

FINS2643 WEALTH MANAGEMENT

Course Outline Semester 1, 2017

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

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PART A: COURSE-SPECIFIC INFORMATION

1 STAFF CONTACT DETAILS

Position	Name	Email	Availability	Phone
Lecturer-in-charge	Paul Karehnke	p.karehnke@unsw.edu.au	Mon 1-3pm	9385 4267
Lecturer	Kingsley Fong	k.fong@unsw.edu.au	Mon 1-3pm	9385 4932

Students with questions about course administration or content are encouraged to:

- Read this course outline
- Check the course website
- Contact the tutor/instructor during class for non-urgent matters
- E-mail your tutor/instructor
- Contact your tutor/instructor during consultation hours

For e-mail communication with staff, teaching staff may ignore non-UNSW email address for internet security reasons. Students are responsible for ensuring their email accounts are NOT full.

2 COURSE DETAILS

2.1 Teaching Times and Locations

The course consists of a two-hour lecture and a one-hour tutorial per week. There are two lecture streams

Mon	16:00 to 18:00 Colombo ThA
Tue	09:00 to 11:00 ChemSc M18

2.2 Units of Credit

The course is worth 6 units of credit.

2.3 Summary of Course

This course teaches the financial planning process adopted by professional financial planners to manage finance, investment and other wealth management tasks. The course consists of four sections: First, an introduction of the financial planning industry, financial planning process and regulatory frameworks. Second, the course covers fundamental topics that include communicating with clients, client financial status and goals assessment, budgeting, the taxation and social security systems and home ownership and credit management. Third, the course investigates specific topics required for the construction of a comprehensive financial plan: tax planning; investment strategies and asset allocation implementation of investment strategies with securities and managed funds; risk management and insurance; superannuation; and estate planning. The course finishes with an examination of ethics framework and its application in the provision of financial planning advice.

2.4 Course Aims and Relationship to Other Courses

This course focuses on

1. understanding the nature, usage and regulations of financial products;

2. the financial planning process;
3. professional standards and regulations of providing personal financial advice.

The financial planning application focus and the emphasis on the provision of professional advice to individuals differentiate this course from other investment and portfolio management courses.

This course involves the application of financial market, securities valuation and portfolio management knowledge and skills from FINS1612 and FINS2624 in the context of personal wealth management decisions. It does not focus on portfolio or trading strategies per se. Advanced level coverage of valuation, investment and portfolio strategies can be found in other courses offered by the School of Banking and Finance, such as in FINS3640.

This course is one of the four required courses in UNSW undergraduate finance programs (FINS1612, 2624, 2643, 3637) for students to claim compliance to ASIC RG146 education requirements for financial product advisers. FINS1612 provides financial market and product training. FINS2624 provides investment valuation and portfolio management training. This course covers all essential elements in the provision of financial planning advice. FINS3637 is the capstone course in financial planning that extends and reinforces the training of this course in the provision of professional financial planning advice. Please visit the following webpage for details including the procedure to prove completion of a RG146 compliant education program which your future or prospective employers in the financial service industry may request.

<http://www.handbook.unsw.edu.au/faculties/2017/comm/ProfRecognitionPG.html>

There is no additional application required at UNSW or ASIC.

2.5 Student Learning Outcomes

Upon completion of this course you should be able to:

