Program Rules
SYDNEY, MELBOURNE AND SINGAPORE
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2 PROGRAM RULES

This Handbook deals with questions such as:

• Enrolment
• Changing your study plans
• Withdrawing/discontinuing from a unit
• Deferring exam dates
• Satisfactory progress
• Satisfactory performance
• Academic honesty
• Assessment and
• Requests for a review of grade

If you have any questions on any matters in this Handbook please contact the Program Director on studentsupport@mafc.mq.edu.au

All the information that is in this handbook and more can be found on the MAFC student website mafcstudents.mq.edu.au. This is also where we post notices on the student noticeboard as well as in iLearn. Quicklinks to frequently used systems and sites can also be found here.

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1.1 COMMUNICATING WITH THE APPLIED FINANCE CENTRE

The Applied Finance Centre uses your firstname.lastname@students.mq.edu.au email address as the preferred method of contact. It is Macquarie University policy that emails are sent to your @students.mq.edu.au email address provided to you by the University. This is both for security reasons and to minimise spam. Consideration will not be given, in any instance if you have missed information sent from the Applied Finance Centre because you have not logged into and checked this email account. It is your responsibility to ensure your contact details in iManage are up to date at all times.

For Singapore students these policies and procedures should be read in conjunction with the SAA-GE Student Handbook.

APPLIED FINANCE CENTRE FORMS
Available from the MAFC student website.

GENERAL
- **Change of Name.** To advise change to your name
- **Change of Residency.** To advise change to your Australian residency status
- **Change of Study Location.** To change your Centre of Study (eg Melbourne to Sydney).

ENROLMENT
- **Application for Credit/Exemption.** To apply for credits/exemption due to previous studies or request to sit Challenge Exam.
- **Application for Special Approval (Prerequisites).** To request waiver of prerequisites
- **Application to Withdraw without Academic and/or Financial Penalty.** Must be submitted before the final assessment task for the unit
- **Change of Unit (Addition and/or Discontinuance).** To add and/or discontinue units after census dates.

EXAMINATION
- **Disruption to Studies Notification.** To notify us when you have experienced serious and unavoidable disruption to your studies. Your submission will be used to determine the outcome in accordance with the Disruption to Studies Policy.
- **Credit Card Authority for Exams.** To make a payment by Credit Card for special exam arrangements
- **Final Grade Appeal Application.** To appeal the final mark you received in a recent unit of study
- **Professional Authority.** To support a Disruption to Studies Notification when required by the Policy or as requested.

PROGRAM STRUCTURE AND PREREQUISITES
Can be downloaded from the MAFC website.
2. Your study plan

2.1 ENROLMENT

Most requests to alter your study plan require completion of the appropriate student form and the correct supporting documentation. Student forms can be found in Quicklinks from the MAFC student website.

Enrolment is to be completed on-line via iManage. You can enter the iManage site via Essential Services in the MAFC student website mafcstudents.mq.edu.au.

Enrolment is available for units offered in the current calendar year only. For Important Dates click here.

This is very important. If you wish to discontinue a unit once the census date has passed please complete a ‘Change of Unit’ form and submit to studentsupport@mafc.mq.edu.au (refer Section 2.5 ‘Discontinuance’). All changes to a student’s study plan will be confirmed in the main Macquarie University student management system (AMIS) and can be viewed by a student by logging into eStudent. Please note that it can take a few days for the data to be confirmed.

Further information regarding enrolment dates, pre-requisites, unit note collection and other general enrolment information can be found at mafcstudents.mq.edu.au

2.1.1 ENROLMENT IN UNITS FOR WHICH THERE ARE PRE-REQUISITES

You may enrol only in units for which you have satisfied the pre-requisites (eg: successful completion of a specified core unit). In general, pre-requisites will not be waived, other than in exceptional circumstances. Any request to enrol in a unit for which a pre-requisite has not been met requires the completion of an ‘Application for Special Approval Pre-requisites’ (waiver) form. Waiver forms must be submitted no later than five (5) working days prior to the commencement of classes and can be found in Quicklinks on the MAFC student website mafcstudents.mq.edu.au.

Late forms will not be accepted.

The expectation is that all students enrolled in the Masters will complete the majority of their core units prior to studying electives.

