Tasmanian School of Business & Economics (TSBE) (School)
College of Business and Economics (College)

BFA204
FINANCIAL PLANNING
12.50 Credit points

Semester 2, 2019
Unit Outline

Unit Coordinator
Roger Colbeck
**CONTACT DETAILS**

**Unit coordinator**

Unit coordinator: Roger Colbeck  
Campus: Hobart  
Email: Roger.Colbeck@utas.edu.au  
Phone: +613 6226 2758  
Room location and number: Consultation rooms, Centenary Building  
Consultation hours: TBA

**Other teaching staff**

Lecturer: Faisal Khan  
Campus: Hobart  
Email: F.khan@utas.edu.au  
Phone: TBA  
Room location and number: Room 309 Centenary Building  
Consultation hours: By appointment
CONTENTS

WHAT IS THE UNIT ABOUT? 2

UNIT DESCRIPTION 2

INTENDED LEARNING OUTCOMES 2

GRADUATE QUALITY STATEMENT 3

ALTERATIONS TO THE UNIT AS A RESULT OF STUDENT FEEDBACK 3

PRIOR KNOWLEDGE &/OR SKILLS 3

HOW WILL I BE ASSESSED? 4

ASSESSMENT SCHEDULE 4

ASSESSMENT DETAILS 5

HOW YOUR FINAL RESULT IS DETERMINED 11

SUBMISSION OF ASSIGNMENTS 11

ACADEMIC REFERENCING 12

ACADEMIC MISCONDUCT 14

STUDENT BEHAVIOUR 14

WHAT LEARNING OPPORTUNITIES ARE THERE? 15

MYLO 15

RESOURCES 15

ACTIVITIES 17

COMMUNICATION 20

CONCERNS AND COMPLAINTS 21

FURTHER INFORMATION AND ASSISTANCE 21

UNIT SCHEDULE 22

ACCREDITATION 24

AACSB ACCREDITATION 24
WHAT IS THE UNIT ABOUT?

Unit description

The unit Financial Planning will help you gain an understanding of how financial advisers and support staff are part of a large industry that provides necessary services to the community and contributes to Australia’s economic performance. Working through this unit should also help you understand what factors affect the various job tasks that advisers do.

The financial services industry is undergoing rapid change, with new jobs being created and other jobs disappearing. The way in which financial advisers work today is very different from the way things were ten years ago. And the way in which you will work in five or ten years is expected to be very different from now. This unit is intended to help you understand these changes and to prepare you to be part of these changes.

The aim of Financial Planning is to develop a strong foundation for students wishing to pursue a career in the financial services industry, as well as providing invaluable knowledge and skills in personal finance. Upon completion of this course, students should have an understanding of the regulatory framework governing the Australian financial services industry and possess basic financial planning skills in investment advice.

The ‘key areas’ that are important for the financial planning process are examined, namely: the regulatory framework; investments; managed funds; superannuation; home ownership; risk management and insurance; taxation; consumer credit; social security; estate planning.

Intended Learning Outcomes

On completion of this unit, you will be able to:

1. Describe the financial planning industry and social framework.
2. Explain the role and function of the financial planner and how the role applies to the client-planner relationship.
3. Apply financial planning tools and concepts.
4. Communicate financial planning tools and concepts.
Successful completion of this unit supports the development of course learning outcomes, which describe what a graduate knows, understands and is able to apply. Course learning outcomes are available from the Course Coordinator. Course learning outcomes are developed with reference to national discipline standards, Australian Qualifications Framework (AQF), any professional accreditation requirements and the University of Tasmania’s Graduate Statement.

The University of Tasmania experience unlocks the potential of individuals. Our graduates are equipped and inspired to shape and respond to the opportunities and challenges of the future as accomplished communicators, highly regarded professionals and culturally competent citizens in local, national, and global society. University of Tasmania graduates acquire subject and multidisciplinary knowledge and skills, and develop critical and creative literacies and numeracies and skills of inquiry. They demonstrate the ability to apply this knowledge in changing circumstances. Our graduates recognise and critically evaluate issues of social responsibility, ethical conduct and sustainability, are entrepreneurial and creative, and are mindful of their own wellbeing and that of the community. Through respect for diversity and by working in collaborative ways, our graduates reflect the values of the University of Tasmania.

