



FINC19012 *Investment Analysis and Risk Management*

Term 1 - 2024

Profile information current as at 01/05/2024 09:32 pm

All details in this unit profile for FINC19012 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 covers investment analysis of complex investment portfolios. You will be introduced to contemporary investment theories and construct a client focused portfolio. You will examine the risks associated with domestic and international investment products.

Details

Career Level: *Undergraduate*

Unit Level: *Level 2*

Credit Points: 6

Student Contribution Band: 10

Fraction of Full-Time Student Load: 0.125

Pre-requisites or Co-requisites

Prerequisite: FINC 19011

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 - 2024

- 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. **Written Assessment**

Weighting: 50%

2. **Take Home Exam**

Weighting: 50%

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 Student Evaluation

Feedback

For someone who works full time, there is too much content and expectation that someone has 12 hours each week to do weekly content and assignment work.

Recommendation

Continue to set the expectations of students who work full-time that they are required to work 12 hours per week on the unit content and assessment or enrol in less units per term so that they do have the 12 hours per week to spend on the learning materials and assessment of the unit.

Feedback from Student Evaluation

Feedback

I realize that there is a lot of content to cover, perhaps having recorded lectures and then using the workshop time to go through some of the resources to illustrate how they will be used in the future would be more beneficial.

Recommendation

Will use Workshops to work through the content online.

Unit Learning Outcomes

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

1. Explain the principles of advanced investment analysis and risk management
2. Construct client focused portfolios using domestic and international financial products
3. Solve real world complex investment problems.

Alignment of Learning Outcomes, Assessment and Graduate Attributes



Alignment of Assessment Tasks to Learning Outcomes

Assessment Tasks	Learning Outcomes		
	1	2	3
1 - Written Assessment - 50%	•	•	•
2 - Take Home Exam - 50%	•		•

Alignment of Graduate Attributes to Learning Outcomes

Graduate Attributes	Learning Outcomes		
	1	2	3
1 - Communication	•	•	•

Graduate Attributes	Learning Outcomes		
	1	2	3
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 - Written Assessment - 50%	•	•	•	•	•	•	•	•		
2 - Take Home Exam - 50%	•	•	•	•		•	•	•		

Textbooks and Resources

Textbooks

There are no required textbooks.

IT Resources

You will need access to the following IT resources:

- CQUniversity Student Email
- Internet
- Unit Website (Moodle)
- Financial Planning 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.mcinnnes@cqu.edu.au

Schedule

Week 1 - 04 Mar 2024

Module/Topic	Chapter	Events and Submissions/Topic
The Investment Environment: <ul style="list-style-type: none">• Nature of investments• Investment process• Major asset classes• Role and function of financial markets• Types of investors and investor life cycle• Attributes that distinguish one investment from another• Major Australian Financial Markets• International Financial Markets	Refer to Study Guide for: <ul style="list-style-type: none">• Week 1 Prescribed and Supplementary Reading	<ul style="list-style-type: none">• Refer to the weekly study guide• Complete self-study questions• Work through the weekly workbook• Zoom Workshop recording link available in Week 1• For the work integrated learning (WIL) practical statement of Advice (SOA) assessment download the three files from Moodle.• Read the SOA assessment instructions and start unpacking the case study• Follow the grading guidelines in the SOA assessment rubrics carefully• Use the Q&A Forum on Moodle if you are unsure how to proceed• Note: Zoom Workshop access link available in the <Classes and Recordings> tile• Attend or watch the weekly Zoom Workshop recordings

