



FINC11001 *Fundamentals of Personal Financial Planning*

Term 1 - 2021

Profile information current as at 25/04/2024 01:58 pm

All details in this unit profile for FINC11001 have been officially approved by CQUniversity and represent a learning partnership between the University and you (our student). The information will not be changed unless absolutely necessary and any change will be clearly indicated by an approved correction included in the profile.

General Information

Overview

This unit is the foundation unit for students completing the Financial Planning stream and covers the professional financial planning process, including the Australian legal framework and the responsibilities of financial planners. You will learn how to investigate a client's financial situation and turn the core elements of financial planning into a strategic financial plan. You will also be introduced to financial planning software, tools and templates used in real-world financial planning practice as well as communication methods aimed at building long term client relationships.

Details

Career Level: *Undergraduate*

Unit Level: *Level 1*

Credit Points: 6

Student Contribution Band: 10

Fraction of Full-Time Student Load: 0.125

Pre-requisites or Co-requisites

There are no requisites for this unit.

Important note: Students enrolled in a subsequent unit who failed their pre-requisite unit, should drop the subsequent unit before the census date or within 10 working days of Fail grade notification. Students who do not drop the unit in this timeframe cannot later drop the unit without academic and financial liability. See details in the [Assessment Policy and Procedure \(Higher Education Coursework\)](#).

Offerings For Term 1 - 2021

- Online

Attendance Requirements

All on-campus students are expected to attend scheduled classes - in some units, these classes are identified as a mandatory (pass/fail) component and attendance is compulsory. International students, on a student visa, must maintain a full time study load and meet both attendance and academic progress requirements in each study period (satisfactory attendance for International students is defined as maintaining at least an 80% attendance record).

Website

[This unit has a website, within the Moodle system, which is available two weeks before the start of term. It is important that you visit your Moodle site throughout the term. Please visit Moodle for more information.](#)

Class and Assessment Overview

Recommended Student Time Commitment

Each 6-credit Undergraduate unit at CQUniversity requires an overall time commitment of an average of 12.5 hours of study per week, making a total of 150 hours for the unit.

Class Timetable

[Regional Campuses](#)

Bundaberg, Cairns, Emerald, Gladstone, Mackay, Rockhampton, Townsville

[Metropolitan Campuses](#)

Adelaide, Brisbane, Melbourne, Perth, Sydney

Assessment Overview

1. **Practical Assessment**

Weighting: 30%

2. **Practical Assessment**

Weighting: 30%

3. **Take Home Exam**

Weighting: 40%

Assessment Grading

This is a graded unit: your overall grade will be calculated from the marks or grades for each assessment task, based on the relative weightings shown in the table above. You must obtain an overall mark for the unit of at least 50%, or an overall grade of 'pass' in order to pass the unit. If any 'pass/fail' tasks are shown in the table above they must also be completed successfully ('pass' grade). You must also meet any minimum mark requirements specified for a particular assessment task, as detailed in the 'assessment task' section (note that in some instances, the minimum mark for a task may be greater than 50%). Consult the [University's Grades and Results Policy](#) for more details of interim results and final grades.

CQUniversity Policies

All University policies are available on the [CQUniversity Policy site](#).

You may wish to view these policies:

- Grades and Results Policy
- Assessment Policy and Procedure (Higher Education Coursework)
- Review of Grade Procedure
- Student Academic Integrity Policy and Procedure
- Monitoring Academic Progress (MAP) Policy and Procedure – Domestic Students
- Monitoring Academic Progress (MAP) Policy and Procedure – International Students
- Student Refund and Credit Balance Policy and Procedure
- Student Feedback – Compliments and Complaints Policy and Procedure
- Information and Communications Technology Acceptable Use Policy and Procedure

This list is not an exhaustive list of all University policies. The full list of University policies are available on the [CQUniversity Policy site](#).

Previous Student Feedback

Feedback, Recommendations and Responses

Every unit is reviewed for enhancement each year. At the most recent review, the following staff and student feedback items were identified and recommendations were made.

Feedback from Sessional lecturer

Feedback

Additional material, including extra demonstrations and recordings on XPlan was provided to the students throughout the Term.

Recommendation

Continue to update the unit materials going forward.