2.1.2 ENROLMENTS IN UNITS FOR WHICH THERE ARE CO-REQUISITES

Enrolment in a unit for which there is a co-requisite requires a student to have either completed the co-requisite unit or be enrolled concurrently in this unit.

2.1.3 ENROLMENT IN UNITS FOR WHICH THERE ARE BOTH DAY AND EVENING CLASSES

If classes in a unit are available in the day as well as in the evening, you are expected to enrol in the day class if you are a full-time student or in the evening class if you are a part-time student. Classes are timetabled on this expectation. We therefore reserve the right to move you from an evening class to a day class if you are a full-time student or from a day class to an evening class if you are a part-time student. We will advise you of any such move.

When developing timetables we endeavour to accommodate your date preferences as much as possible. This is offset by room constraints and trying to get the right balance and group dynamics.

Please note there is a cap (maximum numbers) on all classes, once enrolled MAFC is unable to transfer students to another class.

If there are special reasons why you wish to select a day class if you are a part-time student or an evening class if you are a full-time student, you may make a request to the Program Director to continue your enrolment and/or to remain in your selected class. You should make this request by sending an email to studentsupport@mafc.mq.edu.au as soon as you become aware of those reasons and no later than four (4) working days before classes commence. In that email, you should explain your special reasons in detail and provide documentation to support your request.

2.2 RECOGNITION OF PRIOR LEARNING (RPL) FOR CREDIT/EXEMPTION

We recognise prior learning. For specific credits/exemptions please refer to mafc.mq.edu.au/our-programs/rpl-for-credit-exemption/

2.3 HIGHER THAN NORMAL STUDY LOAD

If you are a part-time student and you want to study more than 4 credit points OR a full-time student and you want to study more than 8 credit points in any given term please email the Program Director at studentsupport@mafc.mq.edu.au to arrange a time to discuss your study plans. Approval for enrolment in a higher than normal study load is at the discretion of the Program Director, no special consideration is given due to workload or resulting poor performance for students who undertake a higher than normal study load.
2.4 DEFERMENT AND RE-ADMISSION
It is not possible to formally defer enrolment at postgraduate level. A candidate who chooses not to study for 4 consecutive terms must apply for re-admission.

This application for re-admission must be completed by the relevant closing date. Previous Macquarie University students returning to the same program must complete an on-line Application Form.

If your request for re-admission is successful, you will receive a new offer into the current in-take of your course and you will be liable for the current year’s fees for your course.

Please note that all programs have been restructured and new entry requirements and program structure will apply. Please refer to the MAFC website for more information.

2.5 DISCONTINUANCE OF A UNIT
You should note discontinuance does not happen automatically. In particular, non-attendance at class or failure to collect the Notes or failure to meet unit pre-requisites does not amount to discontinuance.

If you discontinue from a unit, the following rules apply:

• If you discontinue from a unit before the census date (refer glossary) and return the notes, you will be treated as not having been enrolled (NE). No result will show on your academic transcript.

• Your enrolment will be cancelled if you have not paid by the census date.

• If you discontinue from a unit up to four (4) weeks after census date, you will be treated as having withdrawn (W) and this will show on your transcript. As you have been given a result for this unit, your fees will still be allocated against this unit. This means you will not be able to claim a refund.

• If you discontinue from a unit more than four (4) weeks after the census date, your result will be a fail (F) and this will show on your transcript. As you have been given a result for this unit, your fees will still be allocated against this unit.

2.5.1 DISCONTINUANCE OF A UNIT WITHOUT PENALTY
If you believe that you need to discontinue from a unit at any time after the census date but before the final examination due to ‘serious and unavoidable disruption’ you may submit an Application to Withdraw without Academic and/or Financial Penalty form. This form must be submitted with evidence of the event or circumstance which result in it not being possible for you to continue to effectively study in that study period.

Serious and unavoidable disruption is defined in the University’s Withdrawal and Discontinuance (Coursework) Policy at mq.edu.au/policy/docs/withdrawal_penalty/policy.html.

Serious and unavoidable disruption is an event or circumstance that:

• could not have reasonably been anticipated, avoided or guarded against by the student, and

• was beyond the student’s control, and

• caused substantial disruption to the student’s capacity for effective study and/or the completion of required work, and

• occurred during an event critical study period and was at least three (3) consecutive days duration, and / or

• prevented completion of a final examination.

