



School of
Commerce

**University of South Australia
School of Commerce
Division of Business**

Undergraduate Handbook 2008

Bachelor of Applied Finance - DBBF &

**Double Degree Option:
Bachelor of Commerce,
Bachelor of Applied Finance - DBCB**

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Welcome From the Head of School

Welcome to the School of Commerce!

The School of Commerce comprises the disciplines of Accounting, Applied Finance, Property, International Business/Economics, and Commercial Law with a total enrolment of over 5032 students and over 90 permanent members of academic and support staff. The staff are dedicated professionals and the School provides a high quality teaching and research environment for students.



The purpose of this handbook is to acquaint you to the services that UniSA and the School of Commerce provides; to advise you of some important information relating to your program; and to inform you of the opportunities for further study and career planning.

I trust that you will find this handbook useful and will enjoy your studies with the School of Commerce.

I look forward to seeing you on your graduation day!

Best Regards

A handwritten signature in blue ink, appearing to read 'Atique Islam', with a period at the end.

Atique Islam
Head: School of Commerce

Welcome From the Program Director

Congratulations on selecting the Applied Finance single degree program (DBBF) / double degree program combination with Commerce (DBCB) as your preferred study option at the University of South Australia.



I trust you will apply yourself conscientiously and diligently throughout the duration of your studies as well as find time to make many new acquaintances (both fellow students and staff teaching your courses as well as professional staff providing an important support role with your studies).

Both Finance and Commerce are employment disciplines in high demand at present and the knowledge and skills you will gain from your studies at the University will ensure that you will have many opportunities to apply these in the future.

Please feel free to make contact with me should you have any further queries in relation to your program arising from the information included herein.

Best wishes with your progress in DBBF / DBCB.

Kind Regards

Peter Lennox
Program Director

Program Director's Contact Details

Name: Peter Lennox
Location: Way Lee Building, WL3-28
Email: peter.lennox@unisa.edu.au
Telephone: 8302 0004

School Location and Contacts

Location

School of Commerce
University of South Australia
City West Campus
Way Lee Building
Level 3 Way Lee Building

Telephone 08 8302 0436
Facsimile 08 8302 0992
Email cmr.enquiries@unisa.edu.au
Website www.unisa.edu.au/commerce/

Postal Address

School of Commerce
University of South Australia
GPO Box 2471
ADELAIDE SA 5001

Contacting Academic Staff:

There are a variety of ways to contact academic staff:
During Consultation Hours (specific to each staff member):

- in person;
- by telephone.

Outside Consultation Hours:

- via email;
- via online discussion groups;
- by leaving a message in their pigeonhole or
- by leaving a message on their voicemail.

Many lecturers prefer email or online contact, as this is an efficient way to assist large numbers of students. If phoning or meeting in person contact your lecturers and tutors in the consultation hours that they specify (displayed on their office door or advised at the beginning of each study period).

To see lecturers and tutors outside these times you will need to make an appointment. You cannot expect that staff will be able to see you if you “drop in” without notice. Use the time with your lecturer effectively.

Important Dates for 2008

The majority of UniSA courses are scheduled during study periods 2 and 5.

For information about summer school and the other study periods please visit <http://www.unisa.edu.au/future/study/2008calendar.asp>

Study Period Two – FIRST HALF OF YEAR	
Core teaching 3/3/2008 to 4/7/2008*	
<i>*(Students should consult their timetable for exact teaching dates. Core teaching dates are approximate and will vary in a small percentage of courses).</i>	
Orientation to UniSA for International Students	18 - 22 Feb
Orientation Activities	Feb to Apr
Enrolment add deadline	14 Mar
Due date for payment – Study Period 2 (Domestic/International 1 st instalment)	17 Mar
Due date for payment – Study Period 2 (International 2 nd instalment)	17 Apr
Census date	31 Mar
Teaching Break	14 - 25 Apr
Final date for Withdraw Without Fail (W)	2 May
Final date for Withdraw Fail (WF)	16 May
Study Period Five – SECOND HALF OF YEAR	
Core teaching 28/07/2008 to 28/11/2008*	
<i>*(Students should consult their timetable for exact teaching dates. Core teaching dates are approximate and will vary in a small percentage of courses).</i>	
Orientation to UniSA for International Students	14 - 18 July
Orientation Activities	July to Sep
Enrolment add deadline	15 Aug
Due date for payment – Study Period 5 (Domestic/International 1 st instalment)	17 Aug
Due date for payment – Study Period 5 (International 2 nd instalment)	17 Sep
Census date	31 Aug
Final date for Withdraw Without Fail (W)	19 Sep
Teaching Break	22 Sept – 3 Oct
Final date for Withdraw Fail (WF)	17 Oct
Examinations	
Mid Year	21 Jun-5 Jul
End of Year	15 – 29 Nov
Summer (2008/9)	3/11/-8-29/2/09
Holidays	
Mid Year Break	7 – 25 July
End of Year Break	1 Dec 08 – Feb 09
Please note: These dates may vary depending on the study periods you enrol in.	