Alterations to the unit as a result of student feedback

N/A

Prior knowledge &/or skills

N/A
## HOW WILL I BE ASSESSED?

### Assessment schedule

<table>
<thead>
<tr>
<th>Assessment task</th>
<th>Date due</th>
<th>Percent weighting</th>
<th>Links to Intended Learning Outcomes</th>
</tr>
</thead>
</table>
| **Assessment Task 1:** Three (3) Online tests | To be completed weeks 4, 8, 12  
Wed 9.00 am – Sun 5.00pm  
One hour duration only within the above dates | 12% | 1, 2, 3 |
| **Assessment Task 2:** Assignment | 2:00pm, Monday  
Week 9 | 22% | 1, 2, 3, 4 |
| **Assessment Task 3:** Online discussion for distance students only associated with assignment topic | One day prior to assignment due date  
(distance) | 6% | 1, 2, 3, 4 |
| **Assessment Task 3:** Tutorial participation (on campus only) | From week 2 | 6% | 1, 2, 3, 4 |
| **Assessment Task 4:** Final Exam | Exam period | 60% | 1, 2, 3 |
**Assessment details**

**Assessment Task 1: (All students)**

| Task description | The three (3) online tests comprise 30 multiple-choice questions comprising theory and calculations. The purposes of these tests are to assess your understanding of the concepts and issues included in the topics from the previous 3-4 weeks. The duration of the test is one hour only. Three (3) tests will be conducted during the semester to check the progress of your learning and understanding of key concepts. Ensure you are prepared before taking the test by having a calculator ready, factor tables and pen and paper if necessary. You are only allowed one attempt. Each online test is 4% of total unit assessment. Your result will not be available until after 6.00pm on MyLO under grades. Only incorrect questions will be available for review. |

<table>
<thead>
<tr>
<th>Criterion Number</th>
<th>Criterion Description</th>
<th>Measures ILO:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Explain the advisory functions of financial planners including: the holistic and relational role of the financial planner as distinct from a simple product advisory role; the participants in the advisory services market; and the range of services provided by financial planners.</td>
<td>1, 2</td>
</tr>
<tr>
<td>2</td>
<td>Describe the process of giving financial advice.</td>
<td>2, 3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Task length</th>
<th>Not Applicable</th>
</tr>
</thead>
</table>
| Due by date | To be completed weeks 4, 8, 12  
Wed 9.00 am – Sun 5.00pm |

**Assessment Task 2: (All students)**

| Task description | Written in depth analysis of financial planning topics. The written assignment is an **individual** assignment. **Refer assignment rubric.** |

<table>
<thead>
<tr>
<th>Criterion Number</th>
<th>Criterion Description</th>
<th>Measures ILO:</th>
</tr>
</thead>
</table>
### Assessment Task 3: (Distance only)

<table>
<thead>
<tr>
<th>Task description</th>
<th>Criterion Description</th>
<th>Measures ILO:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students are expected to answer the assignment and create/comment on at least four postings in MyLO. The assessment will be conducted by personal observation of student participation in On-line Discussion between you and other students.</td>
<td>Explain the advisory functions of financial planners including: the holistic and relational role of the financial planner as distinct from a simple product advisory role; the participants in the advisory services market; and the range of services provided by financial planners.</td>
<td>1, 2, 3</td>
</tr>
<tr>
<td>Undertake research and construct and provide an overview of the client’s circumstances (including their current situation and goals) and provide wealth creation, wealth protection (insurance) and lifestyle recommendations that address these circumstances and goals.</td>
<td>1, 2, 3, 4</td>
<td></td>
</tr>
</tbody>
</table>
and lifestyle recommendations that address these circumstances and goals.

You are required to submit your answers to assignments via MyLO dropbox area and engage in the Assessable Discussion/s for the associated assignment in the discussion area. You may move the discussion in any broad direction that is related to the Question/s and issues raised by the Question/s. The lecturer will monitor the Assessable Discussion/s regularly, and will intervene where appropriate e.g. to recognise a particularly valuable discussion or correct a misconception. It is the Assessable Discussion for you to explore in whatever directions and dimensions that you wish provided they are at least tangentially related to the Question/s and the Module/Topic content.

