



FINC19016 Retirement and Superannuation

Term 1 - 2022

Profile information current as at 18/08/2022 02:44 am

All details in this unit profile for FINC19016 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.

Corrections

Unit Profile Correction added on 07-03-22

Online timed take home exams were implemented Term 1 2021. Due to the ongoing pandemic, we are continuing to provide take-home exams again in Term 1 2022.

Note: FASEA was disbanded 31 December 2021, and the Australian Government Treasury and the Australian Securities and Investment Commission (ASIC) has taken over the role of FASEA effective 1 January 2022 while transitioning financial advisers to the newly established single disciplinary body. Until further notice from Treasury and/or ASIC, CQU will continue offering online take home exams to FINC19016 students

General Information

Overview

This unit covers the regulatory framework of superannuation and the role of financial advisor in retirement and superannuation planning. You will examine the legal and taxation issues related to long term wealth creation and the operation of superannuation funds. You will apply the skills required for managing the client relationship and construct a strategic retirement plan for a client situation.

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

Pre-requisite: FINC11001 plus Co-requisite: LAWS19033

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 - 2022

- 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: 50%

2. **Examination**

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 Self-evaluation

Feedback

Students appreciate responsive personalized engagement, especially when they are demotivated, struggling with completing the assessment task and/or misunderstanding the content while studying at home by themselves in between the weekly Zoom Workshop sessions.

Recommendation

Continue to provide the personalized service to students when they reach out whether for a one-on-one Zoom session, by phone, by email or the Moodle Q&A forum.

Feedback from Student feedback

Feedback

I would love a prescribed textbook for this unit. However, I know that this might not be possible because of the broad content of the unit.

Recommendation

Two supplementary textbooks were prescribed for students for this unit. However, based on this feedback specific reference to the supplementary textbooks will be made in future terms.

Unit Learning Outcomes

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

1. Explain contemporary retirement and superannuation issues
2. Apply taxation and legal principles to long term wealth creation
3. Explain issues relating to self-managed superannuation funds
4. Construct pre and post strategic retirement plans.

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 - 50%	•	•	•	•
2 - Take Home Exam - 50%	•	•	•	

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				

Textbooks and Resources

Textbooks

FINC19016

Supplementary

Australian Superannuation Handbook 2021-22

Edition: 80th (2020)

Authors: Stuart C Jones

Thomson Reuters

Sydney , NSW , Australia

ISBN: 9780864697363

Binding: Paperback

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Supplementary

Financial Planning: Essentials Edition

Edition: First (2021)

Authors: Warren McKeown, Marc Olynyk, John Kerry, Lisa Ciancio, Diem La

John Wiley & Sons Australia, Ltd

Milton, QLD, Australia

ISBN: E-Text: 9780730385752 Textbook: 9780730385738

Binding: Other

Additional Textbook Information

The required **supplementary** *Australian Superannuation Handbook 2021-22* resource is available in multiple formats and options:

The printed textbook and E-Text can be purchased from just \$179 from Thomson Reuters:
[Australian Superannuation Handbook 2021-22 | Thomson Reuters](#)

Or the printed textbook can be purchased the CQUni Bookshop here: <http://bookshop.cqu.edu.au>

This is a supplementary textbook, and not prescribed. However, this is a resource used by accounting and financial advice practitioners.

The required **supplementary** *Financial Planning: Essentials Edition* resource is available in multiple formats and options:

The printed textbook and E-Text can be purchased from just \$50 from Wiley:

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

Or the printed textbook can be purchased via campus bookstores or most online retailers (Zookal, Booktopia, Amazon etc.)

If purchasing internationally, please search for your title on wiley.com and update your location in the upper right-hand corner

Note, many of you might already have purchased this textbook prescribed for FINC11001 Fundamentals of Personal Financial Planning.

[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.mcinnnes@cqu.edu.au

Schedule

Week 1 - 07 Mar 2022

Module/Topic	Chapter	Events and Submissions/Topic
Background on Superannuation in Australia <ul style="list-style-type: none">• An introduction to superannuation considering the current superannuation environment• Definition of a superannuation fund• Concept of a superannuation fund as a trust.	Refer to the Study Guide for a list of references supporting the learning materials.	<ul style="list-style-type: none">• Please refer to the study guide for details of the unit's weekly requirements• Zoom Workshop link available in Week 1• Engage on Moodle Q&A to address any concerns or queries• For your assessment download the three files in the Assessment folder on Moodle• Start unpacking the assessment case study• Use the Q&A Forum on Moodle if you are unsure about any content and assessment issue• Complete self-study questions

Week 2 - 14 Mar 2022

Module/Topic	Chapter	Events and Submissions/Topic
Superannuation Funds and MySuper <ul style="list-style-type: none">• Types of superannuation funds in Australia• Key features of these funds• The qualifying conditions for a complying superannuation fund• Key elements of the MySuper superannuation product.	Refer to the Study Guide for a list of references supporting the learning materials.	<ul style="list-style-type: none">• Please refer to the study guide for details of the unit's weekly requirements• Zoom Workshop link available in Week 2• Engage on Moodle Q&A to address any concerns or queries• For your assessment complete the sections of the SOA titled 'Your goals and objectives' and 'Your risk tolerance' sections of the SOA• Use the Q&A Forum on Moodle if you are unsure about any content and assessment issue• Complete self-study questions.

