



## UNSW Course Outline

# FINS5510 Personal Financial Planning and Client Engagement - 2024

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## General Course Information

Course Code : FINS5510

Year : 2024

Term : Term 1

Teaching Period : T1

Is a multi-term course? : No

Faculty : UNSW Business School

Academic Unit : School of Banking and Finance

Delivery Mode : In Person

Delivery Format : Standard

Delivery Location : Kensington

Campus : Sydney

Study Level : Postgraduate

Units of Credit : 6

### Useful Links

[Handbook Class Timetable](#)

## Course Details & Outcomes

### Course Description

This course teaches a professional financial planning process to manage personal finance,

credit, 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, fundamental topics including the taxation, social security, home ownership and credit management. Third, specific topics required for the construction of a comprehensive financial plan: tax planning, investment strategies, risk management and insurance, superannuation, and estate planning. Fourth, the course examines ethics framework and its application in the provision of financial planning advice. The curriculum of this course adapts to professional and regulatory education requirements.

## Course Aims

The aim of this course is to empower you to take control of your finances and to develop a plan for creating and managing wealth for the rest of your life. It will involve:

- analysing your current situation and needs;
- setting life and financial goals;
- developing a strategy to achieve those goals; and
- selecting appropriate products and taking actions to implement these strategies.

The course is one of eight courses in the UNSW postgraduate program that is an Approved Degree for financial advisers to retail clients. As such, it also focuses on:

- understanding human behaviour, biases and other limitations;
- the financial planning process and associated communication skills;
- understanding the nature, usage and regulations of key financial products; and
- professional standards and regulations of providing personal financial advice.

## Relationship to Other Courses

The aim of this course is to empower you to take control of your finances and to develop a plan for creating and managing wealth for the rest of your life. It will involve:

- analysing your current situation and needs;
- setting life and financial goals;
- developing a strategy to achieve those goals; and
- selecting appropriate products and taking actions to implement these strategies.

The course is one of eight courses in the UNSW postgraduate program that is a FASEA Approved Degree for financial advisers to retail clients. As such, it also focuses on:

- understanding human behaviour, biases and other limitations;
- the financial planning process and associated communication skills;
- understanding the nature, usage and regulations of key financial products; and

- professional standards and regulations of providing personal financial advice.

The application of financial theory to personal financial planning and the emphasis on the provision of professional financial advice to clients differentiates this course from other investment and portfolio management courses. The course involves application of the financial market, securities valuation and portfolio management knowledge and skills in FINS5512 and FINS5513 in the context of personal wealth management decisions. It does not focus on portfolio or trading strategies. 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 FINS5541, FINS5542, FINS5544 and FINS5566.

# Course Learning Outcomes

Course Learning Outcomes	Program learning outcomes
CLO1 : Identify, evaluate, analyse, communicate, and negotiate client resources, financial goals, budget, risk perceptions, investment, insurance and other financial planning needs.	<ul style="list-style-type: none"> <li>• PL01 : Business Knowledge</li> <li>• PL02 : Problem Solving</li> <li>• PL03 : Business Communication</li> </ul>
CLO2 : Explain the basic operation of the Australian taxation and social security system and suggest effective strategies for financial planning.	<ul style="list-style-type: none"> <li>• PL01 : Business Knowledge</li> <li>• PL02 : Problem Solving</li> <li>• PL03 : Business Communication</li> </ul>
CLO3 : Apply knowledge in behavioural sciences and finance to explain, recommend and evaluate home ownership, investment strategies given client objectives, risk profile, constraints and biases.	<ul style="list-style-type: none"> <li>• PL01 : Business Knowledge</li> <li>• PL02 : Problem Solving</li> <li>• PL03 : Business Communication</li> </ul>
CLO4 : Explain, analyse, and recommend appropriate retirement planning strategies including the use of superannuation funds, self-managed superannuation funds, home ownership and and insurance products.	<ul style="list-style-type: none"> <li>• PL01 : Business Knowledge</li> <li>• PL02 : Problem Solving</li> <li>• PL03 : Business Communication</li> </ul>
CLO5 : Construct, analyse, implement and review a complying personal financial plan.	<ul style="list-style-type: none"> <li>• PL01 : Business Knowledge</li> <li>• PL02 : Problem Solving</li> <li>• PL03 : Business Communication</li> </ul>
CLO6 : Explain and apply ethical principles, professional standards and regulation in providing personal financial advice.	<ul style="list-style-type: none"> <li>• PL01 : Business Knowledge</li> <li>• PL02 : Problem Solving</li> <li>• PL03 : Business Communication</li> <li>• PL05 : Responsible Business Practice</li> </ul>

