

# **FINS3636 INTEREST RATE RISK 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

Lecturer-in-charge: Dr. David Colwell

Room BUS 367

Phone No: 9385 5851

Email: d.colwell@unsw.edu.au

Consultation Times – Wednesdays, 12noon to 2pm (or by appointment)

To get to Dr. Colwell's office, Please use the East wing elevator (closer to the bookstore), find the phone pad next to the glass door, hit the # key (i.e., "on") and dial my extension: 55851. I'll come open the door for you.

### 2 COURSE DETAILS

#### 2.1 Teaching Times and Locations

Lectures start in Week 1 (to Week 12): The Time and Location are:

Thursdays, 15:00 – 18:00 in Webster Theatre B.

This course has a three hour lecture with no Tutorials.

#### 2.2 Units of Credit

The course is worth 6 units of credit.

#### 2.3 Summary of Course

This subject looks at interest rate risk and techniques for managing risk. Topics covered include term structure dynamics (including bond price lattices, spot and forward rate models), analytical and numerical techniques, duration measures, interest rate derivative securities (including options, futures and swaps), and the interaction between interest rate risk and credit risk. This course is both theoretical and practical; the emphasis will be on **problem solving**.

#### 2.4 Course Aims and Relationship to Other Courses

The aims of this course are to expose the students to a variety of interest rate products and help them understand how to price them, and when to use them for hedging. There are several reasons why a course in fixed income securities and interest rate derivatives is so useful. First, in general, derivative securities, including interest rate derivatives, can be quite risky. In some cases, firms have lost millions and even billions of dollars in interest rate derivatives. It is important to understand their riskiness. Second, interest rate derivatives are mathematically sophisticated, even more so than equity derivatives. For example, there is not just one interest rate; there can be a different interest rate for each maturity, known as the term structure of interest rates. So, it is important to know how to price interest rate derivatives correctly. Finally, interest rate products are very popular. World-wide, there are trillions of dollars invested in interest rate derivatives.

This course has FINS2624 (Portfolio Management) as a prerequisite. Some of the topics discussed in FINS3635 (Options, Futures, and Risk Management) may benefit students taking FINS3636, but FINS3635 is not a prerequisite. We have attempted to keep overlap between the two courses to a minimum. As a result, you can take either course independently of the other, in either order. Students interested in quantitative topics may particularly appreciate FINS3635, FINS3636, FINS3640, FINS3641, and FINS3642.

Students also need to be able to use a word processing package (such as WORD) and a spreadsheet (such as EXCEL). Some quantitative skills such as basic mathematical ability in dealing with algebraic manipulation is expected.

## 2.5 Student Learning Outcomes

Upon completion, students are expected to understand the mechanics of buying, selling, exercising, and settling the interest rate derivative instruments and other products discussed in the class, determine the value of these instruments, and use them to manage financial risk.

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

- Understand how measures of duration can be used in risk management,
- Understand the uses of and pricing of a variety of interest rate products, including futures, swaps, options, caps, floors, etc.,
- Understand how Excel can be used to price many of these products,
- Understand the fundamentals of mortgage-backed securities.

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').

For more information on the Undergraduate Program Learning Goals and Outcomes, see Part B of the course outline.

### 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
<i>This course helps you to achieve the following learning goals for all Business undergraduate students:</i>		<i>On successful completion of the course, you should be able to:</i>	<i>This learning outcome will be assessed in the following items:</i>
1	Knowledge	Understand a variety of interest rate products, including how they are priced, and how they can be used to hedge a portfolio of liabilities.	Exams and assignment
2	Critical thinking and problem solving	Use the methods discussed in this course to solve a variety of problems related to the pricing and hedging of fixed income securities.	Exams and assignment
3a	Written communication	Construct written work which is logically and professionally presented.	Clear writing is important for the assignment, although the writing is not specifically assessed.
3b	Oral communication	Communicate ideas in a succinct and clear manner.	Not specifically assessed, although class participation is appreciated.
4	Teamwork	Work collaboratively to complete the computer spreadsheet assignment.	Teamwork is not specifically assessed.
5a.	Ethical, social and environmental responsibility	Gain some understanding of how derivatives played a role in a number of fiascos in finance, as well in the GFC.	Not specifically assessed.
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

This course provides the basis to analyse and solve a variety of problems related to interest rate products. The course consists of weekly three-hour lectures. The lecture notes will be

available before class, so that students can have an overview of the topics in advance. During the lecture, we discuss the details of the lecture notes, and answer various questions that are left unanswered in the notes. We discuss the intuition behind results and regularly refer to the “big picture” issues, of how each topic relates to other topics. Questions and discussion in class are welcome. Practice problems will be available for each chapter, and doing these should help students prepare for the exams as well as the spreadsheet assignment. The assessments will be based on the lecture notes and practice problems.

### 3.2 Learning Activities and Teaching Strategies

In order to obtain the full benefit from the course, students are expected to follow the following points below:

1. Read the relevant lecture notes before the lectures. This will make it easier for students to follow the lectures and to ask questions.
2. Attend class lectures.
3. Participate in the lectures, asking questions and answering the occasional questions posed by the lecturer.
4. Review the lectures after class.
5. Do the practice problems or take-home assignment when available.
6. If any issues are still not clear, ask me, send me an e-mail, or come to my office during my consultation hours.

