one hand and enhance their skills on the other. These optional activities might enhance their grade, if assessed better than non-optional requirements, but can never lower it. Students will allocate their effort (optimally) between necessary and optional course requirements. Normally, it is advisable to engage in optional requirements only after the necessary requirements are satisfactorily fulfilled.

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attendance [At]</td>
<td>6%</td>
</tr>
<tr>
<td>Assignments [As]</td>
<td>11%</td>
</tr>
<tr>
<td>Oral Presentation, Project [P1]</td>
<td>9%</td>
</tr>
</tbody>
</table>
Midterm Exam \([M]\)  \[37\%\]
Final Exam \([F]\)  \[37\%\]
(Voluntary) Projects, papers, * quizzes, class participation \([P2]\)  \[W\%\]
Maximum grade  \[100\%\]

*Projects and papers, need to be approved by the instructor. The instructor will consequently select \(W\) for each activity.

**Assignments**
Following each class, students will solve and submit the textbook’s end of chapter problems consulting the solution manual judiciously. In addition, students will solve problems assigned in lectures. Assignments will not be returned before the course grade is assigned so students should keep copies of the submitted assignments. Submitted assignments will earn credit but will not be graded.

**Projects**
Projects will be original, and use new data. Topics will have to be approved by the instructor. Each submission will include a signed statement “I have neither given, received, or taken unauthorized assistance on this submission” by each author. The report on the project should be brief and accompanied by presentation slides. Justifications of claims should be put in appendices. Students will submit both hard and electronic copies. Projects could follow models from the “Financial Modelling” recommended textbook.

Each of the above requirements is associated with all of the learning outcomes listed in Section 2.5. Attending and continuously following and participating in class discourse are essential to success in the other requirements including the exam. It is important that all class material will be learned and disseminated immediately after each class, and that all questions and clarifications will be addressed by the next class. Please email questions and requests including for reviews and repeated explanations well before the following class so it is determined whether to provide the answers personally or to the whole class. Projects and oral presentation will build students’ knowledge of the subject matter, interest, presentation skills, ability “to think on their feet,” and interviewing skills. Most of the exam questions will be subsumed in the class lectures and discussions, and few will refer to issues not fully discussed. Students who will engage in private conversations in class will be asked questions relevant to the prevailing class discourse till they are able to give a satisfactory answer.

The grade of this course, \(G\), will be the following function of the individual requirement grades \(At\), \(As\), \(P1\), \(P2\), \(M\) and \(F\), where \(At\), \(As\), \(P1\), \(P2\), \(M\), and \(F\) \(\in [0,1]\),

\[
G_t = 6 \times At + 11 \times As + 9 \times P1 + 37 \times M + 37 \times F
\]

\[
G = G_t + W \times \text{Max} [P2 - G_t, 0]
\]

Note that a student involvement in voluntary projects, oral presentations, papers, quizzes, quantified by the weight \(W\), is insurance (option) that can only increase the grade.

It is essential that students participate in all class meetings and exams, and fulfil all course requirements. Failure to satisfy any of the course requirements will deny students the right to stand for further assessments. However, if makeup exams are
approved, their formats will be determined by the instructors. Makeup exams might be verbal or include verbal parts.

4.3 Assessment Format

The format of projects, assignments, and papers will be explained in class and will fit the particular item. However, all students’ submissions should include, in large block letters, the student's full name, surname first, ID number, and the course code, and Course Section. Student will insert their individual submission in alphabetical order. Please see also the information in Section 4.2 above. Submission of assignments must be done electronically directly to Moodle.

4.4 Assignment Submission Procedure

Assignment submission procedures will be indicated in class. Please see also assignment details in the previous subsection. However, all student submissions should include, in block letters, the student full name, surname first, ID number, and the course code. Please see also the information in Section 4.2 above. Submission of assignments must be done electronically directly to Moodle.

4.5 Late Submission

Late submissions will not be accepted.

Special consideration is only granted in exceptional circumstances on medical or compassionate grounds. Medical certificates or other evidence of extreme misfortune must be attached.

Work and/or other commitments are not considered as justification for late submission or for not fulfilling any of the course requirements.

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


Additional readings will be assigned in class lectures.

ADDITIONAL BOOKS


SELECTED 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 feedback through continuous feedback from students and end of semester CATEI evaluations.

7 COURSE SCHEDULE

Lecture Schedule

Lectures start in Week 1 and finish in Week 12.

<table>
<thead>
<tr>
<th>Week</th>
<th>Topic</th>
<th>Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1</td>
<td>Asset Pricing Intelligence; What is Finance? Introduction to Capital Markets; The Two period Model: Consumption, Production, Capital Markets, Investments; Separation</td>
<td>CWS1-2, HL1</td>
</tr>
<tr>
<td>2 March</td>
<td>The Two period Mode, Time value of money analytics, mappings; Historical Returns, Security Indices; Expected Utility Theory</td>
<td>CWS1-2, HL1, CWS3, HL1, B1, P1</td>
</tr>
<tr>
<td>Week 2</td>
<td>Expected Utility Theory, Historical Returns, Security Indices; Expected Utility; Stochastic Dominance</td>
<td>CWS3, HL1, B1, P1</td>
</tr>
<tr>
<td>9 March</td>
<td>Mean Variance Portfolio Theory Pricing Models</td>
<td>CWS5, HL3, B2-5, P2</td>
</tr>
<tr>
<td>Week 3</td>
<td>Linear Beta Pricing; CAPM, APT</td>
<td>CWS6, HL4, B6-7, P3</td>
</tr>
</tbody>
</table>

Mid-semester break: Good Friday 3rd April - Sunday 12th April

| Week 6   | The Term Structure of Interest Rates                                 | CWS4,8, HL5, P4   |
| 13 April |                                                                      |                   |
| Week 7   | Midterm Exam                                                         |                   |
| 20 April |                                                                      |                   |
| Week 8   | The Term Structure of Interest Rates; Informational Efficiency; Portfolio Performance; Agency and Information; Simple Construction of the Efficient Frontier; Linear Beta Pricing with Inefficient Benchmarks | CWS8,10,12,13, HL9, B8-11, P5-6; Feldman & Reisman (2003); Diacogiannis & Feldman (2013) |
| Week 9 4 May | Capital Structure; Dividend Policy; Mergers and Acquisitions; Incentives Design | CWS15; CWS16; CWS18; CWS13 |
| Week 10 11 May | Capital Structure; Dividend Policy; Mergers and Acquisitions; Incentives Design; Simple Construction of the Efficient Frontier; Linear Beta Pricing with Inefficient Benchmarks | CWS15; CWS16; CWS18; CWS13 |
| Week 11 18 May | Informational Efficiency; Derivatives, Real Options; Portfolio performance; Asymmetric Information | CWS10-11, CWS7; CWS9; CWS13; CWS12 |
| Week 12 25 May | Informational Efficiency; Derivatives, Real Options; Portfolio performance; Asymmetric Information | CWS10-11, CWS7; CWS9; CWS13; CWS12 |
| Week 13 1 June | NO LECTURES | |
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 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 Postgraduate Coursework Program Learning Goals and Outcomes

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

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

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

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

| 5. Ethical, social and environmental responsibility: Our graduates will have a sound awareness of ethical, social, cultural and environmental implications of business issues and practice. |
| You should be able to: |
| a. Identify and assess ethical, environmental and/or sustainability considerations in business decision-making and practice, and |
b. Consider social and cultural implications of business and/or management practice.

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 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 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.

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](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)  

- **UNSW Counselling and Psychological Services**  
  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.

- **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