- 1) Explain the needs and the roles of financial planners and the financial planning process;
- 2) Anticipate, discuss, and analyse clients' potential financial needs;
- 3) Set and analyse personal financial goals;
- 4) Analyse retirement saving needs;
- 5) Create and negotiate a cash flow budget that balance financial resources and financial planning goals;
- 6) Explain the operation of the Australian social security system and its relevance for financial planning;
- 7) Explain the impact of Australia Tax System on financial planning decisions;
- 8) Suggest tax effective strategies and structure to build wealth;
- 9) Evaluate the investment value and select finance for residential properties;
- 10) Recommend appropriate consumer finance products and best practices;
- 11) Discuss client risk perceptions, explain investment risks and analyse client risk profiles;
- 12) Critically evaluate common asset allocation practices and recommend long term investment strategies given client objectives, risk profile and constraints;
- 13) Select and justify investment products and financial securities for the implementation of investment strategies;
- 14) Analyse and explain client insurance needs and recommend appropriate insurance products;
- 15) Analyse the effectiveness and limitations of retirement funding structure such as superannuation funds and self-managed superannuation funds;
- 16) Analyse strategies to manage retirement spending rate and longevity risk;
- 17) Create and analyse the effectiveness of an estate plan;

- 18) Construct and analyse a complying personal financial plan;
- 19) Identify, explain and apply ethical principles, professional standards and regulation in providing personal financial advice.

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 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').

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 should 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.

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		Course Learning Outcomes	Course Assessment Item
1	Knowledge	See Learning Outcomes 1-19.	<ul style="list-style-type: none"> • Blog • Tutorials • Exam
2	Critical thinking and problem solving	See Learning Outcomes 2-5, 9-19. They require students to “analyse”, “apply”, “negotiate”, “evaluate”, or “recommend” which applies critical thinking and problem solving.	<ul style="list-style-type: none"> • Blog • Tutorials • Exam
3a	Written communication	Construct written work which is logically and professionally presented.	<ul style="list-style-type: none"> • Blog • Executive Summary
3b	Oral communication	Communicate ideas in a succinct and clear manner.	<ul style="list-style-type: none"> • Media Presentation
4	Teamwork	Not specifically addressed in this course.	
5a.	Ethical, social and environmental responsibility	See Learning Outcome 19.	<ul style="list-style-type: none"> • Exam
5b.	Social and cultural awareness	Not specifically addressed in this course.	

3 LEARNING AND TEACHING ACTIVITIES

3.1 Approach to Learning and Teaching in the Course

The overall objective of the course is to enable students to acquire the knowledge and skills required to implement the financial planning process personally and professionally. The instructor is here help by providing instructions, curating materials and setting assessment tasks. You learn by actively reviewing study materials, making study notes/blog, ask questions, providing feedback, interacting with fellow students (which also facilitate practice of communication skills essential in profession financial planning), applying the knowledge and skills. Assessment tasks are designed to support and incentivise these activities.

There is a substantial amount of readings in this course and in offering financial planning advice because the process involves regulations in different domains. There are timeless elements in finance knowledge, ethical principles and the structure of financial planning, but there are also impermanent regulatory structures, thresholds, tax rates, and other institutional and regulatory parameters. The final solution of a specific financial planning problem depends on the interactions between the timeless elements and the impermanent environment parameters.

Financial planning is an emerging field; existing textbooks and reference materials available in the market do not satisfy all the goals of this course. Some materials may appear too broad or at a low level, others may have too dry, too much detail or too deep. You should be pragmatic going through readings and focus on three questions:

1. What are the financial planning problems that this reading could help to solve?
2. What is the timeless knowledge?
3. What are the key sources of regulations and parameters relevant for defining, solving the problem and for providing advice?

Persistent focus on these three questions will enable you to maintain clarity through the relatively large volume of information across topics.

In order to achieve a high grade in this course, **it is essential that you**

1. **work consistently (do not cram in the last minute),**
2. **have hands-on experience in the step by step application of the financial planning process, and**
3. **master the distinctions between the timeless and impermanent elements of course materials.**

3.2 Learning Activities and Teaching Strategies

The Role of Lectures

The lectures build from the relevant core readings to set out the main ideas, theories, and conceptual frameworks for the course. Lectures include interactive learning processes and will synthesize materials from a range of sources, including your own prior knowledge and experiences. We expect you to come to and be prepared for each lecture. This means you should have read and considered the relevant chapter. From a time management perspective, this means you will need to allocate approximately three hours per week for basic reading. If you need any assistance in managing your time you will find the UNSW Business School's Education Development Unit (EDU) a useful resource.