Course Learning Outcomes	Assessment Item
CLO1 : Identify, evaluate, analyse, communicate, and negotiate client resources, financial goals, budget, risk perceptions, investment, insurance and other financial planning needs.	<ul style="list-style-type: none"> <li>• Quizzes</li> <li>• Learning Community</li> <li>• Major Assignment</li> </ul>
CLO2 : Explain the basic operation of the Australian taxation and social security system and suggest effective strategies for financial planning.	<ul style="list-style-type: none"> <li>• Quizzes</li> <li>• Learning Community</li> <li>• Major Assignment</li> </ul>
CLO3 : Apply knowledge in behavioural sciences and finance to explain, recommend and evaluate home ownership, investment strategies given client objectives, risk profile, constraints and biases.	<ul style="list-style-type: none"> <li>• Quizzes</li> <li>• Learning Community</li> <li>• Major Assignment</li> </ul>
CLO4 : Explain, analyse, and recommend appropriate retirement planning strategies including the use of superannuation funds, self-managed superannuation funds, home ownership and and insurance products.	<ul style="list-style-type: none"> <li>• Quizzes</li> <li>• Learning Community</li> <li>• Major Assignment</li> </ul>
CLO5 : Construct, analyse, implement and review a complying personal financial plan.	<ul style="list-style-type: none"> <li>• Quizzes</li> <li>• Learning Community</li> <li>• Major Assignment</li> </ul>
CLO6 : Explain and apply ethical principles, professional standards and regulation in providing personal financial advice.	<ul style="list-style-type: none"> <li>• Individual Assignment</li> <li>• Quizzes</li> <li>• Major Assignment</li> </ul>

## Learning and Teaching Technologies

Moodle - Learning Management System | Zoom

## Learning and Teaching in this course

The main learning resource for this course is a 3 hour lecture that will take place on campus (subject to public health orders). Various lecture days and times are available during the week to fit in with your timetable. A high-quality recorded lecture will be available for any students who cannot attend a face-to-face lecture in any particular week. You can also ask questions about the course materials in the 'General Forums' on the course website. All assessments will be individual (no group assignments) and submitted online.

The main objective of the course content is to make personal finance interesting, engaging and relevant for life both now and after graduation and to allow you to learn the material at a convenient time and location. However, you are ultimately responsible for your own learning and must engage with the lecture material, ask questions and personally reflect on the material to get the most out of the course.

# Assessments

## Assessment Structure

Assessment Item	Weight	Relevant Dates	Program learning outcomes
Quizzes Assessment Format: Individual	20%	Start Date: See detailed assessment description. Due Date: See detailed assessment description.	
Individual Assignment Assessment Format: Individual	20%	Start Date: See detailed assessment description. Due Date: See detailed assessment description.	<ul style="list-style-type: none"><li>• PL01 : Business Knowledge</li><li>• PL02 : Problem Solving</li><li>• PL03 : Business Communication</li><li>• PL05 : Responsible Business Practice</li><li>• PL06 : Global and Cultural Competence</li></ul>
Learning Community Assessment Format: Individual	10%	Start Date: See detailed assessment description. Due Date: See detailed assessment description.	<ul style="list-style-type: none"><li>• PL01 : Business Knowledge</li><li>• PL03 : Business Communication</li></ul>
Major Assignment Assessment Format: Individual	50%	Start Date: See detailed assessment description. Due Date: See Detailed assessment descriptionSee detailed assessment description.	<ul style="list-style-type: none"><li>• PL01 : Business Knowledge</li><li>• PL02 : Problem Solving</li><li>• PL03 : Business Communication</li><li>• PL06 : Global and Cultural Competence</li></ul>

## Assessment Details

### Quizzes

#### Assessment Overview

This is a series of individual online quizzes to assess whether you have understood and can apply key concepts from each Unit of the course.