Study Modes

The School of Commerce programs are generally available in both internal and external study modes. It is possible to change between internal and external study and to undertake a combination of internal and external study.

Internal Teaching Mode

The internal teaching mode employs the traditional techniques which include lectures, tutorials, seminars, workshop and project work as applicable to individual courses.

External Teaching Mode*

This mode enables students to study at a distance without attending classes and relies mainly on the provision of printed matter. A typical package of printed materials would include:

- a Course Information Booklet encompassing administrative aspects, assessment requirements, reading lists and content elaboration;
- a Study Guide providing structured learning guidance, supplementary materials, self-assessment questions and review;
- course articles or excerpts from the literature which may otherwise be difficult for external students to obtain;
- where appropriate, other materials provided on the web or CDs.

*International Students

Please consult an international student advisor at the Learning Connection. Studying externally may breach your visa conditions. International student advisors are located on each metropolitan campus at Learning Connection. You can see an international student advisor at a drop-in session or by making an appointment, a list of current international student advisors can be found here:

www.unisanet.unisa.edu.au/learningconnection/about/teams/international.asp

Open Universities Australia (OUA)

Students wishing to enrol into courses via OUA **MUST** seek prior approval from the relevant Program Director or Program Advisor (Lyn Nipperess):

Lyn Nipperess
Program Advisor: Undergraduate
School of Commerce
Telephone: 08 8302 0294
Email: lyn.nipperess@unisa.edu.au

Graduate Qualities

All UniSA programs and courses are designed around a unique set of seven (stated below) Graduate Qualities which ensure that UniSA students graduate with the skills and knowledge required of a modern, global professional.

A graduate of the University of South Australia:

1. operates effectively with and upon a body of knowledge of sufficient depth to begin professional practice
2. is prepared for life-long learning in pursuit of personal development and excellence in professional practice
3. is an effective problem solver, capable of applying logical, critical, and creative thinking to a range of problems
4. can work both autonomously and collaboratively as a professional
5. is committed to ethical action and social responsibility as a professional and citizen
6. communicates effectively in professional practice and as a member of the community
7. demonstrates international perspectives as a professional and as a citizen.

Each of the qualities has indicators which serve as a guide to their development. You can learn more about UniSA's Graduate Qualities at this website:

www.unisanet.unisa.edu.au/gradquals/

Important Academic Information

Attendance Expectations and Requirements

Students are expected to attend the lectures, tutorials and practicums of each course in which they are enrolled. Please refer to the Course Information Booklet for each lecturer's expectations.

International Students: You must attend at least 80 percent of the contact hours for each study period of your program. For further information about mandatory student obligations and visa conditions please visit the Department of Immigration and Multicultural Affairs (DIMIA)

www.immi.gov.au/students/students/573-2/obligations-student.htm

Learning Approach

For internal students, the program may involve lecture and tutorial classes, practicums in the computer labs, seminars, project work and assignments. Students are expected to develop their abilities to work in groups and to present effectively in both oral and written forms. Part of the assessment may require team work and formal presentations in tutorials.

Program Load

One of the big differences between studying at university and studying at school or TAFE is the way your study time is organised.

The School of Commerce programs are designed as 3 years full-time or part-time equivalent for single degrees and 4 years full-time or part-time equivalent for double degrees.

