



## UNSW Course Outline

# FINS2643 Wealth Management and Client Engagement - 2024

Published on the 30 Jan 2024

## General Course Information

Course Code : FINS2643

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 : Undergraduate

Units of Credit : 6

### Useful Links

[Handbook Class Timetable](#)

## Course Details & Outcomes

### Course Description

As our financial landscape becomes more complex, the demand for financial planning and wealth management services is growing.

This course introduces the knowledge and skills necessary to provide comprehensive wealth

management and financial planning services. Through a combination of economic theories, behavioral science, and practical case studies, you will learn what drives client behaviour and the financial advisory environment. The course will guide you from early stages of goal setting and assessment into more specialised advisory pathways for home ownership, portfolio construction, insurance, and retirement planning. By the end of the course, you will be able to integrate client engagement and communication skills, ethical and responsible standards and professional best practice to develop and implement comprehensive financial plans. The course provides regular opportunities for hands-on activities where you can apply your knowledge and skills to real-world scenarios, giving you a solid foundation on which to build your future financial planning practices.

## Course Aims

FINS2643 is one of the nine courses required to claim the UNSW B.Com (from 2021) as an Approved Degree for financial advisers (see <https://fas.treasury.gov.au/who-am-i/new-entrant> for new entrant requirements and listing in the Corporations (Relevant Providers Degrees, Qualifications and Courses Standard) Determination 2021.) These nine courses are FINS2618 (formerly FINS1612), FINS2624, FINS2643, FINS3631, FINS3637, FINS3639, TABL1710/2710, TABL2741, and TABL2751. FINS2643 focuses on the following:

- Apply insights into human behavior, biases, and other limitations in making financial planning decisions
- The financial planning process, its institutional environment, and associated client engagement skills
- Understanding the nature and regulations of key financial products
- The focus on applying finance and behavioural sciences to professional financial planning advice to retail clients differentiates this course from other investment and portfolio management courses.

This course assumes knowledge and skills in financial markets, securities valuation, and portfolio management that you gain from FINS2618 (formerly FINS1612) and FINS2624. It does not focus on portfolio or trading strategies per se. Advanced investment valuation and strategies, sustainable investing, and securities trading courses are FINS3640, FINS3641, FINS3644, and FINS3666. FINS3655 covers behavioural finance in general.

## Relationship to Other Courses

The focus on applying finance and behavioural sciences to professional financial planning advice

to retail clients differentiates this course from other investment and portfolio management courses.

This course assumes knowledge and skills in financial markets, securities valuation, and portfolio management that you gain from FINS1612/2618 and FINS2624. It does not focus on portfolio or trading strategies per se. Advanced investment valuation and strategies, sustainable investing, and securities trading courses are FINS3640, FINS3641, FINS3644, and FINS3666. FINS3655 covers behavioural finance in general.

FINS2643 is one of the nine courses required to claim the UNSW B.Com (from 2021) as an Approved Degree for financial advisers (see <https://fas.treasury.gov.au/who-am-i/new-entrant> for new entrant requirements and listing in the Corporations (Relevant Providers Degrees, Qualifications and Courses Standard) Determination 2021.) These nine courses are FINS2618 (formerly FINS1612), FINS2624, FINS2643, FINS3631, FINS3637, FINS3639, TABL1710/2710, TABL2741, and TABL2751.

## Course Learning Outcomes

Course Learning Outcomes	Program learning outcomes
CL01 : Explain essential elements of financial planning including the Australian financial, social security, and taxation environment.	<ul style="list-style-type: none"> <li>• PL01 : Business Knowledge</li> <li>• PL02 : Problem Solving</li> <li>• PL05 : Responsible Business Practice</li> </ul>
CL02 : Evaluate client characteristics, goals, and financial circumstances to identify risks, constraints, opportunities, and engagement strategies in financial planning.	<ul style="list-style-type: none"> <li>• PL01 : Business Knowledge</li> <li>• PL02 : Problem Solving</li> <li>• PL05 : Responsible Business Practice</li> </ul>
CL03 : Apply ethical principles, professional practice and regulatory standards to financial planning.	<ul style="list-style-type: none"> <li>• PL01 : Business Knowledge</li> <li>• PL02 : Problem Solving</li> <li>• PL05 : Responsible Business Practice</li> </ul>
CL04 : Create an appropriate and compliant personal financial plan.	<ul style="list-style-type: none"> <li>• PL01 : Business Knowledge</li> <li>• PL02 : Problem Solving</li> <li>• PL05 : Responsible Business Practice</li> <li>• PL06 : Global and Cultural Competence</li> </ul>
CL05 : Apply your understanding of course concepts to individual reflections and team contributions.	<ul style="list-style-type: none"> <li>• PL01 : Business Knowledge</li> <li>• PL02 : Problem Solving</li> <li>• PL03 : Business Communication</li> <li>• PL04 : Teamwork</li> <li>• PL07 : Leadership Development</li> </ul>