Assesses: PL01, PL02, PL05, PL06

#### Course Learning Outcomes

- CL01 : Identify, evaluate, analyse, communicate, and negotiate client resources, financial goals, budget, risk perceptions, investment, insurance and other financial planning needs.
- CL02 : Explain the basic operation of the Australian taxation and social security system and suggest effective strategies for financial planning.
- CL03 : Apply knowledge in behavioural sciences and finance to explain, recommend and evaluate home ownership, investment strategies given client objectives, risk profile, constraints and biases.

- CLO4 : Explain, analyse, and recommend appropriate retirement planning strategies including the use of superannuation funds, self-managed superannuation funds, home ownership and insurance products.
- CLO5 : Construct, analyse, implement and review a complying personal financial plan.
- CLO6 : Explain and apply ethical principles, professional standards and regulation in providing personal financial advice.

#### **Detailed Assessment Description**

<b>Weight</b>	<b>Assessment Name</b>	<b>Assessment Due Date / Timing</b>
2%	Unit 1 Quiz	1pm Monday of Week 2
2%	Unit 2 Quiz	1pm Monday of Week 3
2%	Unit 3 Quiz	1pm Monday of Week 4
2%	Unit 4 Quiz	1pm Monday of Week 5
2%	Unit 5 Quiz	1pm Monday of Week 6
2%	Unit 6 Quiz	1pm Monday of Week 7
2%	Unit 7 Quiz	1pm Monday of Week 8
2%	Unit 8 Quiz	1pm Monday of Week 9
2%	Unit 9 Quiz	1pm Monday of Week 10
2%	Unit 10 Quiz	1pm Monday of Week 11

You should carefully read the detailed 'Online Quizzes Instructions' document on the course website.

The purpose of this assessment is to give you regular feedback on whether you are achieving the learning outcomes for each Unit and to help you stay up-to-date with your learning. It includes a series of quizzes on the course website. There is one quiz for each Unit of the course. Each quiz can only be attempted once. Your lowest two quiz results will not be included in your final grade for this assessment, so there will be no special consideration granted for any quizzes that you miss or for late enrolment in the course. Each quiz contains 10 questions. Most questions are multiple-choice style but there are also a few calculation questions. The links for each quiz will be available on the course website under 'Online Quizzes' between the allocated start and end dates. You will have 2 hours to complete each quiz from the time you first open it. The quizzes should be performed individually without assistance from others.

#### **Submission notes**

See detailed assessment description.

#### **Assignment submission Turnitin type**

Not Applicable

# Individual Assignment

## Assessment Overview

This is an individual assignment that will assess your ability to identify some important best practices and skills when providing financial advice to clients.

Assesses: PLO1, PLO2, PLO3, PLO5, PLO6

## Course Learning Outcomes

- CLO6 : Explain and apply ethical principles, professional standards and regulation in providing personal financial advice.

## Detailed Assessment Description

Due date: 1:00pm Monday of Week 8 (Sydney time)

You should carefully read the detailed 'Adviser Engagement Instructions' document on the course website.

In future, you may be practicing as a financial adviser. Even if you don't end up working in the financial planning industry, you (or a member of your family) will likely need to engage with a professional financial adviser to give you feedback on your ideas and to help implement your financial plan. The purpose of this assessment is to assess your ability to identify some important best practices and skills when providing financial advice to clients. It is required that we assess this since this course is part of an Approved Degree Program for practising as a financial adviser in Australia. The assessment involves watching some videos of financial advisers interacting with clients and answering two questions. The videos are on Youtube, with the link provided under the 'Adviser Engagement' section of the course website. We have provided videos of two advisers (Jeremy and Tristan) but you are only required to watch the videos of one adviser. The questions are under the 'Questions' section of the Adviser Engagement Instructions document. There is no word limit for your answers to the questions, but most students write between 1,000 and 3,000 words in total for both questions. The answer to both questions should be submitted in Microsoft Word format using the Microsoft Word template provided.