Full-time students will normally undertake up to 12 hours per week of class contact time while part-time students will normally undertake up to 6 hours per week of classes.

Contact time or time that you spend in formal classes, is only about a quarter of your total study workload. Non-contact time or time that you spend preparing for tutorials, reviewing lectures, researching, preparing assignments etc, is about three times as much as your contact time.

Students will need to work at least two to three times as many hours in private study in order to cope with the requirements of their program. This means you will have 8-9 hours out-of-class time for a 3 – hour class, which is a total of 11-12 hours per week for the course. For a full-time load this adds up to 44 hours each week or 22 hours for a half time load. Unless you consistently make this commitment of time you will find it hard to keep up, achieve high grades or be prepared for exams at the end of study period.

International Students: To comply with your student visa conditions you must remain enrolled on a full-time basis while studying at UniSA.

Planning Your Time

As a University student you are totally responsible for your own study program and habits. In order to succeed, you will need to plan your study time carefully and systematically.

In estimating the time and effort required for individual assignments, some students find the consideration of the following factors useful:

- the complexity (for you) of the topic to be addressed;
- the expected length for written assignments;
- how many marks the assignment is worth (not always a good indicator as some assignments are set with a low value but are required to be completed to ensure that you understand the material so far).

Remember that one of the characteristics of a successful student is how effectively he or she can organise and use the non-contact study time (see above). For further information on time management and study skills, please refer to the Learning Connection website:

www.unisanet.unisa.edu.au/learningconnection/student/default.asp

Sometimes difficulties arise which are beyond your control. In these situations approach academic and student support staff for help as early as possible.

Academic Review of Student Progress

The University regularly monitors the progress of every student. This is called “academic review”. If you fail a course for a second time, have a grade point average that is less than 2.80 for a study period or fail a practicum or field placement, you will be referred to Learning Connection, required to attend group academic counselling or have a discussion with your Course Coordinator or Program Director. If your grades do not improve, further action will be taken by the University in an attempt to assist you.

If your progress does not improve after these interventions, you may be denied permission to continue with your studies. Full details of policies related to academic review are available in the *Assessment Policies and Procedures Manual* at:

www.unisa.edu.au/policies/manual/default.asp

International Students: To comply with your student visa conditions you must have satisfactory academic results for each study period of your program.

Glossary of Academic Terms

A list of useful information and terminology used within the University of South Australia can be found at: www.unisa.edu.au/sas/glossaryacadterms.asp

Charter of Student Conduct

The University of South Australia is committed to ensuring that students are offered a quality teaching and learning environment that recognises and places priority on their needs as adult learners. To achieve this and to enable students to have access to the best possible experience, the University recognises the importance of a supportive and flexible educational environment.

The above ideals are reflected in the University's 'student centred' approach to teaching and learning. [Student centred learning](#) encourages students to be actively involved in the planning and managing of their learning opportunities. Thus, a student centred approach to teaching and learning enables students to exercise some measure of control over how, when and what they learn. At the same time, adoption of this framework means that students must also take personal responsibility for their learning. For these reasons it is important for both staff and students to be aware of their mutual obligations under the University's student centred approach to teaching and learning.

The Student Charter of Conduct for the School of Commerce provides guidance on this set of mutual obligations. First, it establishes the *expectations* that students are reasonably entitled to hold with regard to the teaching and learning environment provided to them. Second, it establishes the *responsibilities* placed upon students within this teaching and learning environment over the course of their studies. The expectations described in this document are drawn from various University policies and procedures, which are referenced throughout.

It is an expectation that provision of clear guidance of the expectations and responsibilities associated with being a student within the School of Commerce at UniSA will facilitate a cooperative and productive relationship between staff and students of the School. Additionally, by focusing attention on and upholding those standards of ethical behaviour outlined in the University's [Code of Ethical Conduct](#), it is hoped that students will be encouraged to attempt to gain maximum benefit from their experience of the teaching and learning environment at UniSA.