Week 2 - 11 Mar 2024

Module/Topic	Chapter	Events and Submissions/Topic
Securities Markets and Transactions: <ul style="list-style-type: none">• Basic types of securities markets• Initial public offering (IPO) process• How securities transactions take place in the secondary markets• Role that market makers play• Regulation of securities markets	Refer to Study Guide for: <ul style="list-style-type: none">• Week 2 Prescribed and Supplementary Reading	<ul style="list-style-type: none">• Refer to the weekly study guide• Complete self-study questions• Work through the weekly workbook• Zoom Workshop recording link available in Week 2• For the WIL practical assessment this week complete the 'Scope of our advice'; 'Your goals and objectives' and 'Your risk tolerance' sections of the SOA• Follow the grading guidelines in the SOA assessment rubrics carefully• Engage on Moodle Q&A to address any concerns or queries• Note: Zoom Workshop access link available in the <Classes and Recordings> tile• Attend or watch the weekly Zoom Workshop recordings

Week 3 - 18 Mar 2024

Module/Topic	Chapter	Events and Submissions/Topic
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Investment Information and Securities Transactions:

- Roles of investment advisers
- Basic types of orders, online transactions, transaction costs, and the legal aspects of investor protection
- Role of stockbrokers, including the services they provide, selection of a stockbroker, opening an account, and transaction basics
- Share and bond market averages and indexes
- Major types and sources of investment information

Refer to Study Guide for:

- Week 3 Prescribed and Supplementary Reading

- Refer to the weekly study guide
- Complete self-study questions
- Work through the weekly workbook
- **Zoom Workshop recording link available in Week 3**
- For the WIL practical assessment complete the '**Our Recommended Investment Strategies**' section of the SOA
- Follow the grading guidelines in the SOA assessment rubrics carefully
- Engage on **Moodle Q&A** to address any concerns or queries
- Note: Zoom Workshop access link available in the <Classes and Recordings> tile**
- Attend or watch the weekly Zoom Workshop recordings

Week 4 - 25 Mar 2024

Module/Topic

Chapter

Events and Submissions/Topic

Return and Risk:

- Return, its components, the forces that affect the level of return, and historical returns
- Risk of a single asset, risk assessment, and the steps that combine return and risk
- Sources of risk that might affect potential investments
- Role of time value of money in measuring return
- Analysing investments

Refer to Study Guide for:

- Week 4 Prescribed and Supplementary Reading

- Refer to the weekly study guide
- Complete self-study questions
- Work through the weekly workbook
- **Zoom Workshop recording link available in Week 4**
- For the WIL practical assessment complete the '**Our Investment Product Recommendations**' section using the prompts/analysis questions within the SOA
- Follow the grading guidelines in the SOA assessment rubrics carefully
- Engage on **Moodle Q&A** to address any concerns or queries
- Note: Zoom Workshop access link available in the <Classes and Recordings> tile**
- Attend or watch the weekly Zoom Workshop recordings

Week 5 - 01 Apr 2024

Module/Topic

Chapter

Events and Submissions/Topic

Modern Portfolio Theory

- Portfolio objectives, portfolio returns and standard deviation
- Portfolio betas, the risk-return tradeoff, and approaches to portfolio management
- Modern portfolio management.
- Capital asset pricing model (CAPM) conceptually, mathematically, and graphically
- Beta to measure risk
- Correlation
- Diversification

Refer to Study Guide for:

- Week 5 Prescribed and Supplementary Reading

- Refer to the weekly study guide
- Complete self-study questions
- Work through the weekly workbook
- **Zoom Workshop recording link available in Week 5**
- For the practical assessment complete the "**Replacement and alternative product recommendations**" sections of the SOA
- Follow the grading guidelines in the SOA assessment rubrics carefully
- Engage on **Moodle Q&A** to address any concerns or queries
- Note: Zoom Workshop access link available in the <Classes and Recordings> tile**
- Attend or watch the weekly Zoom Workshop recordings

Vacation Week - 08 Apr 2024

Module/Topic

Chapter

Events and Submissions/Topic

Vacation and Catchup Week

Refer to Study Guides Weeks 1 to 5

- Engage on **Moodle Q&A** to address any concerns or queries
- Catchup if behind with your Statement of Advice Assessment and content