Circumstances may involve medical reasons, family or personal reasons or employment related reasons. They do not include issues such as being very busy at work.

For a request to withdraw without academic and/or financial penalty to be considered, you must submit the application before you sit the final exam (or submission of the final assessment task for that unit if applicable). Once a grade has been ratified by the Academic Senate it will not be changed.

In exceptional circumstances the Deputy Vice-Chancellor may approve an application submitted at a later date.

2.6 PROGRESSION
A student who is taking an unduly long time to complete a program of study may be excluded from further enrolment. An unduly long period of time is considered to be effective enrolment longer than:

• 7 years for Masters degrees

• 4 years for Graduate Certificates, Graduate Diplomas, Postgraduate Certificates and Postgraduate Diplomas.
6 PROGRAM RULES

2.7 DISRUPTION TO STUDIES
The University’s Disruption to Studies Policy can be found at mq.edu.au/policy/docs/disruption_studies/policy.html. The Disruption to Studies Policy applies only to serious and unavoidable disruptions that arise after a study period has commenced.

If a student believes that their studies have been seriously and unavoidably disrupted by any of the events set out in the Disruption to Studies Policy, a Disruption to Studies Notification form must be submitted together with supporting evidence (mq.edu.au/policy/docs/disruption_studies/schedule_evidence.html) to the Program Director at studentexams@mafc.mq.edu.au no later than five (5) working days of the assessment task date or due date. This form can be found in Quicklinks on the MAFC student website (mafcstudents.mq.edu.au).

If a serious and unavoidable disruption event affects your ability to complete a scheduled exam, and your application in respect of disruption to studies is approved by the Program Director, you will be required to sit a supplementary exam on the date specified by the Program Director and you will need to make yourself available for this exam.

2.8 CENTRE OF STUDY
Your centre of study is, in general, the Centre at which you intend to attend the majority of your lectures.

Assessment of your study centre remains at the discretion of the Centre and we reserve the right to review your centre of study subject to your enrolment. Your centre of study will be used to determine your unit fees.

The centre of study for a student who has approval from the Program Director to study an elective on a remote basis is Sydney.

2.9 ATTENDANCE AT CLASS
Class attendance is not compulsory. However, the Master of Applied Finance is a face-to-face teaching program and attendance and participation is strongly encouraged. If you choose not to attend classes your non-attendance will be noted. Any applicable in-class exercises or participation mark will receive a mark of zero if classes are not attended, unless special consideration has been approved by the Program Director under the University’s Disruption to Studies Policy.

2.10 REMOTE STUDY
The Graduate Certificate of Finance is a fully online program, with four commencing dates per year.

Both the Master of Applied Finance and the Graduate Diploma of Applied Finance are face-to-face teaching program and all students are encouraged to attend all classes. Where a student is transferred overseas and only has a few elective units remaining to complete their degree, a student may apply to study on a remote basis. Approval is at the discretion of the Program Director.

2.12 PAYMENT
- Payments must be made by the Payment Due date each term.
- You can find these dates mafcstudents.mq.edu.au/current-students/important-dates/
- If you are unable to pay your fees by the census date your enrolment will be cancelled for any unit/s with outstanding debt. This will occur shortly after the census date.
- If your enrolment is cancelled this means you will not incur any academic or financial penalty for your units. If you wish to return to your studies, provided that your enrolment is active, you simply need to re-enrol into units for the following term.
- For all students who either pay or provide valid FEE-HELP forms by the census date, they remain liable for the fee if they choose to withdraw after census date.
- The exception would be if the student is putting an application in for withdrawal due to ‘special circumstances’.
3. Assessment

3.1 GRADERS
You receive a grade for each unit. You will also receive a numerical mark (the way this mark is determined is outlined in the Unit Guide for each unit.) The cut-off levels are: 85 and over High Distinction; 75-84 Distinction; 65-74 Credit; 50-64 Pass; 0-49 Fail.

DESCRIPTORS
High Distinction (HD) Provides consistent evidence of deep and critical understanding in relation to the learning outcomes. There is substantial originality and insight in identifying, generating and communicating competing arguments, perspectives or problem solving approaches; critical evaluation of problems, their solutions and their implications; creativity in application as appropriate to the program.