Student Expectations	Student Responsibilities
<i>Students can expect:</i>	<i>Students have a responsibility to:</i>
1 Equity and Ethics	
To be treated with courtesy and with respect.	Always treat staff and other students politely, courteously and with respect in all interactions.
That attempts will be made to address their reasonable needs in a timely and appropriate manner regardless of gender, age, ethnicity, disability, sexual preference, religious orientation or any other personal attribute. All students regardless of their backgrounds or characteristics are provided with an equal opportunity to learn. See University Teaching , Equal Opportunity , Anti racism , Students with disabilities	Not discriminate against or harass fellow students or staff on the basis of gender, age, ethnicity, disability, sexual preference or religious beliefs and customs.
To be provided with a safe and stimulating environment. See OHSW and Damage to University Property , By-law 7 disorderly or offensive behaviour	Respect University property, observe rules and contribute to campus life.

To be allowed to communicate informed judgments and perspectives freely through rational debate within appropriate forums. See Equal Opportunity	Respect the rights of others to hold different views to your own, and to handle disagreement responsibly.
That any personal information obtained by the University is kept confidential subject to the student's request and that personal privacy is respected. See Integrity and Confidentiality	Always respect the personal privacy of others.
2 Program and Course Information, Delivery and Support	
2.1 Information about Courses and methods of communication	
That accurate and up to date information is provided and is readily available on all aspects of a course or program, including information on admissions, enrolment, course content and aims, assessment requirements and relevant University policies. See Course Information Booklets , The University's Online Environment and UniSAnet .	Be aware of any information relevant to your course or program. This may mean accessing electronic material or attending information/orientation sessions.
That the requirements of the course and expectations of students will be clearly defined, communicated and adhered to by teaching staff at the beginning of the semester. See Course Information Booklets and The University's Online Environment	Be aware of course requirements and expectations including meeting all attendance requirements, actively participating in class discussions, preparing for classes by completing assigned reading or tasks, etc. (e.g. preparation for tutorials). Read course information booklets and check course home pages, myUniSA , and your email for updates. Be aware that the official method of communication at UniSA is via email and that your lecturers will also often communicate via websites and discussion groups that are linked to course homepages
2.2 Staff Access and Support	
To have reasonable access to quality teaching staff for individual consultation outside of dedicated class times (in person or by other means, including web-based discussion forums). See University Teaching .	Respect that teaching staff, like students, have many competing demands on their time, in the form of teaching, research and administration, and that student access to individual staff reflects the provision/allocation of a fixed level of workload hours for this purpose. Note that as many teaching staff work part-time, this may further limit their availability for in person contact outside of class time.
That staff will be respectful of and give reasonable and timely consideration to extenuating circumstances, as defined by and allowed for under University Policy, which are affecting academic performance or progress. See University Teaching .	Make sure that teaching staff are advised of any extenuating circumstances that are affecting your academic performance as soon as possible.
That information on and reasonable access to any additional support required, such as disability or language support, is provided. See Disability services	Be familiar with the many support services available to students, and take responsibility for seeking help if needed.
The University's primary method of communication with students is electronic, and includes email. See Assessment Policies and Procedures	Regularly check your email and myUniSA announcements to ensure that you are aware of all current information relating to your course/s and the University in general.