Note: Zoom Workshop access link available in the <Classes and Recordings> tile

- Attend or watch the weekly Zoom Workshop recordings

Week 6 - 15 Apr 2024

Module/Topic	Chapter	Events and Submissions/Topic
Share investments and analysis: <ul style="list-style-type: none">• Ordinary share investments• Share valuations• Financial measures to assess a company's performance• Fundamental analysis and why it is used• Industry analysis and how investors use it• Technical analysis• Performance of shares	Refer to Study Guide for: <ul style="list-style-type: none">• Week 6 Prescribed and Supplementary Reading	<ul style="list-style-type: none">• Refer to the weekly study guide• Complete self-study questions• Work through the weekly workbook• Zoom Workshop recording link available in Week 6• For the WIL practical assessment continue working through the SOA.• You should be at the stage of completing the 'Recommended asset allocation' as well as making a start on the 'Financial outcomes of our recommended strategies'• Follow the grading guidelines in the SOA assessment rubrics carefully• Engage on Moodle Q&A to address any concerns or queries <p>Note: Zoom Workshop access link available in the <Classes and Recordings> tile</p> <ul style="list-style-type: none">• Attend or watch the weekly Zoom Workshop recordings

Week 7 - 22 Apr 2024

Module/Topic	Chapter	Events and Submissions/Topic
Market Efficiency and Behavioral Finance, Preferred Stock and Taxation of Investments <ul style="list-style-type: none">• Efficient market hypothesis• Behavioral finance and investors' cognitive biases• Preference shares, including sources of value and exposure to risk• Share investment strategies	Refer to Study Guide for: <ul style="list-style-type: none">• Week 7 Prescribed and Supplementary Reading	<ul style="list-style-type: none">• Refer to the weekly study guide• Complete self-study questions• Work through the weekly workbook• Zoom Workshop recording link available in Week 7• For the WIL practical assessment complete the 'Cost of our advice' section of the SOA and the 'Supporting information and Annexures'• Follow the grading guidelines in the SOA assessment rubrics carefully• Engage on Moodle Q&A to address any concerns or queries <p>Note: Zoom Workshop access link available in the <Classes and Recordings> tile</p> <ul style="list-style-type: none">• Attend or watch the weekly Zoom Workshop recordings

Week 8 - 29 Apr 2024

Module/Topic	Chapter	Events and Submissions/Topic
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Fixed Interest Securities and Bond Valuation

- Fixed interest securities as investments
- Investment attributes and uses of bonds
- Bond investment strategies
- Bond performance
- Bond valuations
- How investors value bonds in the marketplace
- Structure of interest rates, including market interest rates
- Yield curves

Refer to Study Guide for:

- Week 8 Prescribed and Supplementary Reading

- Refer to the weekly study guide
- Complete self-study questions
- Work through the weekly workbook
- **Zoom Workshop recording link available in Week 8**
- For the WIL practical assessment complete the '**Authority to Proceed with our Advice**', '**How to implement our Advice**', final parts of the '**Supporting information and Annexures**', and **References** of the SOA template
- Follow the grading guidelines in the SOA assessment rubrics carefully
- Engage on **Moodle Q&A** to address any concerns or queries
- Note: Zoom Workshop access link available in the <Classes and Recordings> tile**
- Attend or watch the weekly Zoom Workshop recordings

Week 9 - 06 May 2024

Module/Topic	Chapter	Events and Submissions/Topic
Mutual (Managed funds) and Exchange Traded Funds: <ul style="list-style-type: none"> • Features of managed funds and exchange traded funds • Sources and calculation of managed fund and ETF returns • Investor services offered by managed funds • Types of funds available and the variety of investment objectives these funds seek to fulfil • Management Investment Services • Administration Services • Types of fund loads, fees, and charges 	Refer to Study Guide for: <ul style="list-style-type: none"> • Week 9 Prescribed and Supplementary Reading 	<ul style="list-style-type: none"> • Refer to the weekly study guide • Complete self-study questions • Work through the weekly workbook • Zoom Workshop recording link available in Week 9 • Finalize your WIL SOA assessment • Refer to previous exam exemplars • Engage on Moodle Q&A to address any concerns or queries Note: Zoom Workshop access link available in the <Classes and Recordings> tile • Attend or watch the weekly Zoom Workshop recordings

