



# FINC19020 *Financial Plan Construction*

## Term 2 - 2021

Profile information current as at 28/11/2021 05:43 pm

All details in this unit profile for FINC19020 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 capstone unit applies prior knowledge to produce a statement of advice for a real world case study. You will conduct an initial client interview, research and develop a wealth strategy and learn to present a financial plan to a client. You also gain insights into management of client relationships.

#### Details

Career Level: *Undergraduate*

Unit Level: *Level 3*

Credit Points: *6*

Student Contribution Band: *10*

Fraction of Full-Time Student Load: *0.125*

#### Pre-requisites or Co-requisites

Pre-requisites - FINC11001 and FINC19011 and LAWS19033 Co-requisites:- FINC19012 and FINC19016 and FINC13001

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 2 - 2021

- Online

#### Attendance Requirements

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

#### Website

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

## Class and Assessment Overview

### Recommended Student Time Commitment

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

### Class Timetable

#### [Regional Campuses](#)

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

#### [Metropolitan Campuses](#)

Adelaide, Brisbane, Melbourne, Perth, Sydney

### Assessment Overview

#### 1. **Practical Assessment**

Weighting: 30%

#### 2. **Practical Assessment**

Weighting: 40%

#### 3. **Practical Assessment**

Weighting: 30%

### 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**

Students felt overall well-supported by both unit coordinators.

**Recommendation**

Continue to support students using the various support services offered by CQU.

#### Feedback from Student evaluation

**Feedback**

Learning materials require consistency and better linkages to assessment.

**Recommendation**

Undertake further refinements to improvements to the learning resources and make the Moodle site easier to navigate.

#### Feedback from Student evaluation

**Feedback**

AMP University Challenge was well received by students.

**Recommendation**

Continue embedding this industry initiative in the unit assessment.

## Unit Learning Outcomes

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

1. Research and identify client data in developing a statement of advice
2. Apply professional and ethical principles pertaining to the financial planning process
3. Employ communication skills to manage client relationships
4. Apply financial planning software to model client scenarios.

## Alignment of Learning Outcomes, Assessment and Graduate Attributes



### Alignment of Assessment Tasks to Learning Outcomes

Assessment Tasks	Learning Outcomes			
	1	2	3	4
1 - Practical Assessment - 30%	•	•	•	
2 - Practical Assessment - 40%	•		•	•
3 - Practical Assessment - 30%		•		

## 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				

## Alignment of Assessment Tasks to Graduate Attributes

Assessment Tasks	Graduate Attributes								
	1	2	3	4	5	6	7	8	9
1 - Practical Assessment - 30%	•	•		•	•	•	•	•	
2 - Practical Assessment - 40%	•	•	•	•		•	•	•	
3 - Practical Assessment - 30%	•	•	•	•			•	•	

## Textbooks and Resources

### Textbooks

FINC19020

#### Prescribed

##### Financial Planning: Essentials Edition 1st (2021)

Authors: Warren McKeown, Marc Olynyk, John Kerry, Lisa Ciancio, Diem La  
John Wiley & Sons Australia, Ltd.  
Milton, Queensland, Australia  
ISBN E-Text: 9780730385752 Textbook: 9780730385738  
Binding: Other

#### Additional Textbook Information

Both paper and eBook versions can be purchased at the CQUni Bookshop here: <http://bookshop.cqu.edu.au> (search on the Unit code).

[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 (Optional)

## 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

**Leeanne Hodgson** Unit Coordinator  
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**Angelique Mcinnes** Unit Coordinator  
[a.mcinnes@cqu.edu.au](mailto:a.mcinnes@cqu.edu.au)