The purpose of the on-line discussions is to generate a lively debate. To this purpose, endeavour to maintain a “conversational” tone: Certainly reference where appropriate, but keep your submissions sharp and to the point. Multiple postings are preferred to one long one, so try to develop your discussions with others. Your first posting will generally be your longest.

You must not post solutions or collude on this discussion board

The mark allocated to assessable discussions will depend on the manner and extent to which you comply with the ‘Assessment Criteria’ provided below.

In addition, you may be imposed a penalty if the Unit Coordinator believes that your language or content is inappropriate or offensive. MyLO provides a public forum: Due levels of respect, professionalism and high ethical standards are expected of all at all times.

Your participation in Assessable Discussion will be assessed in accordance with the criteria on page 5 using the below as a guide.

**HD Outstanding Contributor:** This person's contributions reflect exceptional preparation and reflection. The ideas offered are always substantive and provide major insights and direction for the discussion. If this person were not a member of the group, the quality of the discussions would diminish significantly.

**CR - DN Very Good Contributor:** Contributions in discussion reflect thorough preparation. Ideas offered are usually substantive, provide good insights and sometimes lead the direction of the discussion. Points and arguments are generally
well thought-out and are often persuasive. If this person were not a member of the group, the quality of discussions would diminish considerably.

**PP - CR Adequate Contributor:** Contributions reflect satisfactory preparation. Ideas offered are sometimes substantive and provide useful insights, but seldom offer a major new direction for the discussion. Contributions tend to be more piecemeal than integrative. Arguments are sometimes presented and are fairly well substantiated and sometimes persuasive. If the person were not a member of the group, the quality of the discussions would diminish considerably.

**NN Non-participant:** This person has offered very little or nothing to the discussion to date. Hence, there is an inadequate basis for evaluation. If this person were not a member of the group, the quality of the discussion would not change.

**NN Unsatisfactory Contributor:** Contributions reflect inadequate preparation. Ideas offered are seldom substantive; they provide few, if any, insights and rarely or never a constructive direction for the group. Integrative comments and effective arguments are absent. Class comments are either obvious, restatement of the contributions of others, isolated from the main discussion, or confusing to the group. If this person were not a member of the group, the quality of the discussion would hardly be affected.

Student discussion is likely to be more constructive and effective if you participate when others in the group are also discussing the Question/s for Assessable Discussion. You cannot expect to stimulate or direct the discussion of your group if you leave your contributions too late. Therefore, you should monitor the discussion board of your group regularly to see what discussion is taking place throughout the Module. Also prepopulates exam section.

<table>
<thead>
<tr>
<th>Task length</th>
<th>As per criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due by date</td>
<td>One day prior to assignment due date</td>
</tr>
</tbody>
</table>
### Assessment Task 3: (On Campus only)

**Task description**
You are required to attend tutorials and to participate in class discussions.

The tutorial discussion questions are embedded in the lecture power points for the relevant topic.

You are expected to complete the discussion questions/exercises before the tutorial. Engagement during each tutorial, as evidenced by making one or more oral contributions that add/s value to the tutorial.

<table>
<thead>
<tr>
<th>Criterion Number</th>
<th>Criterion Description</th>
<th>Measures ILO:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Explain the advisory functions of financial planners including: the holistic and relational role of the financial planner as distinct from a simple product advisory role; the participants in the advisory services market; and the range of services provided by financial planners.</td>
<td>1, 2, 3, 4</td>
</tr>
<tr>
<td>2</td>
<td>Describe the process of giving financial advice.</td>
<td>1, 2, 3</td>
</tr>
</tbody>
</table>

**Task length**
Variable

**Due by date**
From week 2
Assessment Task 4: Final Exam (All students)

| Task description | Three-hour written examination that assesses all intended learning outcomes and represents 60% of the total unit assessment. The final examination will be a closed book exam. You will need a non-programmable calculator to complete the exam. Financial calculators are permitted as long as they do not allow the storage of data in an autonomous memory. |

