



# FINC19016 Retirement and Superannuation

## Term 1 - 2023

Profile information current as at 30/04/2024 11:16 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.

## 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 - 2023

- 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. **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**

Assessment turnaround took 4 weeks when graded by a Sessional who also manages a financial planning practice

**Recommendation**

Encourage busy Sessional staff to complete the grading within 14 days

#### Feedback from Student evaluation

**Feedback**

Assessment requirements were clear and when there is uncertainty the unit coordinator is available for a one on one Zoom session to address any issues that cannot be done in the Moodle Q&A forums

**Recommendation**

Continue to encourage students to engage using Moodle Q&A forums and offer personalised service for those who need more study support

#### Feedback from Student evaluation

**Feedback**

Lecture slides need updating with new content and improved organisation

**Recommendation**

Unit coordinator will be updating and refreshing all unit content for term 1 2023

#### Feedback from Student evaluation

**Feedback**

Students want exemplars of assessments of previous HD students

**Recommendation**

Unit coordinator have explained to students that exemplars of previous student assessments are not possible due to contract cheating sites using previous students assessments for nefarious reasons.

## 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

**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](mailto:a.mcinnnes@cqu.edu.au)

## Schedule

### Week 1 - 06 Mar 2023

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

### Week 2 - 13 Mar 2023

Module/Topic	Chapter	Events and Submissions/Topic
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## Superannuation Funds and MySuper

- 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.

- Please refer to the study guide for details of the unit's weekly requirements
- Complete the workbook
- Complete the study guide questions
- **Zoom Workshop recording link available in Week 2**
- **Engage on Moodle Q&A to address any concerns or queries**
- For your assessment complete the sections of the Statement of advice (SOA) titled '**Your goals and objectives**' and '**Your risk tolerance**
- Use the **Q&A Forum** on Moodle if you are unsure about any content and assessment issue

### Week 3 - 20 Mar 2023

#### Module/Topic

#### Chapter

#### Events and Submissions/Topic

### 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
- Complete the workbook
- Complete the study guide questions
- **Zoom Workshop recording link available in Week 3**
- **Engage on Moodle Q&A to address any concerns or queries**
- For your WIL SOA assessment complete the '**Are you on track**', and '**Our Recommended Superannuation Strategies**' of the SOA
- Use the **Q&A Forum** on Moodle if you are unsure about any content and assessment issue

### Week 4 - 27 Mar 2023

#### Module/Topic

#### Chapter

#### Events and Submissions/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

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
- Complete the workbook
- Complete the study guide questions
- **Zoom Workshop recording 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 issues

### Week 5 - 03 Apr 2023

#### Module/Topic

#### Chapter

#### Events and Submissions/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

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
- Complete the workbook
- Complete the study guide questions
- **Zoom Workshop recording link available in Week 5**
- **Engage on Moodle Q&A to address any concerns or queries**
- For your WIL SOA assessment complete the product recommendations, also consider **'Replacement and alternative product recommendations**

### Vacation Week - 10 Apr 2023

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

### Week 6 - 17 Apr 2023

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

### Week 7 - 24 Apr 2023

Module/Topic	Chapter	Events and Submissions/Topic
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## Taxation of Superannuation Fund

- 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.

- Please refer to the study guide for details of the unit's weekly requirements
- Complete the workbook
- Complete the study guide questions
- **Zoom Workshop recording 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'