To study in a harmonious learning environment, in which concerns are addressed as quickly as is practical and freedom of expression is respected. See Behaviour and Violence on Campus	Not disrupt the learning of others, whether in the classroom or on discussion boards. Be polite and courteous in all interactions, including in the classroom and via email.
Be free to pursue studies, research, duties or lawful activities in the University and to participate in the life of the University. See Student Misconduct	Behave responsibly and courteously both in class and on campus generally.
2.3 University Facilities	
That equipment and facilities are safe and adhere to Occupational Health and Safety guidelines. See OHSW and Damage to University Property	Treat University facilities and equipment appropriately and follow safety guidelines.
To have reasonable access to any resources and facilities required for successful completion of studies. See Computer Pools and Library Loans Guidelines for students on the use of IT facilities	Plan use of resources such as library books, computers etc. and allow fair access for fellow students. Students are not to abuse their IT privileges.
3 Assessment	
That course assessment requirements are clearly communicated by the teaching staff responsible for the course. See Course Information Booklets and Code of good practice: principles of student assessment	Be familiar with the assessment requirements set out in your Course Information Booklets and in the Assessment Policies and Procedures .
That both a reasonable timeframe and adequate resources are provided for the completion of assessments. See Submission of Assignments , the Library , The University's Online Environment and UniSAnet .	Meet assessment deadlines or seek extensions well before the due date , if needed.
That feedback on assessment is fair, impartial, valid and constructive and is received within a reasonable timeframe from the date of submission. See Feedback	Use assessment feedback constructively to help your learning and your work in future assignments.
Students will be advised of the scheduled date for course examinations via the University web site and Student portal. See Examination Arrangements	Find out when and where course exams are scheduled and attend the appropriate venue(s) at the set time(s).
Students with disabilities are entitled to be assessed in ways that ensure a fair opportunity to demonstrate their knowledge. See Disability services	Be aware of the support that is available and seek assistance from staff when necessary and appropriate.
4 Intellectual Property and Plagiarism	
That matters relating to intellectual property and plagiarism are clearly communicated to students and consequences for non-compliance with guidelines are defined. See Academic Integrity	Comply with intellectual property (IP) and plagiarism guidelines and be aware of the consequences for non-compliance.
Students have the right to have their intellectual property rights recognised and respected. See Ownership of Intellectual Property created by Students	Be respectful of the IP rights of others, including staff and students, and always acknowledge the contribution of others in your assignments.

5 Feedback on Courses and Teaching	
<p>To be given opportunities to provide feedback on teaching staff, course content or any other aspect of their experiences without fear of retribution. See Quality Assurance & Improvement</p>	<p>Provide constructive feedback on teaching staff, course content and any other relevant aspect of study (e.g. in the CEI and SET surveys). Such feedback should reflect consideration of the University's teaching and learning environment (i.e, student centred learning), be mindful of its policies on University Teaching, and recognise constraints under which both individual staff and the School operate (eg, buildings and IT facilities).</p>
6 Problems and complaints	
<p>That their grievances are dealt with in a timely and fair manner. That appropriate procedures for dealing with complaints and grievances are in place, that they are clearly defined, transparent as to process, and easily accessible. See Policy and Procedures for the resolution of student grievances, Discrimination and Harassment Grievance Procedures and Student Ombud</p>	<p>Be aware of University procedures for complaints and grievances and utilise these procedures appropriately. Attempt to resolve concerns through informal discussion with staff before making a formal appeal.</p>

Source: Adapted from Division of Education, Arts and Social Sciences, Draft: *Charter of Student Conduct*, September 2006.

Commerce Society

The Commerce Society of the School of Commerce, University of South Australia endeavours to offer services to students that can assist them with their current studies, career assistance whilst providing another avenue with which to meet other fellow Commerce related students at the University.



The Society is an initiative of the students from the School of Commerce. It offers a range of activities and services for students. The group offers a range of services that have proven to be of valuable assistance to those students in their later stages of study, whilst providing information for career development and the relevant details for events put on by the Society itself. The Society also, provides a platform for students to sell/exchange second hand books.

For further information on the Commerce Society and the book exchange service please go to www.unisa.edu.au/commerce/commerce_society.asp

Bachelor of Applied Finance DBBF - Program

Program overview

Finance is a dynamic discipline specifically concerned with the borrowing, lending and investing of money by; individuals; financial institutions; business; and government organisations. Each of these organisations operates within a dynamic and complex framework, encompassing issues arising at each of the local, national and international environments. These organisations require professional staff to administer the finance function, analysing and interpreting a range of information utilising various technologies. This allows them to assess the needs of the organisation and the external environment in order to make decisions that are consistent with its objectives. The Bachelor of Applied Finance program equips students with the general and specific skills necessary to make informed financial and management decisions.

What will I study?

The program requires students to complete an Applied Finance major which is complemented by a core of business courses in areas including accounting, economics, information systems, law and management. Specialist finance skills are developed in the areas of; financial mathematics, financial markets, business finance, personal finance, international finance, portfolio management and risk analysis. Students typically complete the core of business courses in the either periods with the major applied finance courses studied on a progressive basis through the program.

Elective courses from a number of business disciplines are available to be selected by Applied Finance students provide an opportunity for students to enhance, as well as broaden, their skills developed in the finance major. High-achieving students may be selected to take part in a work practicum, where they will be able to apply their learnt skills in a work-related project developed in consultation with both the employer and the University.