<table>
<thead>
<tr>
<th>Criterion Number</th>
<th>Criterion Description</th>
<th>Measures ILO:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The purpose of the final exam is to assess your understanding of the theories and models learned in the semester, as well as your competence in solving and analysing complex problems. The problem-solving questions require you to distinguish and select appropriate methods and models to achieve a solution. The short answer questions involve the need to summarise, define and explain the concepts and theories acquired. A formula sheet is attached to the exam paper.</td>
<td>1, 2, 3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Duration</th>
<th>3 Hours</th>
</tr>
</thead>
</table>

| Date | The final exam is conducted by the Student Centre in the formal examination period. See the Examinations and Results page on the University’s website, or access your personal exams timetable by logging into the eStudent Centre - Personal Exams Timetable for specific date, time and location closer to the examination period. |
How your final result is determined

To pass this unit, you need to demonstrate your attainment of each of the Intended Learning Outcomes.

Your grade will be determined in the following way:

Your overall mark in this unit will be determined by combining your results from each assessment task. These marks are combined to reflect the percentage weighting of each task. You need to achieve an overall score of at least 50% to successfully complete this unit. It is expected that you will seek help (from the unit coordinator in the first instance), well before the due date, if you are unclear about the requirements for an assessment task.

- PP (pass) at least 50% of the overall mark but less than 60%
- CR (credit) at least 60% of the overall mark but less than 70%
- DN (distinction) at least 70% of the overall mark but less than 80%
- HD (high distinction) at least 80% of the overall mark

All grades are provisional, until confirmation by the Assessment Board at the end of semester.

Submission of assignments

The act of submitting your assignment will be taken as certification that it is your own work.

Assignments must be submitted electronically through the relevant assignment tab in MyLO. You must ensure that your name, student ID, unit code, tutorial time and tutor’s name (if applicable) are clearly marked on the first page. If this information is missing, the assignment will not be accepted and, therefore, will not be marked.

Where relevant, Unit Coordinators may also request you to submit a paper version of your assignment. You will be advised by the Unit Coordinator of the appropriate process relevant to your campus.

Please remember that you are responsible for lodging your assessment items on or before the due date and time. We suggest you keep a copy. Even in a perfect system, items sometimes go astray.

Requests for extensions

In this Policy:

1. (a) ‘day’ or ‘days’ includes all calendar days, including weekends and public holidays;
   (b) ‘late’ means after the due date and time; and
(c) ‘assessment items’ includes all internal non-examination based forms of assessment

2. This Policy applies to all students enrolled in TSBE Units at whatever Campus or geographical location.

3. Students are expected to submit assessment items on or before the due date and time specified in the relevant Unit Outline. The onus is on the student to prove the date and time of submission.

4. Students who have a medical condition or special circumstances may apply for an extension. Requests for extensions should, where possible, be made in writing to the Unit Coordinator on or before the due date. Students will need to provide independent supporting documentation to substantiate their claims.

Penalties

Late submission of assessment items will incur a penalty of 10% of the total marks possible for that piece of assessment for each day the assessment item is late unless an extension had been granted on or before the relevant due date.

Assessment items submitted more than five (5) days late may not be accepted.

Academic staff do NOT have the discretion to waive a late penalty, subject to clause 4 above.

Review of results and appeals

Review of Assessment is available to all students once the University has released the final result for a unit. If you are dissatisfied with your final result, you may apply to have it reviewed. Applications for a review of assessment are due within 10 working days of the release of the final result in the unit. When applying for a review, you must pay a $50 fee.

If you wish to have a piece of internal assessment reviewed as part of the review process, please state this clearly on the application form referred to above and include that assessment item with your application.

Please read and follow the directions provided by the University at:

Academic referencing

Before starting your assignments, you are advised to familiarise yourself with the following electronic resources.

The first is the Harvard Referencing System Style Guide, which can be accessed from the UTAS library: http://utas.libguides.com/content.php?pid=27520&sid=199808. The Harvard style is the appropriate referencing style for this unit and the guide provides
Information on presentation of assignments, including referencing styles. In your written work you will need to support your ideas by referring to scholarly literature, works of art and/or inventions. It is important that you understand how to correctly refer to the work of others and maintain academic integrity.