Week 3 - 21 Mar 2022

Module/Topic	Chapter	Events and Submissions/Topic
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Overview & Regulation of Self-Managed Superannuation Funds (SMSFs)

- Requirements of a self-managed superannuation fund
- Appropriateness of starting a self-managed superannuation fund
- Steps involved in setting up a self-managed superannuation fund
- Regulations affecting the management of a self-managed superannuation fund
- Advantages and disadvantages of having a self-managed superannuation fund.

Refer to the Study Guide for a list of references supporting the learning materials.

- Please refer to the study guide for details of the unit's weekly requirements
- **Zoom Workshop link available in Week 3**
- **Engage on Moodle Q&A to address any concerns or queries**
- For your assessment complete **'Our Recommended Superannuation Strategies' of the SOA by reviewing** the Fact Find, the client's objectives, needs and risk tolerance and linking these to what strategy/ies you believe are achieve them
- Use the Q&A Forum on Moodle if you are unsure about any content and assessment issue
- Complete self-study questions.

Week 4 - 28 Mar 2022

Module/Topic

Taxation of Superannuation Funds and Choice of Funds

- Taxation of superannuation funds
- Assessable income of a superannuation fund as well as amounts which will be excluded from assessable income
- Tax deductions available for a superannuation fund
- Tax levy points
- Amounts constituting exempt income of a superannuation fund
- Modifications to CGT which apply to superannuation funds
- Choice of fund options available for members receiving employer sponsored contributions.

Chapter

Refer to the Study Guide for a list of references supporting the learning materials.

Events and Submissions/Topic

- Please refer to the study guide for details of the unit's weekly requirements
- **Zoom Workshop link available in Week 4**
- **Engage on Moodle Q&A to address any concerns or queries**
- For your assessment complete the **'Our Superannuation Product Recommendations'** section of the SOA
- Use the Q&A Forum on Moodle if you are unsure about any content and assessment issue
- Complete self-study questions.

Week 5 - 04 Apr 2022

Module/Topic

Superannuation Contributions including Superannuation Guarantee

- Who can make contributions to a superannuation fund
- Concessional and non-concessional contributions caps
- Penalties for exceeding the contributions caps
- Choice of fund arrangements that are available for employees.
- Salary sacrificing arrangements
- Superannuation Guarantee and Personal concessional contributions rules
- Government co-contributions
- Spouse contributions
- Contributions to offset capital gains
- Re-contribution strategies.

Chapter

Refer to the Study Guide for a list of references supporting the learning materials.

Events and Submissions/Topic

- Please refer to the study guide for details of the unit's weekly requirements
- **Zoom Workshop link available in Week 5**
- **Engage on Moodle Q&A to address any concerns or queries**
- For your assessment complete the product recommendations, also consider **'Replacement and alternative product recommendations'** of the SOA
- Complete self-study questions.

Vacation Week - 11 Apr 2022

Module/Topic	Chapter	Events and Submissions/Topic
Vacation and Catchup Week	Refer to Study Guides Weeks 1 to 5	<ul style="list-style-type: none">• Catch up on weekly readings audio lectures and self-study questions• Work on your Practical Assessment• Engage on Moodle Q&A to address any concerns or queries.

Week 6 - 18 Apr 2022

Module/Topic	Chapter	Events and Submissions/Topic
Superannuation Investment Rules <ul style="list-style-type: none">• Investment rules and their restrictions• Strategies to maximize investment earnings• Investment policies and objectives• Role of fund trustees when making investments• Role of investment managers• Rules and restrictions that apply to in-house assets• Strategies and restrictions if a fund wants to borrow and gear superannuation investments.• Arm's length investing is and the restrictions that apply if a fund wants to lend money.• Rules that apply for acquiring and keeping personal assets• Investment performance of superannuation funds.	Refer to the Study Guide for a list of references supporting the learning materials.	<ul style="list-style-type: none">• Please refer to the study guide for details of the unit's weekly requirements• Zoom Workshop link available in Week 6• Engage on Moodle Q&A to address any concerns or queries• For your assessment you should be at the stage of completing the 'Replacement Product' and 'Recommended asset allocation' as well as making a start on the 'Financial outcomes of our recommended strategies'.• Complete self-study questions.