Distinction (D) Provides evidence of integration and evaluation of critical ideas, principles and theories, distinctive insight and ability in applying relevant skills and concepts in relation to learning outcomes. There is demonstration of frequent originality in defining and analysing issues or problems and providing solutions; and the use of means of communication appropriate to the discipline and the audience.

Credit (Cr) Provides evidence of learning that goes beyond replication of content knowledge or skills relevant to the learning outcomes. There is demonstration of substantial understanding of fundamental concepts in the field of study and the ability to apply these concepts in a variety of contexts; convincing argumentation with appropriate coherent justification; communication of ideas fluently and clearly in terms of the conventions of the discipline.

Pass (P) Provides sufficient evidence of the achievement of learning outcomes. There is demonstration of understanding and application of fundamental concepts of the field of study; routine argumentation with acceptable justification; communication of information and ideas adequately in terms of the conventions of the discipline. The learning attainment is considered satisfactory or adequate or competent or capable in relation to the specified outcomes.

Fail (F)
(i) Does not provide evidence of attainment of learning outcomes. There is missing or partial or superficial or faulty understanding and application of the fundamental concepts in the field of study; missing, undeveloped, inappropriate or confusing argumentation; incomplete, confusing or lacking communication of ideas in ways that give little attention to the conventions of the program.
OR
(ii) Discontinued with academic penalty. This grade is granted when a unit is discontinued more than 28 days after the census date for that unit and the discontinuance is not due to unavoidable disruption.
OR
(iii) a student fails to complete the requirements for the unit. For example, the student does not attend the exam for the unit and has not been granted a deferral.

Withdrawn (W) Denotes discontinued with no academic penalty. This grade is granted when a unit is discontinued less than 28 days after the census date.

Incomplete (I) This grade is granted when you have not completed all assessment for a unit (e.g. if you have not yet sat for a final exam and you have been given express permission to defer completion until the next term). When you receive a final grade, it replaces the “incomplete” grade. An “incomplete” grade can usually only be carried for one term.

3.1.1 RESULTS
Results for core and elective units will normally be available within four (4) weeks after the final exam. An email will be sent by student support informing students to log into the student portal to view results when available. To obtain general feedback on your performance in specific assessments please contact your lecturer via email.

3.1.2 APPEAL OF GRADE
The grade appeal process ensures that students are not disadvantaged on procedural grounds (i.e. where stated procedures are not followed). It is not to be submitted as an automatic response to an undesirable outcome. Appeals will be treated seriously and fairly but in return they must be genuine and carefully justified in terms of the allowable grounds for appeal.

A student is expected to seek feedback from their lecturer or unit convenor in regard to their performance in specific assessments in advance of submitting a grade appeal. Grade appeals will be screened prior to processing and those found not to meet the grounds set out below will be rejected without further consideration. The following are not valid grounds for appeal:

- Failure, including claims regarding effort put in or beliefs about performance
- Challenges to marking - the academic judgement of
unit convenors and markers is not open to question. Questions on these points should be addressed via consultation with the unit convenor.

A formal grade appeal must be supported by evidence. Grounds for a grade appeal are limited to:

1. A clerical error occurred during the determination of a final grade;
2. The Unit Guide was not in accordance with the Unit Guide Policy, which can be accessed at [mq.edu.au/ policy/docs/unit_guide/policy.html](http://mq.edu.au/policy/docs/unit_guide/policy.html);
3. Due regard was not paid to illness or misadventure that had been found to be eligible for special consideration;
4. The student had been disadvantaged in some way due to the conduct of the assessment task;
5. The student had been disadvantaged by variation of the assessment requirements or feedback provisions laid out in the Unit Guide.

If after reviewing this list you believe you have grounds for a grade appeal, and you can demonstrate those grounds, please complete and submit a 'Final Grade Appeal Application' form to studentsupport@mafc.mq.edu.au within twenty (20) working days of receiving your recommended result. Your submission MUST include detailed evidence to support a grade appeal. The Final Grade Appeal Application form can be found in Quicklinks on the MAFC student website.