Failure to appropriately acknowledge the ideas of others constitutes academic dishonesty (plagiarism), a matter considered by the University of Tasmania as a serious offence.

The second is the Tasmanian School of Business and Economics’ Writing Assignments: A Guide, which can be accessed at: http://www.utas.edu.au/business-and-economics/student-resources. This guide provides you with useful information about the structure and style of assignments in the TSBE.

In your written work you will need to support your ideas by referring to scholarly literature, works of art and/or inventions. It is important that you understand how to correctly refer to the work of others, and how to maintain academic integrity.

The University library provides information on presentation of assignments, including referencing styles and should be referred to when completing tasks in this unit.

Please read the following statement on plagiarism. Should you require clarification please see your unit coordinator or lecturer.

Plagiarism

Plagiarism is a form of cheating. It is taking and using someone else’s thoughts, writings or inventions and representing them as your own; for example, using an author’s words without putting them in quotation marks and citing the source, using an author’s ideas without proper acknowledgment and citation, copying another student’s work.

If you have any doubts about how to refer to the work of others in your assignments, please consult your lecturer or tutor for relevant referencing guidelines. You may also find the Academic Honesty site on MyLO of assistance.

The intentional copying of someone else’s work as one’s own is a serious offence punishable by penalties that may range from a fine or deduction/cancellation of marks and, in the most serious of cases, to exclusion from a unit, a course or the University.

The University and any persons authorised by the University may submit your assessable works to a plagiarism checking service, to obtain a report on possible instances of plagiarism. Assessable works may also be included in a reference database. It is a condition of this arrangement that the original author’s permission is required before a work within the database can be viewed.
For further information on this statement and general referencing guidelines, see the Plagiarism and Academic Integrity page on the University web site or the Academic Honesty site on MyLO.

**Academic misconduct**

Academic misconduct includes cheating, plagiarism, allowing another student to copy work for an assignment or an examination, and any other conduct by which a student:

a. seeks to gain, for themselves or for any other person, any academic advantage or advancement to which they or that other person are not entitled; or

b. improperly disadvantages any other student.

Students engaging in any form of academic misconduct may be dealt with under the Ordinance of Student Discipline, and this can include imposition of penalties that range from a deduction/cancellation of marks to exclusion from a unit or the University. Details of penalties that can be imposed are available in Ordinance 9: Student Discipline – Part 3 Academic Misconduct.

**Student Behaviour**

The University Behaviour Policy sets out behaviour expectations for all members of our University community including students and staff.

The aim in doing so is to ensure that our community members are safe, feel valued and can actively contribute to our University mission.

It is expected that community members behave in a manner that is consistent with our University values – respect, fairness and justice, integrity, trust, responsibility and honesty. There are also certain behaviours that are considered inappropriate, such as unlawful discrimination, bullying and sexual misconduct.

The accompanying University Behaviour Procedure sets out the process and avenues that University community members can access to resolve concerns and complaints regarding inappropriate behaviour by a University community member. Wherever possible, the focus will be on early intervention and a ‘restorative’ approach that creates awareness of inappropriate behaviour and its impact on others. However, in some cases, students who engage in inappropriate behaviour may be subject to disciplinary proceedings, which may impact upon continuation of their studies.
WHAT LEARNING OPPORTUNITIES ARE THERE?

MyLO

MyLO is the online learning environment at the University of Tasmania. This is the system that will host the online learning materials and activities for this unit.

Getting help with MyLO

It is important that you are able to access and use MyLO as part of your study in this unit. To find out more about the features and functions of MyLO, and to practice using them, visit the Getting Started in MyLO unit. For access to information about MyLO and a range of step-by-step guides in pdf, word and video format, visit the MyLO Student Support page on the University website. If something is not working as it should, contact the Service Desk (Service.Desk@utas.edu.au, phone 6226 1818), or Request IT Help Online.