## Schedule

### Week 1 - 12 Jul 2021

Module/Topic	Chapter	Events and Submissions/Topic
<b>Professional Obligations of a Financial Planner and Providing Advice</b> <ul style="list-style-type: none"><li>• Legislative and compliance frameworks governing the provision and construction of the Statement of Advice [SoA]</li><li>• Fiduciary obligations, FASEA Codes of Ethics and best interest duties</li></ul>	<ul style="list-style-type: none"><li>• Refer Study Guide for Week 1</li><li>• Prescribed Reading and Supplementary Reading</li></ul>	Refer to Week 1 in Moodle for: <ul style="list-style-type: none"><li>• Study Guide</li><li>• Chapter_Overheads</li><li>• Online webinar</li><li>• Recorded Chapter_Readings</li><li>• Chapter_Solutions</li><li>• Online Zoom workshop presentations</li></ul>

### Week 2 - 19 Jul 2021

Module/Topic	Chapter	Events and Submissions/Topic
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**Overview of the Statement of Advice Development and Construction Process**

- The 6 steps - objectives, intentions and compliance
- Examining SoA Exemplars and Templates

- Refer Study Guide for Week 2
- Prescribed Reading and Supplementary Reading

Refer to Week 2 in Moodle for:

- Study Guide
- Chapter\_Overheads
- Online webinar
- Recorded Chapter\_Readings
- Chapter\_Solutions
- Online Zoom workshop presentations

**Week 3 - 26 Jul 2021**

**Module/Topic**

**Chapter**

**Events and Submissions/Topic**

**Gathering and Analysing Client Data and Tax Position**

- Articulating the client's goals and concerns, investment preferences and time horizons
- Identifying the strengths and weaknesses of the client's financial position
- Establishing the client's risk tolerance, risk capacity, liquidity, debt and tax position
- CAMEO WORKSHOP: The AMP University Challenge and Past Successes

- Refer Study Guide for Week 3
- Prescribed Reading and Supplementary Reading

Refer to Week 3 in Moodle for:

- Study Guide
- Chapter\_Overheads
- Online webinar
- Recorded Chapter\_Readings
- Chapter\_Solutions
- Online Zoom workshop presentations

**Week 4 - 02 Aug 2021**

**Module/Topic**

**Chapter**

**Events and Submissions/Topic**

**Wealth Protection 1: Analysing the Client's Insurance and Estate Planning Risks**

- Conduct an Insurance and Estate Planning Needs Analysis
- Assessing the suitability and appropriateness of the client's insurance cover, policy type and ownership.
- Articulate the critical estate planning needs

- Refer Study Guide for Week 4
- Prescribed Reading and Supplementary Reading

Refer to Week 4 in Moodle for:

- Study Guide
- Chapter\_Overheads
- Online webinar
- Recorded Chapter\_Readings
- Chapter\_Solutions
- Online Zoom workshop presentations

**Week 5 - 09 Aug 2021**

**Module/Topic**

**Chapter**

**Events and Submissions/Topic**

**Wealth Protection 2: Developing and Constructing Wealth Protection Advice**

- Applying best interest duty and matching client needs with appropriate insurance policies
- Product replacement essentials, benefits and risks
- Building support and articulating the justifications for the recommendations
- CAMEO WORKSHOP: Using XPLAN Risk Researcher to select and compare insurance policies

- Refer Study Guide for Week 5
- Prescribed Reading and Supplementary Reading

Refer to Week 5 in Moodle for:

- Study Guide
- Chapter\_Overheads
- Online webinar
- Recorded Chapter\_Readings
- Chapter\_Solutions
- Online Zoom workshop presentations

**Vacation Week - 16 Aug 2021**

**Module/Topic**

**Chapter**

**Events and Submissions/Topic**

Vacation and catch up week

- Weeks 1 to 5 Study Guides
- Weeks 1 to 5 Prescribed Reading and Supplementary Reading

Refer to Weeks 1 to 5 in Moodle for:

- Weeks 1 to 5 Study Guides and Content
- Assessment completion
- Catching up incomplete Modules from Weeks 1 to 5

### Week 6 - 23 Aug 2021

#### Module/Topic

##### **Wealth Creation 1: Analysing [Non-Super] Short and Medium-Term Investments Options**

- Comparing the characteristics of cash, fixed interest and managed fund investments
- Matching client objectives to non-super investments
- Constructing short and medium-term investment advice using non-super products