Course Learning Outcomes	Assessment Item
CL01 : Explain essential elements of financial planning including the Australian financial, social security, and taxation environment.	<ul style="list-style-type: none"> <li>• Blog Posts</li> <li>• Learning Community Activities</li> <li>• Midterm Exam</li> <li>• Final Exam</li> </ul>
CL02 : Evaluate client characteristics, goals, and financial circumstances to identify risks, constraints, opportunities, and engagement strategies in financial planning.	<ul style="list-style-type: none"> <li>• Blog Posts</li> <li>• Learning Community Activities</li> <li>• Midterm Exam</li> <li>• Final Exam</li> </ul>
CL03 : Apply ethical principles, professional practice and regulatory standards to financial planning.	<ul style="list-style-type: none"> <li>• Blog Posts</li> <li>• Learning Community Activities</li> <li>• Midterm Exam</li> <li>• Final Exam</li> </ul>
CL04 : Create an appropriate and compliant personal financial plan.	<ul style="list-style-type: none"> <li>• Blog Posts</li> <li>• Final Exam</li> </ul>
CL05 : Apply your understanding of course concepts to individual reflections and team contributions.	<ul style="list-style-type: none"> <li>• Learning Community Activities</li> <li>• Blog Posts</li> <li>• Final Exam</li> </ul>

# Learning and Teaching Technologies

Moodle - Learning Management System

## Learning and Teaching in this course

The course's objective is to enable students to acquire the knowledge and skills required to implement the financial planning process personally and professionally. It emphasises the understanding of behavioral aspects of people, client engagement, and communication skills. The instructor helps by providing instructions, curating materials, and setting assessment tasks. You learn by actively reviewing study materials, making study notes, completing learning activities, asking questions, providing feedback, and interacting with group members. We design assessment tasks to support and incentivise these activities.

There is a substantial amount of readings in this course. There are timeless elements in human, finance, communication knowledge, ethical principles, and financial planning structure. However, there are also impermanent regulatory structures and parameters. The final solution to a specific financial planning problem depends on the interactions between the timeless elements and the impermanent environmental parameters. Financial planning is an emerging field; existing textbooks and reference materials available in the market do not satisfy all the course goals. It would be best if you were pragmatic when you read. Focus on three questions:

1. What
  - a. What are the relevant timeless knowledge, relationships, and insights?
  - b. What regulations and parameters are used for defining and solving the problem and providing advice?
2. Why
  - a. What financial planning problems could this learning material help you to solve?
3. How
  - a. Can you recognise the issue or problem if you were in the situation?
  - b. What would be your recommendation when presented with a situation?

To achieve a high grade in this course, it is essential that you

1. work consistently (do not cramp at the last minute),
2. reflect on your experience in the step-by-step application of the financial planning process, and
3. master the distinctions between course materials' timeless and impermanent elements.

## Other Professional Outcomes

NA

## Additional Course Information

NA

# Assessments

## Assessment Structure

Assessment Item	Weight	Relevant Dates	Program learning outcomes
Blog Posts Assessment Format: Individual	20%	Start Date: Not Applicable Due Date: Weekly by Tuesday 23:59 after lecture	• PLO3 : Business Communication • PLO5 : Responsible Business Practice • PLO6 : Global and Cultural Competence • PLO7 : Leadership Development
Learning Community Activities Assessment Format: Individual	20%	Start Date: Weekly Due Date: See Moodle	• PLO1 : Business Knowledge • PLO2 : Problem Solving • PLO3 : Business Communication • PLO4 : Teamwork
Midterm Exam Assessment Format: Individual	20%	Start Date: 15/03/2024 06:00 PM Due Date: 15/03/2024 07:30 PM	• PLO1 : Business Knowledge • PLO2 : Problem Solving • PLO5 : Responsible Business Practice
Final Exam Assessment Format: Individual	40%	Start Date: During Exam Period Due Date: During Exam Period	• PLO1 : Business Knowledge • PLO2 : Problem Solving • PLO5 : Responsible Business Practice

## Assessment Details

### Blog Posts

#### Assessment Overview

Individual exercises designed for you to think critically, apply your skills to real-life contexts and track your learning journey.