## Submission notes

See detailed assessment description.

## Assignment submission Turnitin type

This assignment is submitted through Turnitin and students do not see Turnitin similarity



reports.

## Learning Community

### Assessment Overview

This will assess your participation and contribution to the course 'learning community' as we learn about Personal Financial Planning together.

Assesses: PLO1, PLO3

### Course Learning Outcomes

- CLO1 : Identify, evaluate, analyse, communicate, and negotiate client resources, financial goals, budget, risk perceptions, investment, insurance and other financial planning needs.
- CLO2 : Explain the basic operation of the Australian taxation and social security system and suggest effective strategies for financial planning.
- CLO3 : Apply knowledge in behavioural sciences and finance to explain, recommend and evaluate home ownership, investment strategies given client objectives, risk profile, constraints and biases.
- CLO4 : Explain, analyse, and recommend appropriate retirement planning strategies including the use of superannuation funds, self-managed superannuation funds, home ownership and and insurance products.
- CLO5 : Construct, analyse, implement and review a complying personal financial plan.

### Detailed Assessment Description

Due date: 1:00pm Monday of Week 10 (Sydney time)

You should carefully read the detailed 'Learning Community Instructions' document on the course website.

The purpose of this assessment is to build a sense of 'community' as we learn about Personal Finance together. It involves posting a summary and some practical applications of one article of your choice that relates to one of the Units of the course under the 'Learning Community' section of the course website (note that you do not need to post one article on each Unit of the course). An 'article' can consist of a website article, news article, blog article, academic research article, book chapter, video or audio podcast of your choice. However, there is a catch. You must post on an article that no one else has posted on this term. In other words, there is a 'first-mover advantage' with this assessment. You should select your article and post on it early before someone else before someone else beats you to it.

This assessment involves three components: (1) Learning Community Post (2) Learning Community Details and (3) Learning Community Report. Please refer to the detailed instructions

document for more information on each component.

### **Submission notes**

See detailed assessment description.

### **Assignment submission Turnitin type**

This assignment is submitted through Turnitin and students do not see Turnitin similarity reports.

## **Major Assignment**

### **Assessment Overview**

This is an individual assignment that assesses your ability to develop a comprehensive financial plan and explain the content of a compliant Statement of Advice.

Assesses: PLO1, PLO2, PLO3, PLO6

### **Course Learning Outcomes**

- CLO1 : Identify, evaluate, analyse, communicate, and negotiate client resources, financial goals, budget, risk perceptions, investment, insurance and other financial planning needs.
- CLO2 : Explain the basic operation of the Australian taxation and social security system and suggest effective strategies for financial planning.
- CLO3 : Apply knowledge in behavioural sciences and finance to explain, recommend and evaluate home ownership, investment strategies given client objectives, risk profile, constraints and biases.
- CLO4 : Explain, analyse, and recommend appropriate retirement planning strategies including the use of superannuation funds, self-managed superannuation funds, home ownership and and insurance products.
- CLO5 : Construct, analyse, implement and review a complying personal financial plan.
- CLO6 : Explain and apply ethical principles, professional standards and regulation in providing personal financial advice.

### **Detailed Assessment Description**

Due date: 1:00pm Monday of Week 12 (Sydney time)

You should carefully read the detailed 'Financial Plan Instructions' document on the course website.

The purpose of this assignment is to help you to develop a detailed financial plan that will act as a financial roadmap for the rest of your life. Each section of your financial plan provides you with the opportunity to reflect deeply on the theory covered in the course and to make practical, specific and detailed application of that theory to your expected future life stages. You should

work on your financial plan gradually during the term as you cover each Unit. You should use the Microsoft Word template provided and submit the final document in Microsoft Word format. There is no word limit for this assignment but most submissions are between 3,000 and 9,000 words.