Week 7 - 25 Apr 2022

Module/Topic	Chapter	Events and Submissions/Topic
Taxation of Superannuation Fund <ul style="list-style-type: none">• How super entities are taxed• Clients' tax payable• Clients' assessable income and assessable contributions• Non-arm's length income (special income)• Concept no-TFN contributions income• Capital gains tax affecting the super funds• Exempt income is included in super funds and exempt current pension income• Tax deductions are available for super funds• Dividend franking credits and other offsets• PAYG withholding on benefit payments• Taxation of benefits, pensions and annuities.	Refer to the Study Guide for a list of references supporting the learning materials.	<ul style="list-style-type: none">• Please refer to the study guide for details of the unit's weekly requirements• Zoom Workshop link available in Week 7• Engage on Moodle Q&A to address any concerns or queries• For your assessment you should be at the stage of completing the 'Cost of our advice' section of the SOA and start finalising the 'Supporting information and Annexures'• Complete self-study questions.

Week 8 - 02 May 2022

Module/Topic	Chapter	Events and Submissions/Topic
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Superannuation Withdrawal of Member Benefits or Payment of Benefits

- Rules relating to superannuation benefits
- Concept of preservation of superannuation benefits
- Rules governing the payment of superannuation benefits
- Different types of superannuation benefits
- Conditions of release for superannuation benefits
- Restriction of cashing of benefits upon serious illness.
- Superannuation benefits transferred to another fund
- Re-contribution strategy
- Strategies of accessing superannuation income in retirement.

Refer to the Study Guide for a list of references supporting the learning materials.

- Please refer to the study guide for details of the unit's weekly requirements
- **Zoom Workshop link available in Week 8**
- **Engage on Moodle Q&A to address any concerns or queries**
- Finalise your **Statement of Advice** document ready for submission in the assessment section of Moodle
- Complete self-study questions.

Week 9 - 09 May 2022

Module/Topic	Chapter	Events and Submissions/Topic
Pensions and Annuities <ul style="list-style-type: none"> • Rules relating to superannuation pension and annuity benefits • Concept of preservation of superannuation pension and annuity benefits • Rules governing the payment of superannuation pension and annuity benefits • Conditions of release for superannuation pension and annuity benefits • Types of pension and annuities available • Minimum amount of pension and annuity income required • Transition to retirement strategy to boost retirement savings and income. 	<p>Refer to the Study Guide for a list of references supporting the learning materials.</p>	<ul style="list-style-type: none"> • Assessment is due this week • Please refer to the study guide for details of the unit's weekly requirements • Zoom Workshop link available in Week 9 • Engage on Moodle Q&A to address any concerns or queries • Complete self-study questions • Engage on Moodle Q&A to address any concerns or queries. <p>[SCALED] STATEMENT OF ADVICE Due: Week 9 Thursday (12 May 2022) 11:45 pm AEST</p>

Week 10 - 16 May 2022

Module/Topic	Chapter	Events and Submissions/Topic
Superannuation Death Benefits <ul style="list-style-type: none"> • How death benefits are paid out of a superannuation fund. • Role of the trustee in determining how a death benefit is paid out • Powers of the trustee on the death of a superannuation fund member • How tax is determined on a death benefit payment • Different tax treatment of a lump sum and pension death benefit • Payment of various types of death benefits • Tax treatment of superannuation death benefits • Restriction of cashing of benefits upon death. 	<p>Refer to the Study Guide for a list of references supporting the learning materials.</p>	<ul style="list-style-type: none"> • Please refer to the study guide for details of the unit's weekly requirements • Zoom Workshop link available in Week 10 • Engage on Moodle Q&A to address any concerns or queries • Complete self-study questions • Prepare for the exams • Complete the student evaluation • Exam Advice is available from this week.

Week 11 - 23 May 2022

Module/Topic	Chapter	Events and Submissions/Topic
Family Law and Superannuation <ul style="list-style-type: none"> • Divorce and superannuation • Splitting agreements and court orders • Family Court's approach to division of superannuation interests • Flagging agreements • Superannuation interests covered • Obtaining information from superannuation trustees • Tax treatment of family law superannuation payments • Splitting pensions and annuities • No tax deduction for contribution for non-member spouse • CGT implications • Splitting after death of member spouse. 	Refer to the Study Guide for a list of references supporting the learning materials.	<ul style="list-style-type: none"> • Please refer to the study guide for details of the unit's weekly requirements • Zoom Workshop link available in Week 11 • Engage on Moodle Q&A to address any concerns or queries • Complete self-study questions • Prepare for the exams • Complete the student evaluation if you have not already done so.