Resources

Required readings

You will need the following text:


Recommended readings


In addition to the texts (or software) recommended above, students are also expected to be familiar with the key academic journals in the discipline from which useful insights may be derived. In particular, students are encouraged to review regularly the relevant papers that are published in:

Financial planning is a dynamic area. Students are therefore urged to follow current events and developments in finance in the press. This includes reading the following periodical regularly (look for special student offers):

The Australian Financial Review (www.afr.com),

The Economist (www.economist.com),

The Financial Times (www.ft.com),


There are many resources on the web, but be aware not all of them are worthwhile. Consult the leading textbooks for references.
Among academic journals look in Journal of Finance, Journal of Applied Corporate Finance, Accounting and Finance, and other journals that can be found in the library.

**Reading Lists**

Reading Lists provide direct access to all material on unit reading lists in one place. This includes eReadings and items in Reserve. You can access the Reading List for this unit from the link in MyLO, or by going to the Reading Lists page on the University Library website.
Activities

Learning expectations

The University is committed to high standards of professional conduct in all activities, and holds its commitment and responsibilities to its students as being of paramount importance. Likewise, it holds expectations about the responsibilities students have as they pursue their studies within the special environment the University offers.

Students are expected to participate actively and positively in the teaching/learning environment. They must attend classes when and as required, strive to maintain steady progress within the subject or unit framework, comply with workload expectations, and submit required work on time.

Details of teaching arrangements

Distance

This unit is also being delivered to On-Campus students with, videoed lectures, tutorial presentations and selected solutions on MyLO which will also be available for Distance students to review. You need to complete, three on-line Tests, one assignment, discussion board, and one final assessment to pass this Unit (see Assessment section below).

The Unit is planned to enable you to work at your own pace. It is important, however, to work consistently through the course materials. If there is any area of work that you do not understand, you should contact the Unit Coordinator immediately, and make sure you do not progress to the next Topic without a thorough understanding of the previous one. At least four online tutorials will be conducted during the semester, subject to student demand.

Encouraging you to study and learn independently is an important goal of university study. It is a feature of a reflective approach to learning where you reflect on what you are learning and how you plan your learning strategy.

It is not the aim of flexible delivery that you feel you must work through problems alone. The exchange of information and ideas is a very important part of your learning development. You will gain most benefit by staying in close contact with other students and with the Unit Coordinator via the Discussion and Mail facilities of MyLO.

All aspects of your work are expected to be of a high standard, both in academic content and quality of presentation. It is important to contact the Unit Coordinator immediately should you experience any difficulties.
Do not be reluctant to ask questions or contribute ideas, even if only partly formed, as these can often form a basis for very constructive interaction. Remember that the MyLO Discussions will be as interesting and useful as you make them.

**The “Double L, Double R, Double D” approach**

To get the most from this Unit, you should adopt the following approach:

- Locate the Topic on MyLO that must be done next;
- Listen to the PowerPoint Presentation;
- Read the Recommended Readings;
- Reflect on the concepts and issues that have been encountered;
- Discuss the concepts and issues with other students via MyLO; and
- Do the exercises that are provided for the Topic.

Throughout the Semester, your objective should be to gain a broad knowledge and understanding of the Topics that are covered in the various Modules contained in the Unit. Wherever possible, you should make extensive use of the MyLO Discussion Topics that have been provided for you to use. If you are geographically close to each other, you are encouraged to form local work groups.

**On-Campus**

There is a 2 hour lecture once per week. Refer to the University timetable for times and venues and the Study Schedule at the end of this outline. Lectures will consist of topic summaries, explanations and demonstrations and will provide an overview of the theoretical and applied aspects of the course content. However, they will constitute an introduction only. In order to gain full understanding of the subject matter you must complete all relevant reading, participate actively in the tutorials and undertake additional exercises and problems (i.e. learning through doing). Lecture Handouts are available on MyLO.

There is a 1 hour tutorial once per week beginning in Week 2. Refer to the University timetable for times and venues. It is very important that you complete all the relevant reading and attempt all the required exercises before attending each week’s tutorial. Details of the tutorial exercises are outlined in the last slide of the weekly Lecture Handout available on MyLO.

Details of tutorial times are also available on MyLO. Failure to adhere to these requirements could result in lower participation marks due to incomplete recording of your tutorial participation.