Who will employ me?

Across Australia, employment opportunities in the financial services and allied areas are excellent, with a number of graduates currently occupying senior positions across a range of local, national and international organisations. Graduates of the Bachelor of Applied Finance are able to work in a diverse range of industries and sectors as a result of the varied knowledge and skills developed throughout the program.

Graduates of the program have obtained employment in areas as diverse as: lending; retail, investment and international banking; corporate treasury and money markets; foreign currency trading; funds management; risk management; financial planning; and private financial consulting.

According to the Graduate Careers Council of Australia, UniSA applied finance graduates have high employment prospects, with over 77 per cent finding employment in their chosen career after completing their studies in 2007. The combination of the Applied Finance major with electives taken in other business disciplines provides employment opportunities for graduates in allied areas such as accounting, international business, information systems and marketing.

Aim

This degree provides graduates with specialist knowledge in applied finance that is appropriate to the needs of managerial personnel in financial institutions or in areas of business such as treasury, financial planning and small business management, and the potential to proceed to the honours program and other postgraduate study.

Structure

Students undertake the Division-wide core and then a major in applied finance. In addition, students can undertake the professional sequence in applied finance and must complete 108 units to satisfy the requirements of the program.

Professional recognition

Graduates satisfy the educational requirements for Associate membership of the Financial Services Institute of Australasia. Membership of the Financial Services Institute of Australasia further requires the graduate to be working in the financial services industry.

Completion of the program also provides Tier 1 accredited recognition by the Australian Securities and Investments Commission which is the minimum requirement to act as a representative of an Australian financial services licensee in the financial planning industry. Further Tier 1 accredited recognition can be obtained by students completing the following course: BANK 3005 Applied Financial Planning.

Bachelor of Applied Finance DBBF – Program Schedule

Course name	Area + Cat. No.	Prerequisites
FIRST YEAR		
First Half (Study Period 1, 2 or 3)		
Macroeconomics	ECON 1007	Nil
Business Information Systems	INFS 1011	Nil
Financial Management	BANK 1002	Nil
Accounting, Decisions and Accountability	ACCT 1005	Nil
Second Half (Study Period 4, 5 or 6)		
Marketing Principles: Trading and Exchange	MARK 1010	Nil
Statistics for Business **Students who have completed Statistical Analysis in Business (MATH 1029) or have received credit for it should not enrol in Statistics for Business (MATH 1052)	MATH 1052	Nil**
Introduction to Management **Students who have completed Work and Organisation (BUSS 1030) or have received credit for it should not enrol in Introduction to Management (BUSS 1054).	BUSS 1054	Nil**
Derivatives and Securities Markets	BANK 1005	Nil
SECOND YEAR		
First Half (Study Period 1, 2 or 3)		
Business Finance	BANK 2007	BANK 1002
Introduction to Law	LAWS 1002	Nil
Managing Communication in Business (see Note 4)	COMM 1054	Nil
Professional Sequence/Elective (see Note 2)		*
Second Half (Study Period 4, 5 or 6)		
International Currency and Banking Markets	BANK 2006	BANK 2005 / BANK 2007
Financial Planning	BANK 2008	BANK 2007/ BANK 2005
Professional Sequence/Elective (see Note 2)		*
Elective		*
THIRD YEAR		
First Half (Study Period 1, 2 or 3)		
Portfolio and Fund Management	BANK 3004	Either BANK 2005 and ECON 2007 OR BANK 2007 and BANK 2006
Investment Banking and Project Finance	BANK 3002	BANK 2007 / BANK 2005
Professional Sequence/Elective (see Note 2)		*
Elective		*
THIRD YEAR		
Second Half (Study Period 4, 5 or 6)		
Financial Risk Analysis	BANK 3003	BANK 3002, BANK 3004
Professional Sequence/Elective (see Note 2)		*
Elective		*
BUGE Elective (see Note 3)		*
* Elective courses may have prerequisites, please check prior to enrolment.		