Feedback from Sessional lecturer

Feedback

There were a number of portfolio activities that were time consuming to do and mark and the students were in the middle of doing these when there was a change of teacher. The turn around was approximately two weeks. The exams were marked before the deadline.

Recommendation

The portfolio activities may be better done as a quiz or to turn them into pre-preparation material for the main scoped Statement of Advice Assessment

Feedback from Sessional lecturer

Feedback

Drop in sessions were also provided for students for consultation around assessment which the students appreciated and allowed them to be more engaged. Some students who didn't turn up at the online workshop sessions attended the drop in sessions.

Recommendation

Doing a poll on timing of workshop sessions may assist with the best time for students to attend. Some students were unable to attend the workshops due to work commitments.

Feedback from Student Evaluation

Feedback

One student comment: "In my opinion it will be really easy if there are more practice questions in the end of every week. So one can revise, even in the study guide I would love to see a summary of week rather than just a introduction."

Recommendation

The lecturer can incorporate weekly workshops focusing on content and practice questions.

Feedback from Student Evaluation

Feedback

Student feedback suggested finding content on the Moodle site was sometimes difficult, confusing and stressful, because of the way the content was stored

Recommendation

Redesign the Moodle site with appropriate headings and subheadings where content can be stored so that it can be found with ease.

Feedback from Student Evaluation

Feedback

A student felt lectures were way too long suggesting it would be handy to have a pre-recorded lecture without the student involvement. They felt the lectures and assessments took much longer than anticipated.

Recommendation

Redo the recordings to provide content only and try and reduce the content on the Moodle site.

Unit Learning Outcomes

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

1. Explain and apply the process and Australian legal framework of financial planning.
2. Present strategic advice which meets the financial planning needs and objectives of clients in a variety of circumstances.
3. Communicate effectively with clients to solve financial planning problems.
4. Construct financial planning scenarios using industry standard software.

Alignment of Learning Outcomes, Assessment and Graduate Attributes



Alignment of Assessment Tasks to Learning Outcomes

| Assessment Tasks | Learning Outcomes | | | |
|---------------------------------------|-------------------|---|---|---|
| | 1 | 2 | 3 | 4 |
| 1 - Practical Assessment - 30% | • | • | | |
| 2 - Practical Assessment - 30% | • | • | • | • |
| 3 - Take Home Exam - 40% | • | • | • | • |

Alignment of Graduate Attributes to Learning Outcomes

| Graduate Attributes | Learning Outcomes | | | |
|--|-------------------|---|---|---|
| | 1 | 2 | 3 | 4 |
| 1 - Communication | • | • | • | • |
| 2 - Problem Solving | • | • | • | • |
| 3 - Critical Thinking | • | • | • | • |
| 4 - Information Literacy | • | • | • | • |
| 5 - Team Work | | | | |
| 6 - Information Technology Competence | • | • | • | • |
| 7 - Cross Cultural Competence | • | • | • | • |
| 8 - Ethical practice | • | • | • | • |
| 9 - Social Innovation | | | | |
| 10 - Aboriginal and Torres Strait Islander Cultures | | | | |

Alignment of Assessment Tasks to Graduate Attributes

| Assessment Tasks | Graduate Attributes | | | | | | | | | |
|--------------------------------|---------------------|---|---|---|---|---|---|---|---|----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 1 - Practical Assessment - 30% | • | • | • | • | • | • | | | | |
| 2 - Practical Assessment - 30% | • | • | • | • | • | | • | • | | |
| 3 - Take Home Exam - 40% | • | • | • | • | | | • | • | | |

Textbooks and Resources

Textbooks

FINC11001

Prescribed

Financial Planning: Essentials Edition

Edition: First (2021)

Authors: Warren McKeown, Marc Olynyk, John Kerry, Lisa Ciancio, Diem La
John Wiley & Sons Australia, Ltd.

Milton, Queensland, Australia

ISBN: E-Text: 9780730385752 Textbook: 9780730385738

Binding: Other

Additional Textbook Information

For further information and availability online students can go to:

<https://www.wileydirect.com.au/buy/financial-planning-essentials/>

Paper copies can still be purchased at the CQUni Bookshop here: <http://bookshop.cqu.edu.au>

[View textbooks at the CQUniversity Bookshop](#)

IT Resources

You will need access to the following IT resources:

- CQUniversity Student Email
- Internet
- Unit Website (Moodle)
- XPlan Software

Referencing Style

All submissions for this unit must use the referencing style: [American Psychological Association 7th Edition \(APA 7th edition\)](#)

For further information, see the Assessment Tasks.