The tutorials are designed to help ensure that you develop a fuller understanding of and an ability to use the material that is covered by the text and presented in the lectures. The motivation for tutorial participation assessment is to encourage students to prepare answers, attend tutorials, and contribute to class discussion. Tutorial
participation is worth 6% of the final unit mark (therefore each tutorial is worth 0.5% of the final unit mark).

This, along with the fact that set questions covered in tutorials will be similar in nature and difficulty to the problems in the end of semester exam, should provide sufficient incentive for students to participate in tutorials. The tutorial Review Questions are generally theoretical in nature and are important in aiding students’ learning of the subject matter and in interpreting the calculations undertaken in problems. Articles from the financial press may also be provided for discussion in tutorials.

Review Questions may be broken down into sub parts and questions may be asked that have not been specifically set for preparation but nevertheless relate to the subject matter. This tests students’ broader knowledge and their ability to apply the knowledge to other situations including the real world.

Solutions to selected tutorial Review Questions will be available on MyLO after the end of the respective tutorial week.

Specific attendance/performance requirements
In this unit, your active engagement will be monitored in the following way:

1. Attendance at weekly tutorial (On Campus students)
2. Completion of weekly tutorial preparations
3. Regular access and engagement with the unit website (all students); and
4. Completion of quizzes on MyLO.

If you do not demonstrate evidence of having engaged actively with this unit by completing these two activities by Week 4 of semester, your enrolment may be cancelled or you may be withdrawn from the unit.

Teaching and learning strategies
The University is committed to a high standard of professional conduct in all activities, and holds its commitment and responsibilities to its students as being of paramount importance. Likewise, it holds expectations about the responsibilities students have as they pursue their studies within the special environment the University offers. The University’s Code of Conduct for Teaching and Learning states:

Students are expected to participate actively and positively in the teaching/learning environment. They should attend classes when and as required, strive to maintain steady progress within the subject or unit framework, comply with workload expectations, and submit required work on time.
Work Health and Safety (WHS)

The University is committed to providing a safe and secure teaching and learning environment. In addition to specific requirements of this unit you should refer to the University’s Work Health and Safety website and policy.

Communication

TO KEEP UP WITH ANNOUNCEMENTS REGARDING THIS UNIT

Check the MyLO Announcement tool at least once every two days. The unit Announcement will appear when you first enter our unit’s MyLO site. Alternatively, click on the Announcement button (towards the top of the MyLO screen) at any time.

WHEN YOU HAVE A QUESTION

Other students may have the same question that you have. Please go to the Ask the Class Discussion forum on the unit’s MyLO site. Check the posts that are already there – someone may have answered your question already. Otherwise, add your question as a new topic. Students are encouraged to support each other using this forum – if you can answer someone’s question, please do. We will attempt to respond to questions within 48 business hours. If your question is related to a personal issue or your performance in the unit, please contact the appropriate teaching staff member by email instead.

WHEN YOU HAVE AN ISSUE THAT WILL IMPACT ON YOUR STUDIES OR THE SUBMISSION OF AN ASSESSMENT TASK

If you have a personal question related to your studies or your grades, please contact teaching staff by email.

For general questions about the unit, please add them to the Ask the Class Discussion forum on the unit’s MyLO site. This way, other students can also benefit from the answers.

A NOTE ABOUT EMAIL CORRESPONDENCE

You are expected to check your UTAS email (WebMail) on a regular basis – at least three times per week. To access your WebMail account, login using your UTAS username and password at https://webmail.utas.edu.au/.

You are strongly advised not to forward your UTAS emails to an external email service (such as gmail or Hotmail). In the past, there have been significant issues where this has occurred, resulting in UTAS being blacklisted by these email providers for a period of up to one month. To keep informed, please use your UTAS email as often as possible.

We receive a lot of emails. Be realistic about how long it might take for us to respond.
Concerns and complaints

The University is committed to providing an environment in which any concerns and complaints will be treated seriously, impartially and resolved as quickly as possible. We are also committed to ensuring that a student may lodge a complaint without fear of disadvantage. If you have a concern, information about who to contact for assistance is available on the ‘How to resolve a student complaint’ page.