Rules

The program comprises:

- a Division-wide core of eight courses
- a major of eight courses specific to the program;
- seven electives, which may be used to complete
 - a professional sequence of four courses and three elective courses, or with the approval of the Program Director
 - a second major of eight courses from within the Division (which includes one course from the Division core), or
 - a minor of four courses (which includes one course from the Division core) and four elective courses from within the Division or four elective courses from outside of the Division, or
 - two minors of four courses each from within the Division (with at least one minor including one course from the Division core); and
- one contrasting Broadening Undergraduate Education course (BUGE).

Notes

1. All Division core courses will be offered in both first and second half of the year.

2. Students are strongly encouraged to complete the Applied Finance professional sequence which comprises:

ECON 2007 Forecasting and Business Analysis (first half of the year)

BUSS 3001 Small Enterprise Management (first half of the year)

BANK 3005 Applied Financial Planning (first half of the year)

BANK 3006 Financial Modelling (second half of the year)

Alternatively, with the permission of the Program Director, students may use the professional sequence/elective courses to complete:

- a second major of eight courses from within the Division (which includes one course from the Division core), or
- one minor of four courses (which includes one course from the Division core) and four elective courses from within the Division, or courses from outside of the Division, or
- two minors of four courses each from within the Division (with at least one minor including one course from the Division core).

3. The program of study set out above conforms to the University's Broadening Undergraduate Education Policy.

4. For international students, applicants accepted with an IELTS score less than 7 will be required to enrol in a 2 hour tutorial for COMM 1054 Managing Communication in Business.

5. Students who have studied either course in the following list will be deemed to have completed the core course requirement only for the purposes of: transition, program transfer, double degrees and transnational programs where a limited range of courses may be available; and granting of credit for related diploma programs such as SAIBT and Eynesbury.

- Macroeconomics/Microeconomics/ Economic Principles
- Introduction to Law/Marketing and Trade Practices Law
- Knowledge Management in Organisations / Business Information Systems
- Statistical Analysis in Business/Quantitative Methods for Business/Statistics for Business

Double Degree Option: Bachelor of Commerce, Bachelor of Applied Finance DBCB - Program

Program overview

The Bachelor of Commerce / Bachelor of Applied Finance double degree responds to employer demands for appropriately qualified executives in the accounting and finance professions. Over a term of four years, students will graduate with both accounting and finance degrees, providing opportunities for accelerated career prospects.

What will I study?

The program requires students to complete both a Commerce and Applied Finance major, together with a core of business courses in complementary areas including: economics, information systems, law, management, marketing, accounting, statistics and communications. Students typically complete the core of business courses in the earlier study periods with the major courses studied on a progressive basis throughout the program. In each of the commerce and finance disciplines, the courses build on each other, providing graduates with a sound understanding of the major concepts and principles relevant to each discipline.

Who will employ me?

Graduates of this program will have employment opportunities in financial and management accounting, management consulting, as well as taxation and auditing specialisations. According to the Graduate Careers Council of Australia, UniSA commerce, applied finance graduates have high employment prospects, with over 98 per cent finding employment in their chosen career after completing their studies in 2007.

In the financial services sector, a number of graduates have obtained employment in areas such as lending, retail and investment banking, corporate treasury and money markets, trading foreign currencies, funds management, risk management, financial planning and private financial consulting.

Aim

To provide graduates with the education and skills necessary for those who wish to pursue a career in accounting and finance in public practice, commerce and industry, and the public sector. It also provides a sound qualification for careers in business and management.

Structure

The program comprises the eight course division core and majors in Accounting and Applied Finance; one broadening undergraduate education course and nine electives courses. The program requires the completion of courses totalling 144 units.

Professional recognition

Graduates satisfy the educational requirements for Associate membership of CPA Australia (see Note 5), The Institute of Chartered Accountants in Australia (see Note 4) and the Financial Services Institute of Australasia. Membership of the Financial Services Institute of Australasia further requires the graduate to be working in the financial services industry.

Completion of the program also provides Tier 1 accredited recognition by the Australian Securities and Investment Commission which is the minimum requirement to act as a representative of an Australian financial services licensee in the financial planning industry. Further Tier 1 accredited recognition can be obtained by students completing the following course:

BANK 3005 Applied Financial Planning

Graduation from this program has been recognised by the Association of Chartered Certified Accountants (ACCA) as fulfilling requirements for maximum exemption in the ACCA's professional program.