Assesses: PLO1, PLO2, PLO3, PLO5, PLO6, PLO7

#### Course Learning Outcomes

- CLO1 : Explain essential elements of financial planning including the Australian financial, social security, and taxation environment.
- CLO2 : Evaluate client characteristics, goals, and financial circumstances to identify risks, constraints, opportunities, and engagement strategies in financial planning.
- CLO3 : Apply ethical principles, professional practice and regulatory standards to financial planning.

- CLO4 : Create an appropriate and compliant personal financial plan.
- CLO5 : Apply your understanding of course concepts to individual reflections and team contributions.

#### Detailed Assessment Description

Weight	Assessment Name	Assessment Due Date / Timing
20%	Blog	On-going, weeks 1-10

#### **Blog 20%**

A good financial planner can run the numbers. A great financial planner takes an active approach to understanding their clients, applying their skills, and cultivating a growth mindset in their work. In this assessment, you will start cultivating these skills in your financial planning practice.

From Week 1 to Week 10, you will make weekly blog posts documenting your connections between the weekly content and your learning journey. Week 10 will be slightly different, capturing what and how you have learned over the full term.

*Each week, you will be prompted to consider:*

- Client Engagement
- Financial Plan
- Reflection

This formative assessment is not designed to 'test' your knowledge – what counts is that you sincerely attempt to engage with the course material.

Your tutor will provide further guidance about blog writing during the first tutorial. More specific instructions and prompts will be available for each week.

#### Assessment Length

150-300 words for each of week 1-9, up to 1000 for week 10

#### Assessment information

Blog via Moodle weekly. Submit via Turnitin in week 3 and 11. See Moodle for details.

#### Assignment submission Turnitin type

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

# Learning Community Activities

## Assessment Overview

Class activities designed for you to apply your skills and contribute to the class as a collaborative learning experience.

Assesses: PLO1, PLO2, PLO3, PLO4

## Course Learning Outcomes

- CLO1 : Explain essential elements of financial planning including the Australian financial, social security, and taxation environment.
- CLO2 : Evaluate client characteristics, goals, and financial circumstances to identify risks, constraints, opportunities, and engagement strategies in financial planning.
- CLO3 : Apply ethical principles, professional practice and regulatory standards to financial planning.
- CLO5 : Apply your understanding of course concepts to individual reflections and team contributions.

## Detailed Assessment Description

Weight	Assessment Name	Assessment Due Date / Timing
10%	Lecture Contributions	On-going, weeks 1-10
10%	Tutorial Contributions	On-going, weeks 1-10

### **Lecture Contributions 10% (Before, During and After Lectures)**

Engagement and communication are essential to purposeful financial services. This assessment is based on quality and consistent engagement in pre-lecture surveys, lecture activities, and post-lecture discussion forums (posting and responding).

### **Tutorial Contributions 10% (During Tutorials)**

Tutorials are not recorded. Tutorial attendance is compulsory. Your mark is primarily based on your active attendance and the quality and quantity of your contribution throughout the term. Your active contributions include a group presentation in one of the weeks. Your tutor will explain their expectation and rules in your first tutorial in week 1. No preparation is required in Week 1.

## Assessment information

See Moodle for details



### Assignment submission Turnitin type

Not Applicable

## Midterm Exam

### Assessment Overview

The Mid-term Test will be online and you will have 1 hour to take this Test. It covers Module 1-3. The exact time TBA on Moodle.

Assesses: PLO1, PLO2, PLO3.

### Course Learning Outcomes

- CLO1 : Explain essential elements of financial planning including the Australian financial, social security, and taxation environment.
- CLO2 : Evaluate client characteristics, goals, and financial circumstances to identify risks, constraints, opportunities, and engagement strategies in financial planning.
- CLO3 : Apply ethical principles, professional practice and regulatory standards to financial planning.

### Detailed Assessment Description

Weight	Assessment Name	Assessment Due Date / Timing
20%	Mid-term Exam	Week 5 15/03/2024 6:00-7:30 pm

### Mid-term Exam 20%

The online mid-term exam covers modules 1 to 3.