### Week 8 - 01 May 2023

Module/Topic	Chapter	Events and Submissions/Topic
<b>Superannuation Withdrawal of Member Benefits or Payment of Benefits</b> <ul style="list-style-type: none"> <li>• Rules relating to superannuation benefits</li> <li>• Concept of preservation of superannuation benefits</li> <li>• Rules governing the payment of superannuation benefits</li> <li>• Different types of superannuation benefits</li> <li>• Conditions of release for superannuation benefits</li> <li>• Restriction of cashing of benefits upon serious illness.</li> <li>• Superannuation benefits transferred to another fund</li> <li>• Re-contribution strategy</li> <li>• Strategies of accessing superannuation income in retirement</li> </ul>	<p>Refer to the Study Guide for a list of references supporting the learning materials.</p>	<ul style="list-style-type: none"> <li>• Please refer to the study guide for details of the unit's weekly requirements</li> <li>• Complete the workbook</li> <li>• Complete the study guide questions</li> <li>• <b>Zoom Workshop recording link available in Week 8</b></li> <li>• <b>Engage on Moodle Q&amp;A to address any concerns or queries</b></li> <li>• Finalise your WiL SOA document ready for submission in the assessment section of Moodle</li> </ul>

### Week 9 - 08 May 2023

Module/Topic	Chapter	Events and Submissions/Topic



## Pensions and Annuities

- 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

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

- Assessment is due this week
- Please refer to the study guide for details of the unit's weekly requirements
- Complete the workbook
- Complete the study guide questions
- **Zoom Workshop recording link available in Week 9**
- **Engage on Moodle Q&A to address any concerns or queries**

**[SCALED] STATEMENT OF ADVICE**  
Due: Week 9 Friday (12 May 2023)  
11:45 pm AEST

### Week 10 - 15 May 2023

#### Module/Topic

#### Chapter

#### Events and Submissions/Topic

### Superannuation Death Benefits

- 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

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
- Complete the workbook
- Complete the study guide questions
- **Zoom Workshop recording link available in Week 10**
- Prepare for the exams
- **Complete the student evaluation**
- **Exam Advice is available from this week.**

### Week 11 - 22 May 2023

#### Module/Topic

#### Chapter

#### Events and Submissions/Topic

### Family Law and Superannuation

- 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.

- Please refer to the study guide for details of the unit's weekly requirements
- Complete the workbook
- Complete the study guide questions
- **Zoom Workshop recording link available in Week 11**
- **Engage on Moodle Q&A to address any concerns or queries**
- Prepare for the exams
- **Complete the student evaluation if you have not already done so.**

### Week 12 - 29 May 2023

#### Module/Topic

#### Chapter

#### Events and Submissions/Topic

- **Employment Termination Payments**
- **Exam Revision**
- **Unit Evaluation Survey**

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
- Complete the workbook
- Complete the study guide questions
- **Zoom Workshop recording link available in Week 12**
- **Engage on Moodle Q&A to address any concerns or queries**
- Prepare for the exams
- **Complete the student evaluation if you have not already done so.**

#### Review/Exam Week - 05 Jun 2023

Module/Topic	Chapter	Events and Submissions/Topic
<b>Exam preparation Completion of Student Evaluation Survey</b>	Refer to Study Guides for: • Weeks 1 to 12	<ul style="list-style-type: none"> <li>• Prepare for the exam, including referring to Previous Exam Papers</li> <li>• <b>If you have not already done so, complete "Have Your Say" Survey.</b></li> </ul>

#### Exam Week - 12 Jun 2023

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

## Term Specific Information

Midwinter financial planning software will be available to students to complete their practical Statement of Advice assessment

## 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 financial planning software, please email the unit coordinator your expression of interest to receive you unique 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 partially completed 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

This is a practical assessment dealing with a real world financial planning client superannuation need.

In summary

- 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 may need sometime and practice
- Your unit coordinator is available via Moodle discussion forum and Q&A forum, as well as Zoom sessions
- 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 9 Friday (12 May 2023) 11:45 pm AEST

Submission via Moodle

#### **Return Date to Students**

Week 11 Friday (26 May 2023)

Feedback via Moodle

#### **Weighting**

50%

#### **Assessment Criteria**

Details of the marking criteria (rubrics) is provided in Moodle in the **<ASSESSMENT>** tile. Use this rubrics to help complete your assessment.

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 - Are you on track?
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
- Construct pre and post strategic retirement plans.

## 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

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

### Return Date to Students

Feedback will be provided via Moodle in the tile

### Weighting

50%

### Minimum mark or grade

25/50

### 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

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

## 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