Teaching Contacts

Angelique McInnes Unit Coordinator

a.mcinnesc@cqu.edu.au

Schedule

Week 1 - 08 Mar 2021

| Module/Topic | Chapter | Events and Submissions/Topic |
|--|---|---|
| <p>Personal Financial Planning and the Economic Environment</p> <ul style="list-style-type: none"> • Critical lessons from global, economic history • Economic, financial and psychological risks underpinning the need for effective financial planning • Status of national financial literacy levels <p>Professional and Legal Responsibilities of Financial Planners [FPs] and FASEA Codes of Ethics and Standards</p> <ul style="list-style-type: none"> • Introduction to compliance and legislative regimes including FASEA Codes of Ethics, Best Interest and Fiduciary Duties • Professional Codes of Conduct of FPs • Professional associations including FPSB & FPA and the role of stakeholders • Case studies and lessons from corporate scandal, national investigations and industry debate • Modalities and financial planning theories. | <p>Refer to Study Guide for:</p> <ul style="list-style-type: none"> • Week 1 Prescribed and Supplementary Reading | <p>Refer to Orientation Section in Moodle for:</p> <ol style="list-style-type: none"> 1. Weekly Webinar Schedule 2. Teaching Team Introduction 3. What's Happening in T1 2021 <p>Note: Webinar Zoom link available in Week 1</p> |

Week 2 - 15 Mar 2021

| Module/Topic | Chapter | Events and Submissions/Topic |
|---|---|--|
| <p>Financial Planning Skills</p> <ul style="list-style-type: none"> • Preparation of personal financial statements, cash flows and budgets • Analyzing financial statements using ratio analysis • Mathematics for financial advisers • Time value of money concepts, net present value and compounding interest • Taxation effects on returns • Nominal, effective and real rates of returns. | <p>Refer to Study Guide for:</p> <ul style="list-style-type: none"> • Week 2 Prescribed and Supplementary Reading | <p>Please refer to the study guide for details of the weekly requirements. Webinar Zoom link available in Week 2</p> |

Week 3 - 22 Mar 2021

| Module/Topic | Chapter | Events and Submissions/Topic |
|--------------|---------|------------------------------|
|--------------|---------|------------------------------|

Structure, Layout and Purpose of a Statement of Advice

- Legislative framework governing quality financial advice in Australia
- Analysis and evaluation of goals, current financial situation and risk capacity
- Connecting needs, risk tolerance and risk capacity to investment choices
- Gathering data and ascertaining the client's wealth and risk capacity
- Understanding the objectives, values, responsibilities, behaviours and tolerances for risk of the client
- Client communication, effective questioning, framing, listening techniques
- Conducting the initial client interview and creating a trusted relationship
- Statement of Advice development process and write-up.

Refer to Study Guide for:

- Week 3 Prescribed and Supplementary Reading

Please refer to the study guide for details of the weekly requirements.

Webinar Zoom link available in Week 2

Activity 1 Due by 10am Friday of Week 3

Week 4 - 29 Mar 2021

| Module/Topic | Chapter | Events and Submissions/Topic |
|--|--|---|
| Taxation Fundamentals <ul style="list-style-type: none"> • Income and capital gains tax basics • Applying tax effective strategies to personal financial planning • Taxation implications on investment returns, including capital gains • Taxation implications of income splitting • Identifying the various taxable entities with their benefits and shortcomings • Explain the concept of negative gearing • Discuss remuneration planning like salary packaging its tax implications • Fringe Benefit Tax • Goods and Services Tax. | Refer to Study Guide for: <ul style="list-style-type: none"> • Week 4 Prescribed and Supplementary Reading | Please refer to the study guide for details of the weekly requirements. Webinar Zoom link available in Week 4 Activity 2 Due by 10am Friday of Week 4 |

Week 5 - 05 Apr 2021

| Module/Topic | Chapter | Events and Submissions/Topic |
|--|--|---|
| Identifying Investment Choices <ul style="list-style-type: none"> • Attributes of investors • Investment asset classes • Risk and return relationship • Benefits of diversification • Understanding general investment strategies. | Refer to Study Guide for: <ul style="list-style-type: none"> • Week 5 Prescribed and Supplementary Reading | Please refer to the study guide for details of the weekly requirements. Webinar Zoom link available in Week 5 Activity 3 Due by 10am Friday of Week 5 |