### 3.2 EXAMS

1. You are expected to comply with the exam requirements ([http://mafstudents.mq.edu.au/student-administration/program-rules/exam-requirements/](http://mafstudents.mq.edu.au/student-administration/program-rules/exam-requirements/))
2. We expect you to sit exams on the scheduled date. To assist you to do that, an exam date is published in the timetables on our website for some months before that exam.
3. Macquarie University operates under a 'Fit to Sit' model. This means that in sitting an exam and/or in-class test or a quiz or otherwise submitting an assessment, you declare yourself fit to do so. Therefore, if you are feeling unfit to sit the exam, test or quiz, or otherwise submit the assessment (as the case may be), you should not do so. If you sit an exam, test, quiz, or otherwise submit an assessment, knowing that you are unfit to do so, you will not be granted Special Consideration. For more details: [http://mq.edu.au/policy/docs/disruption_studies/policy.html](http://mq.edu.au/policy/docs/disruption_studies/policy.html)
4. Exam charges will be applicable for students intending to sit an exam outside their centre of enrolment.
5. If you want to sit an exam in a different location other than a MAFC teaching centre (e.g. due to business travel to another city, or to be closer to your home residence), please contact the Program Director at studentexams@mafc.mq.edu.au, no later than four (4) weeks before the exam. Requests made after this time will not be accepted.
6. You will be charged the cost for holding an exam outside an MAFC teaching centre, and will be liable for these fees. Fees could cost up to AU$1,500 depending on the venue and location of the exam. Please note that we cannot guarantee that we will always be able to make arrangements for you to sit your exam at another location other than a MAFC teaching centre. Please also note that non-payment of this exam fee will result in no further exams being organised and you will be expected to sit the exam in the centre that you are enrolled in.
7. If you do not attend an exam you will be given a Fail (F) grade on your transcript unless special consideration has been approved by the Program Director under the University's Disruption to Studies Policy.
8. Most of the Centre's units have exams. To pass most of those units you must pass the exam(s) for that unit (no matter how well you have performed in earlier assessments). (Details are provided in the relevant Unit Guide for each unit.) This is known as a hurdle requirement. If you fail to meet the hurdle requirement on your first attempt, and the Examiners’ Committee judges that you have made a serious attempt at passing that exam (e.g. you got close to passing it), you will be provided with a single opportunity to sit a supplementary exam at a date specified by the Program Director and you will need to make yourself available for this exam. If you are awarded a supplementary hurdle exam and subsequently pass the examination component, the maximum grade and mark you will be awarded in the unit is Pass, 50.
3.3 ASSIGNMENTS

3.3.1 GENERAL INFORMATION
You are expected to submit assignments by the due dates. If you have special circumstances that prevent you from submitting your assignment by the due date please make arrangements with your lecturer prior to the due date. Unless prior arrangements have been made, any late submission of assignments will automatically be penalised.

1. Core Units
   Late submission of your assignment without an agreed prior extension from the lecturer will receive a zero mark, in the absence of special circumstances.

2. Elective Units
   Late submission of your assignment without an agreed prior extension from the lecturer will be penalised 10% of the available marks for the assessment for each working day (or part thereof) they are late.

Requests to extend assignment due dates are separate from requests to defer exams. Approval of a request to defer an exam date does not give an automatic extension of the assignment date.

3.3.2 SUBMISSION OF ASSIGNMENTS
All assignments are to be submitted electronically via Turnitin within the Unit iLearn site, unless otherwise instructed by your lecturer. Instructions on how to submit your assignment via Turnitin can be found at mq.edu.au/iLearn/student_info/assignments.htm.

You should keep a copy of your assignment until you have your final result.
4. Satisfactory performance

4.1 SATISFACTORY PROGRESS
You are expected to maintain satisfactory progress in this Master’s program.

After two terms of full-time study or four terms of part-time study, you should normally have sat for the final exam for at least two core units. If you have not met that benchmark, your participation in the program will be subject to review by the Centre’s Review Committee and can lead to termination of your studies.

4.2 UNSATISFACTORY PERFORMANCE
Unsatisfactory performance can lead to termination of your studies. Grounds for unsatisfactory performance are a fail grade in two core units or four elective units or an equivalent mix of a core unit and elective units, or two fail grades in the same core unit (that is, 8 credit points).

If you fail to provide sufficient evidence to explain your performance within the required time frame you may be excluded from the program.

Students who are permitted to continue will likely be placed on a restricted study plan.