#### Chapter

- Refer Study Guide for Week 6
- Prescribed Reading and Supplementary Reading

#### Events and Submissions/Topic

Refer to Week 6 in Moodle for:

- Study Guide
- Chapter\_Overheads
- Online webinar
- Recorded Chapter\_Readings
- Chapter\_Solutions
- Online Zoom workshop presentations

**STATEMENT OF ADVICE [AMP UNIVERSITY CHALLENGE CASE STUDY] PART 1 of 2** Due: Week 6 Monday (23 Aug 2021) 11:45 pm AEST

### Week 7 - 30 Aug 2021

#### Module/Topic

##### **Wealth Creation 2: Analyzing [Super] Long Term Investment Options**

- Review current superannuation contribution legislation and tax treatments
- Developing long term and tax effective wealth accumulation strategies
- Aligning superannuation recommendations with the client's needs, objectives, risk tolerance and risk capacity

#### Chapter

- Refer Study Guide for Week 7
- Prescribed Reading and Supplementary Reading

#### Events and Submissions/Topic

Refer to Week 7 in Moodle for:

- Study Guide
- Chapter\_Overheads
- Online webinar
- Recorded Chapter\_Readings
- Chapter\_Solutions
- Online Zoom workshop presentations

### Week 8 - 06 Sep 2021

#### Module/Topic

##### **Wealth Creation 3: Portfolio Construction**

- Aligning and re-aligning a managed fund portfolio with a client's risk tolerance
- Evaluating and selecting appropriate managed funds

#### Chapter

- Refer Study Guide for Week 8
- Prescribed Reading and Supplementary Reading

#### Events and Submissions/Topic

Refer to Week 8 in Moodle for:

- Study Guide
- Chapter\_Overheads
- Online webinar
- Recorded Chapter\_Readings
- Chapter\_Solutions
- Online Zoom workshop presentations

### Week 9 - 13 Sep 2021

#### Module/Topic

#### Chapter

#### Events and Submissions/Topic

### Finalising the Statement of Advice [SoA]

- Refining and producing a professional and compliant Statement of Advice
- Strategy maps
- Clarifying disclosure and scope of the advice
- Thinking ahead to the SoA Presentation

- Refer Study Guide for Week 9
- Prescribed Reading and Supplementary Reading

Refer to Week 9 in Moodle for:

- Study Guide
- Chapter\_Overheads
- Online webinar
- Recorded Chapter\_Readings
- Chapter\_Solutions
- Online Zoom workshop presentations

**STATEMENT OF ADVICE [AMP UNIVERSITY CHALLENGE CASE STUDY] PART 2 of 2** Due: Week 9 Monday (13 Sept 2021) 11:45 pm AEST

### Week 10 - 20 Sep 2021

#### Module/Topic

#### Chapter

#### Events and Submissions/Topic

#### Managing the Client Relationship 1: Initial Phase

- Conducting effective client interviews
- Questioning and framing techniques
- Making the connection between FASEA Codes of Ethics, professional conduct obligations and 'Know Your Client' Rule
- Complete the "Have Your Say" Student Evaluation Survey

- Refer Study Guide for Week 10
- Prescribed Reading and Supplementary Reading

Refer to Week 10 in Moodle for:

- Study Guide
- Chapter\_Overheads
- Online webinar
- Recorded Chapter\_Readings
- Chapter\_Solutions
- Online Zoom workshop presentations

### Week 11 - 27 Sep 2021

#### Module/Topic

#### Chapter

#### Events and Submissions/Topic

#### Managing the Client Relationship 2: Presenting the Advice

- Customising the SoA presentation to the client
- Organising the SoA implementation documentation
- Discussing fees
- Complete the "Have Your Say" Student Evaluations Survey

- Refer Study Guide for Week 11
- Prescribed Reading and Supplementary Reading

Refer to Week 11 in Moodle for:

- Study Guide
- Chapter\_Overheads
- Online webinar
- Recorded Chapter\_Readings
- Chapter\_Solutions
- Online Zoom workshop presentations