Vacation Week - 12 Apr 2021

| Module/Topic | Chapter | Events and Submissions/Topic |
|---|---|---|
| Vacation Week Consultations available via appointment | Vacation Week Consultations available via appointment | Vacation Week Consultations available via appointment |

Week 6 - 19 Apr 2021

| Module/Topic | Chapter | Events and Submissions/Topic |
|--------------|---------|------------------------------|
| | | |

Wealth Creation 1: Direct Investment in Fixed Interest, Shares and Property

- Characteristics, benefits, risks and impact of interest rate changes on cash, fixed interest, shares and property investments
- Valuations and structuring a direct investment strategy in shares, property, collectibles and alternative investments.

Refer to Study Guide for:

- Week 6 Prescribed and Supplementary Reading

Please refer to the study guide for details of the weekly requirements.

Webinar Zoom link available in Week 6

Activity 4 Due by 10am Friday of Week 6

Week 7 - 26 Apr 2021

Module/Topic

Chapter

Events and Submissions/Topic

Wealth Creation 2: Managed Funds, Gearing and Margin Lending

- Asset Classes - cash, fixed interest, shares and property investments
- Benefits, risks, fee structures and taxation implications of managed fund, leveraged investment and margin lending strategy
- Researching and Identifying management and investment styles of fund managers,
- Constructing a managed fund and geared investment strategies.

Refer to Study Guide for:

- Week 7 Prescribed and Supplementary Reading

Please refer to the study guide for details of the weekly requirements.

Webinar Zoom link available in Week 7

Activity 5 Due by 5 am Friday of Week 7

Week 8 - 03 May 2021

Module/Topic

Chapter

Events and Submissions/Topic

Wealth Protection: Insurance and Risk Management

- Classifications of risk and risk management
- Insurance concepts, policy types and conditions
- Evaluating personal and property risk
- Purchasing personal insurance inside versus outside superannuation,
- Lifestyle changes and the need for ongoing review.

Refer to Study Guide for:

- Week 8 Prescribed and Supplementary Reading

Please refer to the study guide for details of the weekly requirements.

Webinar Zoom link available in Week 8

Week 9 - 10 May 2021

Module/Topic

Chapter

Events and Submissions/Topic

Wealth Creation 3: Superannuation

- Characteristics, types and structure of superannuation trusts, investment and product
- Employer, employee contributions, tax treatments and preservation rules
- Basic superannuation accumulation strategies.

Refer to Study Guide for:

- Week 9 Prescribed and Supplementary Reading

Please refer to the study guide for details of the weekly requirements.

Webinar Zoom link available in Week 9

Week 10 - 17 May 2021

Module/Topic

Chapter

Events and Submissions/Topic

Retirement Planning

- Conditions of release
- Preservation age
- Withdrawal of funds
- Death benefit basics

Refer to Study Guide for:

- Week 10 Prescribed and Supplementary Reading

Please refer to the study guide for details of the weekly requirements.

Webinar Zoom link available in Week 10

Week 11 - 24 May 2021

| Module/Topic | Chapter | Events and Submissions/Topic |
|---|---|--|
| Social Security <ul style="list-style-type: none"> • Government benefits • Age and DVA pension entitlements • Income and asset test calculations. | Refer to Study Guide for: <ul style="list-style-type: none"> • Week 11 Prescribed and Supplementary Reading | Please refer to the study guide for details of the weekly requirements. Webinar Zoom link available in Week 11 [SCALED] STATEMENT OF ADVICE Due: Week 11 Wednesday (26 May 2021) 11:45 pm AEST |
| Week 12 - 31 May 2021 | | |
| Module/Topic | Chapter | Events and Submissions/Topic |
| Fundamentals of Estate Planning Estate Planning <ul style="list-style-type: none"> • Importance and critical components of estate planning in a financial plan • Distribution of estate and non-estate assets • Raising the question of estate planning with a client. Final Exam Review | Refer to Study Guide for: <ul style="list-style-type: none"> • Week 12 Prescribed and Supplementary Reading • Final Exam Advice will be available in Week 12 | Please refer to the study guide for details of the weekly requirements. Webinar Zoom link available in Week 12 |
| Review/Exam Week - 07 Jun 2021 | | |
| Module/Topic | Chapter | Events and Submissions/Topic |
| Exam preparation Completion of Student Evaluation Survey. | Refer to Study Guides for: <ul style="list-style-type: none"> • Weeks 1 to 12 | Preparing for exams due next week 15 October to 23 October by working through previous exam exemplars |
| Exam Week - 14 Jun 2021 | | |
| Module/Topic | Chapter | Events and Submissions/Topic |
| Exam End of Term Report Unit Coordinator End of Term Report | | End of term reports will be available on the Moodle site when finalised by the various relevant committees |