Failure in the first 2 units of study in the program is likely to lead to termination of your studies.
5. Program articulation

If you have enrolled in the Graduate Diploma of Applied Finance, you may request to articulate into the Master of Applied Finance when you have successfully completed 16 credit points in the Graduate Diploma.

To request to articulate to the Master of Applied Finance, you must complete and submit an on-line application form via our website. For your request to be assessed results for 16 credit points must be certified and ratified. If your request for articulation is successful, you will receive a new offer into the current in-take of the Master of Applied Finance and you will be liable for the current year’s fees for the Master of Applied Finance.
6. Academic honesty

Academic honesty is at the nature of scholarly endeavour. Academic honesty means that:

• All academic work claimed as original is the work of the author making the claim;
• All academic collaborations are acknowledged;
• Academic work is not falsified in any way; and
• When the ideas of others are used, these ideas are acknowledged appropriately.

We expect our students to conduct themselves with integrity; particularly as it relates to plagiarism and exam conduct.

6.1 PLAGIARISM

You should acknowledge appropriately the sources of the material you use in an assignment or any other piece of work. To maintain good academic practice on acknowledging sources, you should always:

1. State clearly in the appropriate form where you found the material on which you have based your work;
2. Acknowledge the people whose concepts, experiments, or results you have extracted, developed, or summarised, even if you put these ideas into your own words; or
3. Avoid excessive copying of passages by another author, even where the source is acknowledged. Find another form of words to show that you have thought about the material and understood it, but remember to state clearly where you found the ideas.

If you take and use the work of another person, including your classmates, without clearly stating or acknowledging your source, you are falsely claiming that material as your own work. This is not good practice and you will be penalised by loss of marks, sometimes all marks. You will also be penalised in these ways if you encourage or assist another person to do this.

Offences could result in disciplinary action, including the termination of studies. The table here mq.edu.au/policy/docs/academic_honesty/schedule_penalties.html outlines the minimum penalties to be applied under certain specific circumstance. A Faculty Disciplinary Committee may determine that a higher penalty than the minimum given here is appropriate in specific cases.

If confirmed plagiarism has occurred, a permanent record of the plagiarism will be added to the student’s files. For further information on plagiarism and the procedures which will be followed should plagiarism be suspected, please refer to mq.edu.au/policy/docs/academic_honesty/policy.html.

6.2 RULES GOVERNING A STUDENT'S CONDUCT IN EXAMINATIONS

Students are required to:

• provide their Macquarie University student card as photographic proof of identity for the duration of the examination. This must be visible at all times during the examination. In exceptional circumstances, the Examination Supervisor may allow alternative photographic proof of identity such as a current Australian driver’s licence, a current Australian Proof of Identity card or a current passport
• leave mobile phones, electronic devices, bags, computers, notes, books or similar at the front or back of an examination venue unless with the written permission of the Unit Convenor
• ensure any water brought into the examination room is in a clear and unmarked bottle
• obey all instructions provided by an examination supervisor
• refrain from communicating in any way with another student once they have entered the examination venue.

Students are not permitted:

• into an examination venue once one hour from the time of commencement (excluding any reading time) has elapsed
• to leave an examination before one hour from the time of commencement (excluding any reading time) has elapsed
• to be readmitted to an examination venue unless they were under approved supervision during the full period of their absence
• to obtain, or attempt to obtain, assistance in undertaking or completing the examination script.
• to receive, or attempt to receive, assistance in undertaking or completing the examination script.

A student in breach of any of the conditions relating to an examination will be referred to the Director and in severe cases will be referred to the Executive Dean and the University’s Disciplinary Committee. Procedures and penalties are as set out in the University’s Academic Honesty Policy/Procedures/Schedule of Penalties, which can be accessed at mq.edu.au/policy/docs/academic_honesty/policy.html.
7. iLearn

iLearn is the online system for:

- Submitting assignments
- Retrieving course notes, readings and other unit resources
- Communicating with the cohort and lecturer.

Students are expected to login to iLearn frequently, at a minimum twice a week. iLearn can be accessed in Quicklinks on the MAFC student website.

Announcements, forum posts and notifications are directed to the students mq student email only.

Access to an iLearn unit is linked to the student’s official enrolment in the unit.

The login point for access to an iLearn unit is ilesrn.mq.edu.au/login/MQ/.