### Week 12 - 04 Oct 2021

#### Module/Topic

#### Chapter

#### Events and Submissions/Topic

#### SoA Presentations Conducted in this week.

- Unit revision
- Exam preparation
- Complete the "Have Your Say" Student Evaluation Survey

- Refer to Week 12 in Moodle for:
- Exemplars of SoA Presentations
- SoA Presentation Templates

Refer to Week 12 in Moodle for:

- SoA Presentation Schedules
- Other instructions

**Statement of Advice Presentation**  
Due: Week 12 Monday (4 Oct 2021) 11:45 pm AEST

### Review/Exam Week - 11 Oct 2021

#### Module/Topic

#### Chapter

#### Events and Submissions/Topic

- Complete the "Have Your Say" Student Evaluation Survey

Refer to Weeks 1 to 12 in Moodle for:

- Complete "Have Your Say" Student Evaluation Survey

### Exam Week - 18 Oct 2021

#### Module/Topic

#### Chapter

#### Events and Submissions/Topic

Wishing you all the best with your future careers

Unit Coordinator End of Term Report  
• Available once finalised by all the relevant Committees and Certification of Grades



## Assessment Tasks

### 1 STATEMENT OF ADVICE [AMP UNIVERSITY CHALLENGE CASE STUDY] PART 1 of 2

#### Assessment Type

Practical Assessment

#### Task Description

This assignment is a 'group' assignment. 'The group' can be 1, 2 or 3 persons.

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

In summary you are required to complete the first part of a Statement of Advice.

The client details are taken from the AMP University Challenge case study.

The AMP University Challenge is a competition and a unique opportunity to combine your technical knowledge with your communication skills in a real-world scenario.

Prizes of up to \$5,000 and a range of other significant benefits are awarded to finalists.

#### To receive the case study, you need to register 'The Group'

Link: <https://www.amp.com.au/unichallenge/home/overview>

- Your case study will be sent to you by AMP on **Monday, 26 July 2021 once you are registered.**
- You'll have until Monday, **20 September 2021 (Week 10)** to submit your discussion papers to the AMP University Challenge Portal if you wish to voluntarily participate in the AMP University Challenge.
- However, the completion of the first part of the SOA assessment is **due a week** before the AMP University Challenge's closing date (**Week 9**).

#### Critical Submission Instructions:

1. Your submission to the AMP Challenge University Portal is OPTIONAL and some eligibility criteria may preclude some students from the competition.
2. Regardless of whether you partake in the competition or not, you **MUST upload your submission for this first part of the SOA to Moodle** on the due date, **Monday, 23 August 2021 (Week 6)**.
3. **Note this Part 1 of the SOA will not be graded until after Part 2 of the SOA is uploaded via Moodle on due date, Monday 13 September 2021 (Week 9).**
4. **The aim of dividing the SOA Assessment into two parts is to encourage progressive learning and SOA completion.**
5. **Part 1 and Part 2 of the SOA will be graded together after submission in Week 10.**
6. **If you do not submit this Part 1 of the SOA by due date you will be penalised under the late submission penalties as per CQU Assessment Policy.**

#### Assessment Due Date

Week 6 Monday (23 Aug 2021) 11:45 pm AEST

Refer to the Task Description and Submission Instructions on Moodle in the ASSESSMENT tile.

#### Return Date to Students

Week 12 Monday (4 Oct 2021)

Feedback via Moodle in the Assessment tile.

#### Weighting

30%

#### Assessment Criteria

Details of the marking criteria and expectations will be provided on Moodle in the Assessment tile.

**Note this part 1 of the SOA will not be graded until after Part 2 of the SOA is uploaded via Moodle on due date, Monday 13 September 2021 (Week 9).**

#### Referencing Style

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

#### Submission

Online

#### Submission Instructions

Refer to the submission Instructions on Moodle in the Assessment tile.