Week 10 - 13 May 2024

Module/Topic	Chapter	Events and Submissions/Topic
Managing a client's portfolio: <ul style="list-style-type: none"> • How to use an asset allocation scheme to construct a portfolio consistent with investor goals • Role of limit and stop-loss orders • Role and logic of dollar-cost averaging, constant-dollar plans, constant-ratio plans, and variable-ratio plans • Sharpe, Treynor, and Jensen measures to compare a portfolio's return with a risk-adjusted, market-adjusted rate of return and discuss portfolio revision • Techniques used to measure income, capital gains, and total portfolio return • Data and indexes needed to measure and compare investment performance 	Refer to Study Guide for: <ul style="list-style-type: none"> • Week 10 Prescribed and Supplementary Reading 	<ul style="list-style-type: none"> • Refer to the weekly study guide • Complete self-study questions • Work through the weekly workbook • Zoom Workshop recording link available in Week 10 • Submit your WIL SOA assessment • Prepare for the exams • Complete the student evaluation • Engage on Moodle Q&A to address any concerns or queries Note: Zoom Workshop access link available in the <Classes and Recordings> tile • Attend or watch the weekly Zoom Workshop recordings <p>[SCALED] STATEMENT OF ADVICE Due: Week 10 Tuesday (14 May 2024) 11:45 pm AEST</p>

Week 11 - 20 May 2024

Module/Topic	Chapter	Events and Submissions/Topic
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Options: Puts and Calls and Warrants:

- Role and use of derivative instruments and markets
- Basic nature of options in general
- Puts and calls and briefly how these investments work
- Potential profit or loss associated with writing put or call options
- How writing options can be used as a strategy for enhancing investment returns
- Risk-free hedge and its importance in options pricing
- How put and call options are valued and the forces that drive option prices in the marketplace
- How these securities can be used by investors

Refer to Study Guide for:

- Week 11 Prescribed and Supplementary Reading

- Refer to the weekly study guide
- Complete self-study questions
- Work through the weekly workbook
- **Zoom Workshop recording link available in Week 11**
- Prepare for the exams with previous exam exemplars available on Moodle
- Complete the student evaluation if you have not already done so
- Engage on **Moodle Q&A** to address any concerns or queries
- **Note: Zoom Workshop access link available in the <Classes and Recordings> tile**
- Attend or watch the weekly Zoom Workshop recordings

Week 12 - 27 May 2024

Module/Topic	Chapter	Events and Submissions/Topic
Futures and Forward Contracts <ul style="list-style-type: none"> • Essential features of a forward and futures contract • How the forward and futures market operates • Role that hedgers and speculators play in the futures market • How profits are made and lost • Commodities segment of the futures market • How investment returns are measured • Difference between a physical commodity and a financial future • How these securities can be used in conjunction with other investments • Difference between forward and future contracts • Features and advantages of forward and future contracts • Types of forward and futures contracts listed in Australia 	Refer to Study Guide for: <ul style="list-style-type: none"> • Week 12 Prescribed and Supplementary Reading 	<ul style="list-style-type: none"> • Refer to the weekly study guide • Complete self-study questions • Work through the weekly workbook • Zoom Workshop recording link available in Week 12 • Prepare for the exams, including referring to previous exam papers • Engage on Moodle Q&A to address any concerns or queries • Complete the student evaluation if you have not already done so • Note: Zoom Workshop access link available in the <Classes and Recordings> tile • Attend or watch the weekly Zoom Workshop recordings

Review/Exam Week - 03 Jun 2024

Module/Topic	Chapter	Events and Submissions/Topic
<ul style="list-style-type: none"> • Complete the Student Evaluations • All the best with your exams this week 	Review the Exam Advice	<ul style="list-style-type: none"> • Prepare for the exam, including referring to Previous Exam Papers • If you have not already done so, complete "Have Your Say" Survey <p>EXAMINATION Due: Review/Exam Week Tuesday (4 June 2024) 1:00 pm AEST</p>