The student will need to enter their student number and password (set up at the first time login application) to access the iLearn unit.

Help guides and IT support can be found at mq.edu.au/iLearn/student_info/guides.htm

You will have access to cores for 12 months and 6 months for electives. MAFC recommend you save your notes at the end of each term.
8. SAA-GE Singapore students

For Singapore students these policies and procedures should be read in conjunction with the SAA-GE Student Handbook which can be found at:
саage.edu.sg/Student-Handbook/683/69/page.html
9. Glossary of terms

9.1 CENSUS DATE
Unit census date is the last date that you can withdraw from a unit without incurring academic or financial penalty.

9.2 PAYMENT DATE
Unit payment date is the last date that you can pay for a unit without incurring academic or financial penalty.

9.3 GRADUATE UNIT
At Macquarie University Graduate units are designated at 600 levels.

9.4 PLAGIARISM
Plagiarism is presenting another person’s work as your own. You should not do any of the following in an assignment or any other piece of work which is to be assessed, without clearly acknowledging your source(s) for each quotation or piece of borrowed material:
1. Copy out part(s) of any document or audio-visual material, including computer based material;
2. Use or extract someone else’s concepts or experimental results or conclusions, even if you put the borrowed material in your own words;
3. Copy out or take ideas from the work of another program member, even if you put the borrowed material in your own words;
4. Hand in material that uses many of the same words and diagrams as those used by someone else. On occasions, you may be encouraged to prepare your work with someone else, but the final form of the piece of work you hand in must be your own work; and
5. Encouraging or assisting another person to commit plagiarism is a form of improper collusion and may attract the same penalties which apply to plagiarism.

9.5 POST-GRADUATE UNIT
At Macquarie University postgraduate units are designated at 800 or 900 levels.

9.6 SERIOUS AND UNAVOIDABLE DISRUPTION
Serious and unavoidable disruption is defined in the University’s Disruption to Studies Policy.
Serious and unavoidable disruption to studies is defined as resulting from an event or set of circumstances which:
1. Could not have reasonably been anticipated, avoided or guarded against by the student; and
2. Was beyond student’s control; and
3. Caused substantial disruption to the student’s capacity for effective study and/or completion of required work; and
4. Occurred during an event critical study period and was at least three (3) days duration, and/or
5. Prevented completion of a final examination.

9.7 SPECIAL CONSIDERATION
Special consideration is defined in the University’s Disruption to Studies Policy. Special consideration is defined as the provision of an additional opportunity for a student to demonstrate that they have met the learning outcomes of a unit or units.

9.8 UNIT, SUBJECT
(for example, ECFS867 Financial Instruments)

9.9 WITHDRAW
See Discontinue Studies in a Unit in section 2.5.

9.10 CANCELLATION OF ENROLMENT
• Payments must be made by the Payment Due date each term.
• You can find these dates: mafstudents.mq.edu.au/current-students/important-dates/
• If you are unable to pay your fees by the census date your enrolment will be cancelled for any unit/s with outstanding debt. This will occur shortly after the census date.
• If your enrolment is cancelled this means you will not incur any academic or financial penalty for your units. If you wish to return to your studies, provided that your enrolment is active, you simply need to re-enrol into units for the following term.
• For all students who either pay or provide valid FEE-HELP forms by the census date, they remain liable for the fee if they choose to withdraw after census date.
• The exception would be if the student is putting an application in for withdrawal due to ‘special circumstances’.
10. Privacy

CMBF Limited (CMBF), trading as Macquarie Applied Finance Centre, is a controlled entity of Macquarie University and a company incorporated under the Corporations Act 2001 (Cth). It must comply with the Privacy Act 1988 (Cth), the Privacy and Personal Information Protection Act 1998 (NSW) and the Health Records Information Protection Act 2002 (NSW).

CMBF’s principal activity is to administer courses (primarily the Master of Applied Finance) and education and consulting services on behalf of Macquarie University.

CMBF complies with the University’s Privacy Management Plan, the University’s Privacy and Compliance Policy and Privacy and Compliance Procedure in so far as it relates to CMBF.