The financial plan that you will develop is far more comprehensive (and useful) than a typical 'Statement of Advice (SOA)' that a financial adviser would prepare for a client. This is because the focus of this course is on understanding the broad issues that financial advisers need to consider when advising clients. The follow-on course to this one, *FINS5537 Financial Planning Advice and Ethics*, will focus on the process of developing a compliant and ethical SOA for clients.

### Submission notes

See detailed assessment description.

### Assignment submission Turnitin type

This assignment is submitted through Turnitin and students do not see Turnitin similarity reports.

## General Assessment Information

As a student at UNSW you are expected to display [academic integrity](#) in your work and interactions. Where a student breaches the [UNSW Student Code](#) with respect to academic integrity, the University may take disciplinary action under the Student Misconduct Procedure. To assure academic integrity, you may be required to demonstrate reasoning, research and the process of constructing work submitted for assessment.

To assist you in understanding what academic integrity means, and how to ensure that you do comply with the UNSW Student Code, it is strongly recommended that you complete the [Working with Academic Integrity](#) module before submitting your first assessment task. It is a free, online self-paced Moodle module that should take about one hour to complete.

### Grading Basis

Standard

### Requirements to pass course

In order to pass this course students must:

- Achieve a composite mark of at least 50 out of 100
- Engage actively in course learning activities and attempt all assessment requirements

- Meet any additional requirements specified in the assessment details
- Meet the specified attendance requirements of the course (see Schedule section)

## Course Schedule

Teaching Week/Module	Activity Type	Content
Week 1 : 12 February - 18 February	Lecture	1. Financial Intelligence
Week 2 : 19 February - 25 February	Lecture	2. Financial Strategy Online Quizzes Due: 1:00pm Monday each week (starting in Week 2)
Week 3 : 26 February - 3 March	Lecture	3. Financial Independence
Week 4 : 4 March - 10 March	Lecture	4. Career Strategy
Week 5 : 11 March - 17 March	Lecture	5. Property and Loans
Week 6 : 18 March - 24 March	Lecture	6. Ethics and Compliance
Week 7 : 25 March - 31 March	Lecture	7. Risk Management
Week 8 : 1 April - 7 April	Lecture	8. Taxation Planning Adviser Engagement Assignment Due: 1:00pm Monday of Week 8 (Sydney time)
Week 9 : 8 April - 14 April	Lecture	9. Investing in Shares
Week 10 : 15 April - 21 April	Lecture	10. Investment Strategy Learning Community Assignment Due: 1:00pm Monday of Week 10 (Sydney time) Financial Plan Assignment Due: 1:00pm Monday of Week 12 (Sydney time)

## Attendance Requirements

Students are strongly encouraged to attend all classes and review lecture recordings.

## General Schedule Information

You are welcome to watch the lecture recordings on Youtube or attend the face-to-face lectures each week.

## Course Resources

### Prescribed Resources

#### Lectures

You are encouraged to attend the face-to-face lectures on campus. A high-quality recorded lecture will be available for any students who cannot attend a face-to-face lecture in any particular week. These lectures and the associated slides are your main learning resource for this course. The teaching slides will be available under the 'Course Resources' section of the course website. The details on how to access your lectures will be provided towards the top of the course website.

#### Textbook

If you are studying this course for personal interest and are not planning on working as a financial adviser, the lectures, slides and other materials provided on the course website are sufficient for your learning needs. You are not required to purchase the recommended textbook.