Assessment Tasks

1 PORTFOLIO OF PRACTICAL ACTIVITIES

Assessment Type

Practical Assessment

Task Description

This is an individual assessment.

Comprehensive guidelines, submission instructions, resources and marking criteria will be available in Moodle in the ASSESSMENT Section.

There are 5 Activities.

Each Activity is worth 6 marks and includes either statement of advice activities, comprehension questions, calculations or professional advice discussions.

The purpose of the activities is to:

- build your financial planning skills progressively,
- ensure you have a strong understanding of the professional and practical requirements financial planning
- establish specific competencies that will help you with Assessment Item 2, namely the [Scaled] Statement of Advice.

Submission of activities begins in Week 3 and then each week until Week 7.

For instance,

- Activity 1 covers Week 1 material and is due by 10am Friday of Week 3,
- Activity 2 covers Week 2 material and is due by 10am Friday of Week 4
- Activity 3 covers Week 3 material and is due by 10am Friday of Week 5.

- Activity 4 covers Week 4 material and is due by 10am Friday of Week 6.
- Activity 5 covers Week 5 material and is due by 10am Friday of Week 7.

IMPORTANT: Due to the progressive nature of this assignment any requests for extensions are likely to be denied. Refer to Learning Schedule above for specific dates.

Assessment Due Date

Submission is via Moodle Assessment block. Commencing in Week 3, the Activities are due each week

Return Date to Students

Feedback on assignments will be made within 10 business days of submission via Moodle Assessment block

Weighting

30%

Assessment Criteria

A marking guide will be provided with each activity.

All activities will be available in the ASSESSMENT block in Moodle.

Referencing Style

- [American Psychological Association 7th Edition \(APA 7th edition\)](#)

Submission

Online

Submission Instructions

Refer to submission instructions in Moodle ASSESSMRNT block.

Learning Outcomes Assessed

- Explain and apply the process and Australian legal framework of financial planning.
- Present strategic advice which meets the financial planning needs and objectives of clients in a variety of circumstances.

Graduate Attributes

- Communication
- Problem Solving
- Critical Thinking
- Information Literacy
- Team Work
- Information Technology Competence

2 [SCALED] STATEMENT OF ADVICE

Assessment Type

Practical Assessment

Task Description

This is an individual assessment.

Comprehensive guidelines, submission instructions, resources and marking criteria will be available in Moodle in the ASSESSMENT Section.

In summary, you will be provided with a client case study and a Best Interest Duty Statement template.

The purpose of this assignment is to have you research a financial planning problem, analyse a number of solutions and document your recommendations using a real-world financial planning advice template [i.e. Best Interest Duty Statement].

The Best Interest Duty Statement must be thorough. It is used in the real-world as a preliminary worksheet and contains specific justifications related to your financial planning recommendations. Hence, this assignment has the reputation for being challenging, yet useful in terms of how it builds wealth creation knowledge as well as provides an employable skill. Weekly webinars will demonstrate how to construct a Best Interest Duty Statement from different perspectives.

Assessment Due Date

Week 11 Wednesday (26 May 2021) 11:45 pm AEST

Refer to submission instructions in ASSESSMENT block in Moodle

Return Date to Students

Week 12 Wednesday (2 June 2021)

Feedback will be provided via Moodle in the Assessment block

Weighting

30%

Assessment Criteria

Details of the marking criteria will be provided in Moodle in the ASSESSMENT block.