Exam Week - 10 Jun 2024

Module/Topic	Chapter	Events and Submissions/Topic
End of Term Reports	Reports finalized by the various relevant committees of CQU SBL	End of term reports available on the Moodle after Certification of Grades

Assessment Tasks

1 [SCALED] STATEMENT OF ADVICE

Assessment Type

Written Assessment

Task Description

This is an **individual** assessment

Important detailed information for your assessment is on the Moodle site in the **<Assessment>** tile

Before you begin this assessment please read the:

1. Instructions for completing and submitting your assessment
2. Case study background

Task requirements:

1. Identify the client's objectives, needs and financial situation by reviewing the case study background, fact find and risk profile information provided
2. If you choose to use financial planning software, please contact your unit coordinator by email with an expression of interest so that you can receive your unique login User ID and Password
3. Prepare a written Statement of Advice using the template provided and financial planning software [Midwinter, Microsoft-Excel and/or related software]
4. Using the analysis questions provided within the Statement of Advice template, develop and document appropriate investment strategies and recommendations to achieve the client's investment goals

We provide:

1. Instructions document to complete the assessment with grading rubrics
2. Completed fact find and risk profile document assumedly obtained during a meeting with the client that has already taken place
3. A partially completed Statement of Advice template, which you complete to be graded
4. Data analysis questions within the Statement of Advice to assist preparing the Statement of Advice document

In summary:

- This is a practical assessment dealing with a real world financial planning client investment need
- Start this assessment as soon as possible, because for some of you it will require learning numerous new skills
- Your unit coordinator and classmates are available via Moodle Q&A forum, as well as pre-arranged Zoom sessions
- Refer to Moodle and download all three files relating to this Assessment requirements. Please read these documents carefully

Email your unit coordinator directly to address any personal matters, concerns or difficulties during the term is encouraged

This assignment has the reputation for being challenging, yet useful in terms of how it builds wealth creation knowledge as well as provides employable skills

Engaging with your peers via the Moodle Q&A forum helps lighten your study workload

Assessment Due Date

Week 10 Tuesday (14 May 2024) 11:45 pm AEST

Submission via Moodle on due date. Apply for extensions before the due date.

Return Date to Students

Week 12 Friday (31 May 2024)

Feedback via Moodle

Weighting

50%

Assessment Criteria

You will be graded for completing the following sections of the Advice document:

- Introduction (Table of Contents)
- Summary of our Advice in a Strategy Map
- Our Recommended Investment Strategies
- Our Investment Product Recommendations
- Replacement and alternative product recommendations included
- Recommended asset allocation

- Financial outcomes of our recommended strategies
- Cost of our advice
- Supporting information and Annexures
- Organisation/Structure/Presentation/Mechanics
- Sources/Evidence

Refer to the grading rubrics when completing your assessment so that you meet all the grading criteria.

Referencing Style

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

Submission

Online

Submission Instructions

Your work integrated learning SOA assessment comprises a single Microsoft-word file as per the Assessment Criteria List above submitted via Moodle

Learning Outcomes Assessed

- Explain the principles of advanced investment analysis and risk management
- Construct client focused portfolios using domestic and international financial products
- Solve real world complex investment problems.

Graduate Attributes

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

2 EXAMINATION

Assessment Type

Take Home Exam

Task Description

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

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
- 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

Review/Exam Week Tuesday (4 June 2024) 1:00 pm AEST

Download, complete and submit the online open book exam via Moodle tile on the scheduled date and time.

Return Date to Students

Exam Week Friday (14 June 2024)

Feedback will be provided via Moodle in the tile on Certification of Grades date

Weighting

50%

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
There are ten 5 mark short answer applied theory questions using case studies
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 tile by the exam scheduled due date and time

Learning Outcomes Assessed

- Explain the principles of advanced investment analysis and risk management
- Solve real world complex investment problems.

Graduate Attributes

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