## Learning Outcomes Assessed

- Research and identify client data in developing a statement of advice
- Apply professional and ethical principles pertaining to the financial planning process
- Employ communication skills to manage client relationships

## Graduate Attributes

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

## 2 STATEMENT OF ADVICE [AMP UNIVERSITY CHALLENGE CASE STUDY] PART 2 of 2

### Assessment Type

Practical Assessment

### Task Description

This assignment continues on from Part 1 of the SOA 'group' assignment. 'The group' can be 1, 2 or 3 persons. Comprehensive guidelines, submission instructions, resources and marking criteria will be available in Moodle in the ASSESSMENT tile.

In summary you are required to continue completing the Statement of Advice by continuing from Part 1 of 2 to complete Part 2 of 2..

- You'll have until Monday, **20 September 2021 (Week 10)** to submit your discussion papers to the AMP University Challenge Portal.
- However, the completed SOA assessment is **due a week** before the AMP University Challenge's closing date, namely **Monday, 13 September 2021 (Week 9)**.

### Critical Submission Instructions:

1. Your submission to the AMP Challenge University Portal is **OPTIONAL** and some eligibility criteria may preclude some students from the competition.
2. Regardless of whether you partake in the competition or not, you **MUST** upload your submission to Moodle on the **due date, Monday 13 September 2021**.
3. Both Part 1 and Part 2 of the SOA **will be graded together using the rubrics provided**.

### Assessment Due Date

Week 9 Monday (13 Sept 2021) 11:45 pm AEST

Refer to Submission Instructions on Moodle and/or AMP University Challenge 2021 Website [link shown in Task Description]

### Return Date to Students

Week 12 Monday (4 Oct 2021)

Feedback via Moodle using the rubrics within two weeks of the submission date.

### Weighting

40%

### Assessment Criteria

Details of marking criteria (rubrics) and expectations will be provided on Moodle in the Instructions file in the Assessment tile.

**Note: Both Part 1 and Part 2 of the SOA will be graded together using the rubrics provided.**

See details about the AMP University Challenge tips and past student experience.

### Referencing Style

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

### Submission

Online Group

### **Submission Instructions**

ALL Submissions must be made to Moodle. Competition submissions via the AMP University Challenge Website in Week 10 is the responsibility of the student.

### **Learning Outcomes Assessed**

- Research and identify client data in developing a statement of advice
- Employ communication skills to manage client relationships
- Apply financial planning software to model client scenarios.

### **Graduate Attributes**

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

## **3 Statement of Advice Presentation**

### **Assessment Type**

Practical Assessment

### **Task Description**

This is an individual assignment.

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

In summary, you are required to setup a typical adviser-client environment and present your SoA to a mock client. In doing so you will demonstrate your ability to:

- apply compliance procedures and communication skills to the presentation of comprehensive financial planning advice
- build client relationships and execute your ethical and professional responsibilities

### **Important Notes:**

The presentation must be recorded. While it is acknowledged a presentation in real-life can take up to 2 hours, for the purpose of this assignment your presentation will be restricted to 30 minutes.

Recording logistics will be confirmed as part of Orientation issues discussed in Week 1 Webinar and confirmed in the ASSESSMENT Section on Moodle. The options being considered include:

- uploading recording to YouTube [private setting]
- conducting the presentation via Zoom

### **Assessment Due Date**

Week 12 Monday (4 Oct 2021) 11:45 pm AEST

Presentations need to be finalised and submitted by the due date. Refer to Submission Instructions on Moodle in the ASSESSMENT tile on Moodle.

### **Return Date to Students**

Week 12 Friday (8 Oct 2021)

Feedback via Moodle within two weeks of submission.

### **Weighting**

30%

### **Assessment Criteria**

Details of the marking criteria (rubrics) and expectations will be provided on Moodle in the Assessment tile on Moodle.

### **Referencing Style**

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

### **Submission**

Online

### **Submission Instructions**

Refer to Submission Instructions on Moodle in the ASSESSMENT block

### **Learning Outcomes Assessed**

- Apply professional and ethical principles pertaining to the financial planning process

### **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