Referencing Style

- [American Psychological Association 7th Edition \(APA 7th edition\)](#)

Submission

Online

Submission Instructions

Refer to submission Instructions in Moodle in the ASSESSMENT block

Learning Outcomes Assessed

- Explain and apply the process and Australian legal framework of financial planning.
- Present strategic advice which meets the financial planning needs and objectives of clients in a variety of circumstances.
- Communicate effectively with clients to solve financial planning problems.
- Construct financial planning scenarios using industry standard software.

Graduate Attributes

- Communication
- Problem Solving
- Critical Thinking
- Information Literacy
- Team Work
- Cross Cultural Competence
- Ethical practice

3 EXAMINATION

Assessment Type

Take Home Exam

Task Description

This is an open book online timed exam of 3 hours, including downloading, uploading and submission time.

There is a minimum exam grade of 50% to pass the unit.

You will be typing your answers in the examination template document provided.

This is an individual assessment. Collaboration with other students will result in an academic misconduct allegation for all students involved. This may result in a fail result for this assessment. Please note that your paper will be submitted through Turnitin.

You have 15 minutes at the start of the exam to download the exam file via Moodle.

You have 2.5 hours to complete the exam in Microsoft-Word.

You have 15 minutes to upload and submit the completed examination paper at the end of 2.5 hours.

Late submissions will not be marked.

If you encounter problems submitting your paper to Moodle, email it to your unit coordinator by the due time.

Assessment Due Date

Download the exam from Moodle Assessment block on the scheduled date and time.

Return Date to Students

Feedback will be provided via Moodle in the Assessment block

Weighting

40%

Minimum mark or grade

50% to pass the unit

Assessment Criteria

Open book online exam grading as per the Online Take Home Exam Advice to meet the learning outcomes.

Refer to the Exam Advice and Online Open Book Exam Instructions

Referencing Style

- [American Psychological Association 7th Edition \(APA 7th edition\)](#)

Submission

Online

Submission Instructions

Upload and submit the exam via Moodle Assessment block by the exam scheduled due date and time

Learning Outcomes Assessed

- Explain and apply the process and Australian legal framework of financial planning.
- Present strategic advice which meets the financial planning needs and objectives of clients in a variety of circumstances.
- Communicate effectively with clients to solve financial planning problems.
- Construct financial planning scenarios using industry standard software.

Graduate Attributes

- Communication
- Problem Solving
- Critical Thinking
- Information Literacy
- Cross Cultural Competence
- Ethical practice

Academic Integrity Statement

As a CQUniversity student you are expected to act honestly in all aspects of your academic work.

Any assessable work undertaken or submitted for review or assessment must be your own work. Assessable work is any type of work you do to meet the assessment requirements in the unit, including draft work submitted for review and feedback and final work to be assessed.

When you use the ideas, words or data of others in your assessment, you must thoroughly and clearly acknowledge the source of this information by using the correct referencing style for your unit. Using others' work without proper acknowledgement may be considered a form of intellectual dishonesty.

Participating honestly, respectfully, responsibly, and fairly in your university study ensures the CQUniversity qualification you earn will be valued as a true indication of your individual academic achievement and will continue to receive the respect and recognition it deserves.

As a student, you are responsible for reading and following CQUniversity's policies, including the [Student Academic Integrity Policy and Procedure](#). This policy sets out CQUniversity's expectations of you to act with integrity, examples of academic integrity breaches to avoid, the processes used to address alleged breaches of academic integrity, and potential penalties.

What is a breach of academic integrity?

A breach of academic integrity includes but is not limited to plagiarism, self-plagiarism, collusion, cheating, contract cheating, and academic misconduct. The Student Academic Integrity Policy and Procedure defines what these terms mean and gives examples.

Why is academic integrity important?

A breach of academic integrity may result in one or more penalties, including suspension or even expulsion from the University. It can also have negative implications for student visas and future enrolment at CQUniversity or elsewhere. Students who engage in contract cheating also risk being blackmailed by contract cheating services.

Where can I get assistance?

For academic advice and guidance, the [Academic Learning Centre \(ALC\)](#) can support you in becoming confident in completing assessments with integrity and of high standard.

What can you do to act with integrity?



Be Honest

If your assessment task is done by someone else, it would be dishonest of you to claim it as your own



Seek Help

If you are not sure about how to cite or reference in essays, reports etc, then seek help from your lecturer, the library or the Academic Learning Centre (ALC)



Produce Original Work

Originality comes from your ability to read widely, think critically, and apply your gained knowledge to address a question or problem