### Assessment Length

1 hour

### Assessment information

See Moodle for details

### Assignment submission Turnitin type

Not Applicable

## Final Exam

### Assessment Overview

Comprehensive exam to assess your acquired understanding and skills from the course.

Assesses: PLO1, PLO2, PLO5

### Course Learning Outcomes

- CL01 : Explain essential elements of financial planning including the Australian financial, social security, and taxation environment.
- CL02 : Evaluate client characteristics, goals, and financial circumstances to identify risks, constraints, opportunities, and engagement strategies in financial planning.
- CL03 : Apply ethical principles, professional practice and regulatory standards to financial planning.
- CL04 : Create an appropriate and compliant personal financial plan.
- CL05 : Apply your understanding of course concepts to individual reflections and team contributions.

### Detailed Assessment Description

Weight	Assessment Name	Assessment Due Date / Timing
40%	Final Exam	Exam Period

#### **Final Exam 40%**

Comprehensive centrally timetabled final exam.

### Assessment Length

2 hours

### Assessment information

Part of the final exam will be submitted via Turnitin.

### Assignment submission Turnitin type

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

## **General Assessment Information**

Weight	Assessment Name	Assessment Due Date
20%	Blog	Weekly
10%	Lecture Contributions	Weekly in class & online
10%	Tutorial Contributions	Weekly in class
20%	Mid-term	Week 5

40%

Final exam

Exam Period

**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	Module	<p>Lecture: Human Behavior, Financial Planning Process, and the Profession</p> <ul style="list-style-type: none"> <li>• MOKCL 1 (TJ 1-3; LHT 0; K 35-38)</li> </ul> <p>Complete the pre-lecture survey by the day BEFORE the lecture</p> <p>Contribute to class or forum discussions (by Sunday 23:59)</p> <p>Tutorial</p> <ul style="list-style-type: none"> <li>• No preparation required</li> </ul> <p>Blog</p> <ul style="list-style-type: none"> <li>• Watch client engagement videos and blog by Sunday 23:59</li> </ul>
Week 2 : 19 February - 25 February	Module	<p>Lecture: Financial Plan, Advice and Regulations</p> <ul style="list-style-type: none"> <li>• MOKCL 2,12 &amp; ASIC RG175 (TJ 2,4-5; LHT 2-3)</li> </ul> <p>Complete the pre-lecture survey by the day BEFORE the lecture</p> <p>Contribute to class or forum discussions (by Sunday 23:59)</p> <p>Tutorial</p> <ul style="list-style-type: none"> <li>• See Moodle for details</li> </ul> <p>Blog</p> <ul style="list-style-type: none"> <li>• Watch client engagement videos and blog by Sunday 23:59</li> </ul>
Week 3 : 26 February - 3 March	Module	<p>Lecture: Taxation Basic and Planning</p> <ul style="list-style-type: none"> <li>• MOKCL 3 (TJ 13-14)</li> </ul> <p>Complete the pre-lecture survey by the day BEFORE the lecture</p> <p>Contribute to class or forum discussions (by Sunday 23:59)</p> <p>Tutorial</p> <ul style="list-style-type: none"> <li>• See Moodle for details</li> </ul> <p>Blog</p> <ul style="list-style-type: none"> <li>• Watch client engagement videos and blog by Sunday 23:59</li> </ul>
Week 4 : 4 March - 10 March	Module	<p>Lecture: Home Ownership and Consumer Credit</p> <ul style="list-style-type: none"> <li>• MOKCL 6; RBA Financial Stability Review (TJ 6, 10)</li> </ul> <p>Complete the pre-lecture survey by the day BEFORE the lecture</p> <p>Contribute to class or forum discussions (by Sunday 23:59)</p> <p>Complete Self-Assessment Quiz 1 (Modules 1-3)</p> <p>Tutorial</p> <ul style="list-style-type: none"> <li>• See Moodle for details</li> </ul> <p>Blog</p> <ul style="list-style-type: none"> <li>• Watch client engagement videos and blog by Sunday 23:59</li> </ul>
Week 5 : 11 March - 17 March	Module	<p>Lecture: Asset Allocation, Portfolio Construction and Fund Selection</p> <ul style="list-style-type: none"> <li>• MOKCL 4,5,6 (TJ 7-9; K 26-34)</li> </ul> <p>Complete the pre-lecture survey by the day BEFORE the lecture</p> <p>Contribute to class or forum discussions (by Sunday 23:59)</p> <p>Tutorial</p> <ul style="list-style-type: none"> <li>• See Moodle for details</li> </ul> <p>Blog</p> <ul style="list-style-type: none"> <li>• Watch client engagement videos and blog by Sunday 23:59</li> </ul> <p>Assessment</p> <ul style="list-style-type: none"> <li>• Online Mid-term Exam (20%)</li> </ul>
Week 6 : 18 March - 24 March	Module	Flexiweek
Week 7 : 25 March - 31 March	Module	<p>Lecture: Life and General Insurance</p> <ul style="list-style-type: none"> <li>• MOKCL 7 (TJ 17)</li> </ul> <p>Complete the pre-lecture survey by the day BEFORE the lecture</p> <p>Contribute to class or forum discussions (by Sunday 23:59)</p> <p>Complete Self-Assessment Quiz 2 (Modules 4-5)</p> <p>Tutorial</p> <ul style="list-style-type: none"> <li>• See Moodle for details</li> </ul> <p>Blog</p> <ul style="list-style-type: none"> <li>• Watch client engagement videos and blog by Sunday 23:59</li> </ul>
Week 8 : 1 April - 7 April	Module	<p>Lecture: Superannuation</p> <ul style="list-style-type: none"> <li>• MOKCL 8 (TJ 12, 18)</li> </ul> <p>Complete the pre-lecture survey by the day BEFORE the lecture</p> <p>Contribute to class or forum discussions (by Sunday 23:59)</p> <p>Tutorial</p> <ul style="list-style-type: none"> <li>• See Moodle for details</li> </ul> <p>Blog</p> <ul style="list-style-type: none"> <li>• Watch client engagement videos and blog by Sunday 23:59</li> </ul>
Week 9 : 8 April - 14 April	Module	<p>Lecture: Social Security and Retirement Planning</p> <ul style="list-style-type: none"> <li>• MOKCL 9, 10 (TJ 11-12)</li> </ul> <p>Complete the pre-lecture survey by the day BEFORE the lecture</p> <p>Contribute to class or forum discussions (by Sunday 23:59)</p>