Further information and assistance

If you are experiencing difficulties with your studies or assignments, have personal or life-planning issues, disability or illness which may affect your course of study, you are advised to raise these with the unit coordinator in the first instance.

There is a range of University-wide support services available to you including Student Learning Support, Student Advisers, Disability Services, and more which can be found on the Student Support and Development page of the University website.

Should you require assistance in accessing the Library, visit their website for more information.
<table>
<thead>
<tr>
<th>WEEK</th>
<th>DATE BEGINNING</th>
<th>TOPIC/ MODULE/ FOCUS AREA</th>
<th>ACTIVITIES</th>
<th>RESOURCES/ READINGS/ FURTHER INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>15 July</td>
<td>Financial planning</td>
<td>Chpt. 1 &amp; 2</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>environment.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Compliance and Ethics</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>22 July</td>
<td>Financial planning</td>
<td>Chpt. 1 &amp; 2</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>environment.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Compliance and Ethics</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(cont.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>29 July</td>
<td>Financial planning</td>
<td>Chpt. 3, 4 &amp; 15</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>skills</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>5 August</td>
<td>Financial Planning</td>
<td>Chpt. 3, 4 &amp; 10</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Skills &amp; Taxation</td>
<td>Online test</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>12 August</td>
<td>Non-Superannuation</td>
<td>Chpt. 5, 6, 7 &amp; 8</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Investments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>19 August</td>
<td>Non-Superannuation</td>
<td>Chpt. 5, 6, 7 &amp; 8</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Investments (Cont.)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>26 August</td>
<td>Superannuation</td>
<td>Chpt. 12</td>
<td></td>
</tr>
</tbody>
</table>

Mid-semester break: 2 September to 8 September (inclusive)

<table>
<thead>
<tr>
<th>WEEK</th>
<th>DATE BEGINNING</th>
<th>TOPIC/ MODULE/ FOCUS AREA</th>
<th>ACTIVITIES</th>
<th>RESOURCES/ READINGS/ FURTHER INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>9 September</td>
<td>Superannuation</td>
<td></td>
<td>Online test</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Cont.) &amp; Retirement.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>16 September</td>
<td>Insurance and personal</td>
<td>Chpt. 11</td>
<td>Assignment due</td>
</tr>
<tr>
<td></td>
<td></td>
<td>risk</td>
<td></td>
<td>Distance students</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>assessment 3</td>
</tr>
<tr>
<td>Week</td>
<td>Date</td>
<td>Topic</td>
<td>Chapters</td>
<td>Notes</td>
</tr>
<tr>
<td>------</td>
<td>----------</td>
<td>------------------------------------</td>
<td>------------</td>
<td>------------------</td>
</tr>
<tr>
<td>10</td>
<td>23 Sep</td>
<td>General insurance/Credit &amp; Home Ownership</td>
<td>Chpt. 11</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>30 Sep</td>
<td>Social Security</td>
<td>Chpt. 12 &amp; 13</td>
<td>Online test</td>
</tr>
<tr>
<td>12</td>
<td>7 Oct</td>
<td>Estate Planning</td>
<td>Chpt. 14</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>14 Oct</td>
<td>Review</td>
<td>Chpt. 18</td>
<td></td>
</tr>
</tbody>
</table>

Examination Period: 26 October to 12 November (inclusive)
The Tasmanian School of Business and Economics (TSBE) is currently in the process of applying for business accreditation with the Association to Advance Collegiate Schools of Business (AACSB) – the lead program for accrediting business schools globally. AACSB seeks to connect educators, students, and business to achieve a common goal – to create the next generation of business leaders.

By joining AACSB and going through the accreditation process, TSBE is joining a global alliance committed to improve the quality of business education around the world, and to share the latest innovations in business education. Gaining Business Accreditation with AACSB is a multi-year process involving TSBE demonstrating our performance against the 15 accreditation standards.

Once complete, TSBE will join a select community of accredited business schools, with only 7% of all business schools globally having completed the AACSB process. This will further enhance the reputation of TSBE, and further enhance the global recognition of your qualifications. To find out more about AACSB click here.