## 4 ASSESSMENT

### 4.1 Formal Requirements

In order to pass this course, you must:

- achieve a composite mark of at least 50; and
- make a satisfactory attempt at all assessment tasks (see below).

### 4.2 Assessment Details

Assessment Task	Weighting	Length	Due Date
Assignment #1	5%		Week 4
Assignment #2	15%	Last three weeks of session	Week 13
Mid-session Exam	40%	2 hours	Week 6
Final Exam	40%	2 hours	University exam period
Total	100%		

The exams will be closed book, with formula sheets provided. The formula sheets will be on the course website with the practice problems. The exams will be multiple choice with a few short answer questions. The exams are based on material from the lecture notes and practice problems.

If applicable, students should notify their employers of the requirement to attend exams. Failure to show up at the exams does not automatically lead to reassessment. **The exams are not learning tools and will not be returned to students.** If you have questions about your performance on the mid-session, see the lecturer during consultation hours.

The assignments will be based on a number of spreadsheets that will be provided to the students. The details will be described on Moodle under the assignment segments. The first assignment should be relatively quick, and only involves one spreadsheet. For the first assignment, each student will hand in their own assignment.

The second assignment is almost solely based on material from the second half of the course, and so will **only be made available during the last three weeks of session**. It is a group assignment (groups of size  $\leq 4$ ). Students will choose their groups themselves.

### 4.3 Assessment Format

For exams, you are allowed to bring with you scientific or financial calculators, writing and drawing instruments. **NO PROGRAMMABLE CALCULATORS WILL BE ALLOWED.** You must use a UNSW approved calculator.

### 4.4 Assignment Submission Procedure

For the first assignment, we will use TURNITIN.

For the second assignment submission, we will either use TURNITIN, or else you will be asked to submit a hard copy. I'll let you know my decision when the assignment becomes available, in the last three weeks of class.

If you do need to turn in a hard copy, then hard copies of the assignment will either be submitted directly to the lecturer, or you may hand in the assignment at the Banking and Finance assignment boxes on the ground floor of the UNSW Business School building. Details will be provided later. Please do not disturb our administrative staff.

### 4.5 Late Submission

Assignments submitted late will have marks deducted (20% of the total marks per day).

#### Quality Assurance

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

## 5 COURSE RESOURCES

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

### Lecture Notes

The only required text is the lecture notes. The lecture notes and important announcements will be available on UNSW Moodle. Practice problems with solutions will also be made

available on the course website. The assessments for this course are primarily based on the lecture notes and practice problems.

### Reference Books

Sundaresan, S. (2009), *Fixed Income Markets and Their Derivatives*, 3rd Edition, Southwestern.

NOTE: the lecture notes were originally based on Sundaresan's book, but the textbook is not required reading. Copies are available in the library if needed.

Hull, J.C. (2012), *Options, Futures, and Other Derivatives*, 8th Edition, Prentice Hall.

Hull, J.C., S. Treppongkaruna, R. Heaney, D. Pitt, D. Colwell, (2014), *Fundamentals of Futures and Options Markets*, (Australian edition) Prentice-Hall.

## 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 this course, we will seek your feedback through, e.g., end of semester myExperience responses. For example, feedback from previous students indicated that the lecturer sometimes speaks too quickly. As a result of this feedback, the lecturer is careful about speaking slowly and clearly.

## 7 COURSE SCHEDULE

Lectures start in Week 1 and finish in Week 12.

**NOTE:** The timing of these lectures is only approximate. If I do not finish a topic one week, I will continue with that chapter the following week. Also, if I finish a topic early, I will go right to the next topic. Usually, you will need to bring two sets of lecture notes to a given lecture. Each week I'll try to let you know what you'll need to bring the following week.

LECTURE SCHEDULE		
Week	Topic	References
Week 1 27 February	Vocabulary List An Overview of Fixed-Income Securities Organization and Conduct of Debt Markets Bond Mathematics	Ch. 1 Ch. 2 & 7
Week 2 6 March	Yield-Curve and Term-Structure Analysis	Ch. 8
Week 3 13 March	Treasury Futures Contracts	Ch. 17 (Hull Ch. 6)
Week 4 20 March	Interest Rate Swaps	Ch. 16 (Hull Ch. 7)



Week 5 27 March	Models of Yield Curve and the Term Structure	Ch. 9
Week 6 03 April	Mid-session exam (Covers all topics discussed in lectures so far)	
Week 7 10 April	Options Markets I (binomial pricing, Amer. options, Black's formula, options on coupon bonds)	Ch. 9 (Hull Ch. 28)
<b>Mid-semester break: Friday 14 – Saturday 22 April inclusive</b>		
Week 8 24 April	Options Markets II (caps, floors, FRAs, inverse floaters, etc.)	(Hull Ch. 28)
Week 9 1 May	Options Markets III (Hull & White model)	(Hull Ch. 30)
Week 10 8 May	Securitization and Mortgage-Backed Securities	Ch. 12
Week 11 15 May	Agency and Corporate Debt Securities	Ch. 10
Week 12 22 May	Value-at-Risk	(Hull Ch. 21)
Week 13 29 May	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 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.

### 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/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](mailto: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](mailto: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 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](mailto: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](mailto:disabilities@unsw.edu.au)