		Tutorial • See Moodle for details Blog • Blog by Sunday 23:59
Week 10 : 15 April - 21 April	Module	Lecture: Ethics and Professional Standards • LHT 1,3-4; EFO 1-3; FASEA standards and guidelines Complete the pre-lecture survey by the day BEFORE the lecture Contribute to class or forum discussions (by Sunday 23:59) Complete Self-Assessment Quiz 3 (Module 6-10) Tutorial • See Moodle for details Blog • Complete Meta-reflection by Sunday 23:59
Week 11 : 22 April - 28 April	Other	Submit Modules 3-9 Blogs and Meta Reflection via Turnitin by Monday 23:59 Complete Self-Assessment Quiz 3 (Module 6-10) Pre-final exam consultation

## Attendance Requirements

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

## General Schedule Information

This schedule covers Lecture topics, Tutorials, Learning Community Activities, and Exams. See Moodle course page for more details.

## Course Resources

### Prescribed Resources

You will be able to obtain the latest course announcements and course materials via Moodle. Lecture notes will be available for download a day before the lecture in a teaching week.

Textbook

[MOKCL] McKeown, W, M. Olynyk, J. Kerry, L. Ciano, D. La. 2021. Financial Planning, Essentials Edition. Wiley. <https://www.wileydirect.com.au/buy/financial-planning-essentials/>

### Recommended Resources

See Moodles for Other Readings

Recommended Readings

[BGH] Bachmann, K., De Giorgi, E., and Hens, T., 2018. Behavioral Finance for Private Banking, 2nd Ed, Wiley.

[R] Russell, S., 2019, Behavioural Finance A guide for financial advisers, Publicious Pty Ltd.

[TJ] Taylor, S., and R. Juchau, 2018. Financial Planning in Australia 8th Ed, LexisNexis Butterworths.

[K] Kahneman, D., 2011. Thinking, Fast and Slow. Farrar, Straus and Giroux.

[LHT] Longstaff S., K. Hunt, C. Tate, 2019. Everyday Ethics for Financial Advisers. The Ethics Centre.

## Additional Costs

NA

## 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	Kingsley Fong		BUS344B	612 93854932	Tue 2-3 pm	No	Yes

## 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.