The Role of Tutorials

The weekly tutorials provide you with an interactive environment in which to enhance your learning and your enjoyment of the course. These tutorials include exercises and presentation of current events. By actively engaging in the tutorials, you will increase your confidence and competence in technical, presentation and critical skills. They also provide you with the opportunity to enhance your interpersonal skills through interacting with others, working together in diverse groups, forging learning networks, learning about other cultures and learning to understand values and opinions different from your own.

4 ASSESSMENT

4.1 Formal Requirements

In order to pass this course, you must achieve a composite mark of 50.

4.2 Assessment Details

The assessment tasks and their weighting in your composite mark are as follows:

Assessment Task	Weighting	Length	Due Date
Tutorial Participation*	30%	See below	On Going (see below)
Mid-Session Exam	25%	1.5 hr	Week 6 Lecture
Final Exam	45%	2 hr	Centrally Managed

* Tutorial mark will be made available on 8th June on Moodle. There will be no amendment or correction tutorial or group project mark after 15th June. Students should contact their tutors to resolve any issue before this date.

Tutorial Participation

Tutorials facilitate small group discussion of course materials and permit on-going assessment of students' effort and progression in the achievement of learning outcomes.

Tutors will assess student performance in their registered tutorial based on

1. Weekly Moodle BLOG (15% weight). TWO subject headings are required in each Weekly BLOG entry. Only Plain Text and Inserted Objects are permitted. No attachment would be read.
 - a. **"Week X Reflection"**
 - i. This should be completed after reviewing lecture materials and completing tutorial questions.
 - ii. In 50-100 of YOUR OWN words, describe what are the key **Knowledge and Insights** you have learned and what **Questions and Thoughts** you remains. This should be done before the tutorial and you may add to this after a tutorial.
 - b. **"Week X My Financial Plan"**
 - i. This activity varies by the week in the required time and writing but essentially it is about building up the financial plan by applying the concepts in the material of the week to your personal situation.
 - ii. An executive summary (less than an equivalent of 2 pages) is due on the student's tutorial day in week 13.
 - c. **Initial BLOG inspection and feedback (4% weight) will take place after week 4 tutorials and final inspection (11% weight) will take place after week 13 tutorial.**
 - d. Marking Criteria:
 - i. 50% research and effort (e.g. thinking through the key concepts, doing data collection or self-assessment)
 - ii. 50% on logic and concise professional writing as per PLG3a
2. Tutorial Contributions (15% weight)
 - a. Research and Oral Presentation (10% weight)
 - i. Individual oral 3-minute presentation of relevant and interesting information/opinion from financial media/research paper readings
 - ii. Marking Criteria
 1. 50% content

2. 50% presentation as per PLG3b
- b. Tutorial Discussion (5% weight).
 - i. Criteria:
 1. 100% on contribution to discussion that further the learning and general interest in the tutorial topic.
 2. Student's punctual attendance is assumed and does not constitute a basis for awarding marks in this component.
 3. Discussion may relate to
 - a. Evaluation or further exploration of oral presentations,
 - b. Thoughts in preparing the financial planning folder or
 - c. Exploration of topics of the week and tutorial questions
 - d. Your BLOG should inform you here.

Mid-Session and Final Examination

The two examinations focus on evaluating students' command of the body of knowledge and problem solving skills with respect to the relevant learning outcomes. Both examinations will consist of multiple choice, short-essay and problem solving questions.

4.3 Late Submission

Late submission will not be assessed. Anticipate your plans over the next few months and contact your instructor if you expect issues with submission.

Quality Assurance

The Business School is actively monitoring student learning and quality of the student experience in all its programs. A random selection of completed assessment tasks may be used for quality assurance, such as to determine the extent to which program learning goals are being achieved. The information is required for accreditation purposes, and aggregated findings will be used to inform changes aimed at improving the quality of Business School programs. All material used for such processes will be treated as confidential.