If you are planning on working as a financial adviser in the future and are undertaking this course as part of the FASEA Approved Degree Program, you should purchase the following textbook:

Author: Warren McKeown, Marc Olynyk, Mike Kerry, Lisa Ciano and Diem La

Title: Financial Planning Essentials

Edition: First Edition

Publisher: Wiley

## **Recommended Resources**

Regulatory guides, standards and rulings from the following resources:

- [asic.gov.au](http://asic.gov.au)
- [fasea.gov.au](http://fasea.gov.au)
- [ato.gov.au](http://ato.gov.au)

Some fantastic resources on human behaviour and behavioural finance include:

- Kahneman, D 2011, Thinking, Fast and Slow, Farrar, Straus and Giroux.
- Ariely, D 2009, Predictably Irrational: The Hidden Forces That Shape Our Decisions, HarperCollins Publishers.
- Thaler, R H and Sunstein, C R 2009, Nudge: Improving Decisions About Health, Wealth and Happiness, Penguin Putnam Inc.

## **Course website**

The course assessments include a significant online component using the course website. You can access this website using your student number and Unipass by visiting Moodle.

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

## **Course Evaluation and Development**

Feedback is regularly sought from students and continual improvements are made based on this feedback. At the end of this course, you will be asked to complete the myExperience survey,

which provides a key source of student evaluative feedback. Your input into this quality enhancement process is extremely valuable in assisting us to meet the needs of our students and provide an effective and enriching learning experience. The results of all surveys are carefully considered and do lead to action towards enhancing educational quality.

## Staff Details

Position	Name	Email	Location	Phone	Availability	Equitable Learning Services Contact	Primary Contact
Convenor	Andrew Hingston		School of Banking & Finance, Level 3 West Lobby, UNSW Business School Building E12		Please ask questions using the General Forums on the course website.	Yes	Yes
Lecturer	Steven Milch		School of Banking & Finance, Level 3 West Lobby, UNSW Business School Building E12		Please ask questions using the General Forums on the course website.	No	No
	Shakib Taheri		School of Banking & Finance, Level 3 West Lobby, UNSW Business School Building E12		Please ask questions using the General Forums on the course website.	No	No

## Other Useful Information

### Academic Information

#### COURSE POLICIES AND SUPPORT

The Business School expects that you are familiar with the contents of this course outline and the UNSW and Business School learning expectations, rules, policies and support services as listed below:

- Program Learning Outcomes
- Academic Integrity and Plagiarism
- Student Responsibilities and Conduct
- Special Consideration
- Protocol for Viewing Final Exam Scripts
- Student Learning Support Services

Further information is provided on the [key policies and support](#) page.

Students may not circulate or post online any course materials such as handouts, exams, syllabi or similar resources from their courses without the written permission of their instructor.

#### STUDENT LEARNING OUTCOMES

The Course Learning Outcomes (CLOs) – under the Outcomes tab – are what you should be able to demonstrate by the end of this course, if you participate fully in learning activities and successfully complete the assessment items.

CLOs also contribute to your achievement of the Program Learning Outcomes (PLOs), which are developed across the duration of a program. PLOs are, in turn, directly linked to [UNSW graduate capabilities](#). More information on Coursework PLOs is available on the [key policies and support](#) page. For PG Research PLOs, including MPDBS, please refer to the [UNSW HDR Learning Outcomes](#).

## Academic Honesty and Plagiarism

As a student at UNSW you are expected to display [academic integrity](#) in your work and interactions. Where a student breaches the [UNSW Student Code](#) with respect to academic integrity, the University may take disciplinary action under the Student Misconduct Procedure. To assure academic integrity, you may be required to demonstrate reasoning, research and the process of constructing work submitted for assessment.

To assist you in understanding what academic integrity means, and how to ensure that you do comply with the UNSW Student Code, it is strongly recommended that you complete the [Working with Academic Integrity](#) module before submitting your first assessment task. It is a free, online self-paced Moodle module that should take about one hour to complete.

## Submission of Assessment Tasks

### SPECIAL CONSIDERATION

You can apply for special consideration when illness or other circumstances beyond your control interfere with your performance in a specific assessment task or tasks, including online exams. Students studying remotely who have exams scheduled between 10pm and 7am local time, are also able to apply for special consideration to sit a supplementary exam at a time outside of these hours.

Special consideration is primarily intended to provide you with an extra opportunity to demonstrate the level of performance of which you are capable. To apply, and for further information, see Special Consideration on the UNSW [Current Students](#) page.