Week 12 - 30 May 2022

Module/Topic	Chapter	Events and Submissions/Topic
<ul style="list-style-type: none"> • Employment Termination Payments • Exam Revision • Unit Evaluation Survey 	Refer to the Study Guide for a list of references supporting the learning materials.	<ul style="list-style-type: none"> • Please refer to the study guide for details of the unit's weekly requirements • Zoom Workshop link available in Week 12 • Engage on Moodle Q&A to address any concerns or queries • Complete self-study questions • Prepare for the exams • Complete the student evaluation if you have not already done so.

Review/Exam Week - 06 Jun 2022

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 	<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.

Exam Week - 13 Jun 2022

Module/Topic	Chapter	Events and Submissions/Topic
Exam End of Term Report Unit Coordinator End of Term Report	Refer to Week 12 for: <ul style="list-style-type: none"> • Reports finalized by the various relevant committees of CQU SBL 	<ul style="list-style-type: none"> • End of term reports available on the Moodle after Certification of Grades.

Term Specific Information

FINC19016 incorporates a practical application component to their assessment by requiring you to complete a Scoped Statement of Advice.

The design of the Statement of Advice assessment in this unit is simplified simulation of the real world to expose you to the knowledge and skills required for this emerging profession. However, there is always a gap between our teaching and the real world. Although we try to expose you to a range of practical concepts and skills, we cannot simulate the real world perfectly. Add to that, financial planning practitioners and other stakeholders' risk management policies.

During this unit and beyond you need to learn to recognise things you don't know and learn how to solve this. Therefore, although important in practice the completion of a Fact Find/Discovery File Notes, Client File Notes and Advice/Product Research File Notes have been excluded from your Statement of Advice assessment. Once you graduate and gain employment, then you will spend your professional year and several years afterwards achieving professional-level competence. Professional development, in-house training, mentoring and practical experience are needed to achieve this.

Assessment Tasks

1 [SCALED] STATEMENT OF ADVICE

Assessment Type

Practical Assessment

Task Description

This is an **individual** assessment.

Important detailed information for your assessment is on the Moodle site.

Before you begin 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 XPlan, input this information into XPlan software so that you can model the various strategies within XPlan.
3. Prepare a written Statement of Advice using the template provided and financial planning software [XPlan, Microsoft-Excel and/or related software] The software is available to you via Moodle.
4. Using the analysis questions provided within the Statement of Advice template, develop and document appropriate retirement and superannuation strategies and recommendations to achieve the client's retirement 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. Statement of Advice template, which you must complete to be graded.
4. Data analysis questions within the Statement of Advice to assist preparing the Statement of Advice document.

From the above task, it is clear this is a practical assessment dealing with a real world financial planning client superannuation need. Please start this assessment as soon as possible, because for some of you it will require learning numerous new skills. Learning how to use new software [for instance, XPlan] may need sometime and practice. Your unit coordinator is available via Moodle discussion forum and Q&A forum, as well as Zoom drop-in sessions mobile phone messaging.

Please 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 an employable skill.

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

Assessment Due Date

Week 9 Thursday (12 May 2022) 11:45 pm AEST

Submission via Moodle

Return Date to Students

Week 12 Thursday (2 June 2022)

Feedback via Moodle

Weighting

50%

Assessment Criteria

Details of the marking criteria (rubrics) is provided in Moodle in the <ASSESSMENT> tile.

We award marks for completing a Statement of Advice (SOA) Microsoft-Word template provided covering the following sections of the SOA.

1. Introduction (Table of Contents)
2. Retirement funding
3. Summary of our Advice in a Strategy Map
4. Our Recommended Superannuation Strategies
5. Our Superannuation Product Recommendations
6. Replacement and alternative product recommendations included
7. Recommended asset allocation
8. Financial outcomes of our recommended strategies
9. Cost of our advice
10. Supporting information and Annexures
11. Organisation/Structure/Presentation/Mechanics
12. Sources/Evidence

Referencing Style

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

Submission

Online

Submission Instructions

Your practical SOA assessment 1 comprise a single Microsoft-word file as per the Assessment Criteria List above that is to be uploaded and submitted via Moodle.

Learning Outcomes Assessed

- Explain contemporary retirement and superannuation issues
- Apply taxation and legal principles to long term wealth creation
- Explain issues relating to self-managed superannuation funds

Graduate Attributes

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

Examination

Outline

Complete an invigilated examination.

Date

During the examination period at a CQUniversity examination centre.

Weighting

50%

Length

180 minutes

Minimum mark or grade

50% to pass the unit

Exam Conditions

Open Book.

Materials

Dictionary - non-electronic, concise, direct translation only (dictionary must not contain any notes or comments).

Learning Outcomes Assessed

- Explain contemporary retirement and superannuation issues
 - Apply taxation and legal principles to long term wealth creation
 - Explain issues relating to self-managed superannuation funds
 - Construct pre and post strategic retirement plans.
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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