CMBF is also required to have its own privacy policy pursuant to the Privacy Act. This policy explains the kinds of personal and/or health information that CMBF collects and holds, how it does so and the purposes for that collection, how you can access your information, how you can make a privacy complaint and how that will be actioned, whether your information is likely to be sent overseas and to which countries if practicable. This policy can be accessed here. To the extent that there are any inconsistencies between the University privacy policy and the CMBF privacy policy, for CMBF privacy matters, the CMBF privacy policy prevails.

For more information about privacy, please refer to the University’s privacy compliance framework Privacy at Macquarie University.
11. Professional opportunities

11.1 SOCIAL MEDIA
We welcome all students to keep in touch with the Applied Finance Centre through social media.

LinkedIn Official MAFC Company Page and Current Students’ Group
Connect with your peers and lecturers by joining the Macquarie Applied Finance Centre Current Students’ Official Group and follow the Macquarie Applied Finance Centre (MAFC) company page on LinkedIn.

By doing so we’ll keep you informed of opportunities to attend free “Finance Professionals” seminars, graduations, open days, to apply for scholarships, and participate in mentoring opportunities. You’ll also receive relevant news feed about the banking and finance industry.

Upon graduating, you can join other alumni from around the world by transferring your membership to the Macquarie Applied Finance Centre and Master of Applied Finance Alumni Official Group.

Facebook
Like the Macquarie Applied Finance Centre (MAFC) on Facebook to stay up to date with events and news from MAFC. This is an open group, so you are welcome to invite others to like this page too.

11.2 EVENTS
The Applied Finance Centre regularly invites students and alumni to attend a variety of events. Please check our website and your student email address for dates and invitations to welcome lunches, prize winner cocktail events, alumni get-togethers and our popular Finance Professionals’ seminars, which address areas of topical interest (sometimes controversial), the latest research, and provide friends and alumni of the Macquarie Applied Finance Centre opportunities for professional development and networking.

11.3 PRIZES AND SCHOLARSHIPS
MAFC prizes are awarded to the student with the highest Distinction or High Distinction score. Prizes are on offer for each elective unit offered in that Centre in a calendar year. In addition to the prizes awarded by MAFC, there are also a number of Prizes awarded to MAAppFin students by industry.

MAFC offer a CFA Awareness Scholarship and CAIA Academic Partner Scholarship to students who are best performing in a combination of units in the program.
11.4 PROGRAMS

- **Finance Professionals** - MAFC hosts Free Finance Professionals Lunchtime Seminars. These talks are open to the public. Subscribe here: Finance Professional Series.

- **NAB/MAFC Women’s Mentoring Program** - The NAB/MAFC Women’s Mentoring Program is an innovative leadership program for female Master of Applied Finance students. It aims to encourage the development of women who, given the right opportunities and support, will become our future leaders in the banking and finance sector.

- **MAFC RG146 Compliance Gap Training** - This gap training short course is offered to graduates or students of the MAppFin Program who completed the core units after 1 January 1995. Persons who passed the core subjects prior to this date and who wish to meet ASIC’s requirements, find out more here.

11.5 STUDENT EMAIL

**Reminder:** It is Macquarie University policy that emails are sent to your firstname.lastname@students.mq.edu.au email addresses. (For more information, refer to Section 1.1. of the handbook).
12. Office locations

**MACQUARIE UNIVERSITY**
**CITY CAMPUS**  
Level 24, 123 Pitt Street  
Sydney NSW 2000  
T: 61 2 9234 1700  
E: studentsupport@mafc.mq.edu.au

**NORTH RYDE**  
Building E4A, Level 7, Room 746  
Macquarie University NSW 2109  
T: 61 2 9850 7282  
E: campusprogramservices@mafc.mq.edu.au

**MELBOURNE CBD**  
Level 6, Room 6.1, 500 Collins Street  
Melbourne VIC 3000  
T: 61 3 9614 0005  
E: melbourneprogramservices@mafc.mq.edu.au

**SINGAPORE**  
111 Somerset Road  
TripleOne Somerset #06-01/02  
Singapore 238164  
T: +65 6733 5731  
E: campusprogramservices@mafc.mq.edu.au

**BEIJING**  
Tsinghua University  
7th Floor Tower B, Innovation Plaza  
Beijing, China  
T: +86 10 6277 2043  
E: campusprogramservices@mafc.mq.edu.au

Renovated kitchen, student learning hub and reception at the Sydney CBD campus.