Special consideration applications will be assessed centrally by the Case Review Team, who will

update the online application with the outcome and add any relevant comments. The change to the status of the application immediately sends an email to the student and to the assessor with the outcome of the application.

Please note the following:

1. Applications can only be made through Online Services in myUNSW (see the UNSW [Current Students](#) page). Applications will not be accepted by teaching staff. The lecturer-in-charge/course coordinator will be automatically notified when your application is processed.
2. Applying for special consideration does not automatically mean that you will be granted a supplementary exam or other concession.
3. If you experience illness or misadventure in the lead up to an exam or assessment, you must submit an application for special consideration, either prior to the examination taking place, or prior to the assessment submission deadline, except where illness or misadventure prevent you from doing so.
4. If your circumstances stop you from applying before your exam or assessment due date, you must apply within 3 working days of the assessment or the period covered by your supporting documentation.
5. Under the UNSW Fit To Sit/Submit rule, if you sit the exam/submit an assignment, you are declaring yourself well enough to do so and are cannot subsequently apply for special consideration.
6. If you become unwell on the day of – or during – an exam, you must stop working on your exam, advise your course coordinator or tutor and provide a medical certificate dated within 24 hours of the exam, with your special consideration application. For online exams, you must contact your course coordinator or tutor immediately via email, Moodle or chat and advise them you are unwell and submit screenshots of your conversation along with your medical certificate and application.
7. Special consideration requests do not allow the awarding of additional marks to students.

Further information on Business School policy and procedure can be found under “Special Consideration” on the [key policies and support](#) page.

## LATE SUBMISSION PENALTIES

For assessments other than examinations, late submission will incur a penalty of 5% per day or part thereof (including weekends) from the due date and time. An assessment will not be accepted after 5 days (120 hours) of the original deadline unless special consideration has been approved. An assignment is considered late if the requested format, such as hard copy or electronic copy, has not been submitted on time or where the ‘wrong’ assignment has been submitted.



For assessments which account for 10% or less of the overall course grade, and where answers are immediately discussed or debriefed, the LIC may stipulate a different penalty. Details of such late penalties will be available on the course Moodle page.

## FEEDBACK ON YOUR ASSESSMENT TASK PERFORMANCE

Feedback on student performance from formative and summative assessment tasks will be provided to students in a timely manner. Assessment tasks completed within the teaching period of a course, other than a final assessment, will be assessed and students provided with feedback, with or without a provisional result, within 10 working days of submission, under normal circumstances. Feedback on continuous assessment tasks (e.g. laboratory and studio-based, workplace-based, weekly quizzes) will be provided prior to the midpoint of the course.

## Faculty-specific Information

### PROTOCOL FOR VIEWING FINAL EXAM SCRIPTS

UNSW students have the right to view their final exam scripts, subject to a small number of very specific exemptions. The UNSW Business School has set a [protocol](#) under which students may view their final exam script. Individual schools within the Faculty may also set up additional local processes for viewing final exam scripts, so it is important that you check with your School.

If you are completing courses from the following schools, please note the additional school-specific information:

- Students in the **School of Accounting, Auditing & Taxation** who wish to view their final examination script should also refer to [this page](#).
- Students in the **School of Banking & Finance** should also refer to [this page](#).
- Students in the **School of Information Systems & Technology Management** should also refer to [this page](#).

### COURSE EVALUATION AND DEVELOPMENT

Feedback is regularly sought from students and continual improvements are made based on this feedback. At the end of this course, you will be asked to complete the [myExperience survey](#), which provides a key source of student evaluative feedback. Your input into this quality enhancement process is extremely valuable in assisting us to meet the needs of our students and provide an effective and enriching learning experience. The results of all surveys are carefully considered and do lead to action towards enhancing educational quality.

## 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.

## TEACHING TIMES AND LOCATIONS

Please note that teaching times and locations are subject to change. Students are strongly advised to refer to the [Class Timetable website](#) for the most up-to-date teaching times and locations.