5 COURSE RESOURCES

You will be able to obtain the latest course announcements and course materials via Moodle (<http://moodle.telt.unsw.edu.au>). Lecture notes will be available for download a day before the lecture in a teaching week. Solution to self-study exercises will be posted after the teaching week.

Prescribed text:

Taylor, S., 2017, Financial Planning in Australia 2017 Essentials Edition, LexisNexis Butterworths.

Reference Materials:

Standard of Practice Handbook (10th Edition), CFA Institute (Free download: <http://www.cfapubs.org/doi/pdf/10.2469/ccb.v2010.n2.1>)

Australian Master Financial Planning Guide 2016-17, 19th ed., Wolters Kluwer CCH.

Clitheroe, P., 2009, Making Money: The Keys to Financial Success, New and Updated, Penguin.

Reference internet sites:

- Business spectator www.businessspectator.com.au
- Professional Planner www.professionalplanner.com.au/
- ASIC www.asic.gov.au
- Financial Planning Association www.fpa.asn.au
- Money money.ninemsn.com.au
- Australian Securities Exchange Ltd www.asx.com.au
- Morningstar Australia www.morningstar.com.au
- Australian Tax Office www.ato.gov.au
- Reserve Bank of Australia www.rba.gov.au
- Australian Prudential and Regulatory Authority www.apra.gov.au
- Centrelink www.centrelink.gov.au
- Law For You www.lawforyou.com.au/Nsw/
- Library info.library.unsw.edu.au/sshl/guides/bank/bankkey.html

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 myExperience survey is one of the ways in which student evaluative feedback is gathered.

In addition to UNSW's myExperience survey, you are encouraged to contact Dr. Karehnke at p.karehnke@unsw.edu.au during the term in relation to your experience in the courses and suggestions of potential changes that could further enhance the course. As a result of past student suggestions, tutorial assessment has been modified to allow a higher weighting of the personal financial planning folder to match the effort involved.

7 COURSE SCHEDULE

Lecture Schedule

Lecture notes will be posted on Moodle at least a day prior to the lecture.

Week	Topic	Book Chapters
Week 1 27 February	Role of Financial Planners and The Financial Planning Process	1, 2, 3
Week 2 6 March	Budgeting and Financial Plan	4, 5
Week 3 13 March	Taxation	10
Week 4 20 March	Tax Planning	10
Week 5 27 March	Social Security, Home Ownership and Credit	13
Week 6 03 April	Mid-term exam (Week 1-4)	
Week 7 10 April	Asset Allocation	6, 7
Week 8 24 April	Managed Funds and Selection	8
Week 9 1 May	Superannuation and Retirement Management	9,12
Week 10 8 May	Insurance	11
Week 11 15 May	Estate Planning	14
Week 12 22 May	Ethics and Review	

The lecture schedule is subject to change without prior notice.

Tutorial program

All Concept Questions should be attempted as they are recapping the key concepts and they will not be included in the following.

Week	Exercise	Problems	Case Study
Week 2 6 March	1.1, 1.3, 1.4	1.4, 3.5	3.1
Week 3 13 March	5.3, 5.4	5.2, 5.3	
Week 4 20 March	10.1-4	10.1, 10.3-4	10.1
Week 5 27 March	Exercises and problems on tax planning will be provided.		
Week 6 03 April	Mid-term exam (Week 1-4)		
Week 7 10 April	13.1-4	13.1-2	
Week 8 24 April	6.2-4	6.4-5, 7.7, 7.10	6.1, 7.2, 7.3
Week 9 1 May	8.1, 8.3-4	8.1, 8.4	8.1
Week 10 8 May	9.1-4, 12.1-3	9.1-4, 12.1-3	9.1, 12.1
Week 11 15 May	11.1-4	11.4-5	11.1
Week 12 22 May	14.1-4	14.1-2, 14.5	
Week 13 29 May	Review (The executive summary has to be finalized in the Moodle blogs by the day the student has her/his tutorial in Week 13)		

*Questions on chapter 4 will be provided by the tutors.

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.

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4. Teamwork: Our graduates will be effective team participants.

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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/referencing>

For the *Business School Harvard Referencing Guide*, see the [Business Referencing and Plagiarism](#) webpage (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 or in online learning activities is expected in this course. University regulations indicate that if students attend less than 80% of scheduled classes they may be refused final assessment. For more information, see: <https://student.unsw.edu.au/attendance>

10.3 General Conduct and Behaviour

You are expected to conduct yourself with consideration and respect for the needs of your fellow students and teaching staff. Conduct which unduly disrupts or interferes with a class, such as ringing or talking on mobile phones, is not acceptable and students may be asked to

leave the class. More information on student conduct is available at: <https://student.unsw.edu.au/conduct>

10.4 Health and Safety

UNSW Policy requires each person to work safely and responsibly, in order to avoid personal injury and to protect the safety of others. For more information, see <http://safety.unsw.edu.au/>.

10.5 Keeping Informed

You should take note of all announcements made in lectures, tutorials or on the course web site. From time to time, the University will send important announcements to your university e-mail address without providing you with a paper copy. You will be deemed to have received this information. It is also your responsibility to keep the University informed of all changes to your contact details.

11 SPECIAL CONSIDERATION

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

General Information on Special Consideration for undergraduate and postgraduate courses:

1. All applications for special consideration must be **lodged online through myUNSW within 3 working days of the assessment** (Log into myUNSW and go to My Student Profile tab > My Student Services > Online Services > Special Consideration). You will then need to submit the originals or certified copies of your completed Professional Authority form ([pdf - download here](#)) and other supporting documentation to Student Central. **For more information, please study carefully in advance the instructions and conditions at:**
<https://student.unsw.edu.au/special-consideration>
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 are made by lecturers-in-charge for all other assessment items aside from the final exam, **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 Protocol on requests for Special Consideration for Final Exams:

The Business School Faculty panel 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 and attempted all other assessment items and meeting the obligation to have **attended 80% of tutorials**.
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 and postgraduate courses:

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

1. Supplementary exams will be scheduled centrally and will be held approximately two weeks after the formal examination period. The dates for Business School supplementary exams for Semester 1, 2017 are:

Wednesday 12 July 2017 School of Banking and Finance, Management, Risk and Actuarial Studies

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. Absence from a supplementary exam without prior notification does not entitle the student to have the original exam paper marked, and may result in a zero mark for the final exam.

The Supplementary Exam Protocol for Business School students is available at:
<http://www.business.unsw.edu.au/suppexamprotocol>

Special Consideration and assessments other than the Final Exam in undergraduate and postgraduate courses:

Special considerations in assessments other than for final exams, e.g. mid-semester exams, projects, **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) The LIC will review and decide the outcome deciding how

to grant extensions and special consideration and update your application with the arrangements of the Supplementary assessment. For mid-session exams and quiz's they will be scheduled approximately 7 working days after the original assessment, which will be required to make yourself available.

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 offers 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 7577 or 9385 4508; 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 services and facilities for students**
<https://www.library.unsw.edu.au/study/services-for-students>
- **IT Service Centre:**
<https://www.it.unsw.edu.au/students/index.html>
Provides technical support to troubleshoot problems with logging into websites, downloading documents, etc. Office: UNSW Library Annexe (Ground floor). Phone: 9385 1333.
- **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
- **Disability Support Services**
<https://student.unsw.edu.au/disability>
Provides assistance to students who are trying to manage the demands of university as well as a health condition, learning disability or have personal circumstances that are having an impact on their studies. Office: Ground Floor, John Goodsell Building; Phone: 9385 4734; Email: disabilities@unsw.edu.au