Bachelor of Commerce, Bachelor of Applied Finance DBCB – Program Schedule

Course name	Area + Cat. No.	Prerequisites
FIRST YEAR		
First Half (Study Period 1, 2 or 3)		
Accounting, Decisions and Accountability	ACCT 1005	Nil
Business Information Systems	INFS 1011	Nil
Microeconomics	ECON 1006	Nil
Financial Management	BANK 1002	Nil
Second Half (Study Period 4, 5 or 6)		
Financial Accounting 1	ACCT 1006	ACCT 1005
Quantitative Methods for Business **Students who have completed Statistical Analysis in Business (MATH 1029) or have received credit for it should not enrol in Quantitative Methods for Business (MATH 1053)	MATH 1053	Nil**
Marketing Principles: Trading and Exchange	MARK 1010	Nil
Derivatives and Securities Markets	BANK 1005	Nil
SECOND YEAR		
First Half (Study Period 1, 2 or 3)		
Financial Accounting 2	ACCT 2005	ACCT 1005, ACCT 1006
Introduction to Law	LAWS 1002	Nil
Business Finance	BANK 2007	BANK 1002
Management Accounting	ACCT 2006	ACCT 1005
Second Half (Study Period 4, 5 or 6)		
Introduction to Management **Students who have completed Work and Organisation (BUSS 1030) or have received credit for it should not enrol in Introduction to Management (BUSS 1054).	BUSS 1054	Nil**
Managing Communication in Business (see Note 7)	COMM 1054	Nil
International Currency and Banking Markets	BANK 2006	BANK 2005, BANK 2007
Financial Accounting 3	ACCT 3007	ACCT 1005, ACCT 1006, ACCT 2005
THIRD YEAR		
First Half (Study Period 1, 2 or 3)		
Portfolio and Fund Management	BANK 3004	Either BANK 2005 and ECON 2007 OR BANK 2007 and BANK 2006
Elective (see Notes 3, 4 and 5)		*
Elective (see Notes 3, 4 and 5)		*
Elective (see Notes 3, 4 and 5)		*
Second Half (Study Period 4, 5 or 6)		
Global Issues for Accounting	BUSS 3017	ACCT 1006, ACCT 2006
Financial Planning	BANK 2008	BANK 2007 or BANK 2005
BUGE Elective		*
Corporations and Partnership Law or Elective (see Notes 3, 4 and 5)	LAWS 2005	LAWS 1002
FOURTH YEAR		
First Half (Study Period 1, 2 or 3)		
Investment Banking and Project Finance	BANK 3002	BANK 2007 or BANK 2005
Taxation Law 1 or Elective (see Notes 3, 4 and 5)	ACCT 3002	Nil
Auditing Theory and Practice or Elective (see Notes 3, 4 and 5)	ACCT 3005	ACCT 2005
Elective (see Notes 3, 4 and 5)		*
Second Half (Study Period 4, 5 or 6)		
Issues in Accounting Theory	ACCT 3003	ACCT 1005, ACCT 1006, ACCT 2005, ACCT 2006
Financial Risk Analysis	BANK 3003	BANK 3002, BANK 3004
Elective (see Notes 3, 4 and 5)		*
Elective (see Notes 3, 4 and 5)		*

*Elective courses may have prerequisites, please check prior to enrolment.

Rules

The program comprises:

- a division core of eight courses
- two major sequences of seven courses specific to the program;
- nine elective courses;
- one Broadening Undergraduate Education course from a contrasting discipline.

Notes

1. All division core courses will be offered in both first and second half of the year.

2. A majority of elective courses are offered in the third and fourth years so that sufficient pre-requisite courses can be completed by students undertaking professional educational requirements.

3. Students are strongly encouraged to complete the Applied Finance professional sequence which comprises:
 ECON 2007 Forecasting and Business Analysis (first half of the year)
 BUSS 3001 Small Enterprise Management (first half of the year)
 BANK 3005 Applied Financial Planning (first half of the year)
 BANK 3006 Financial Modelling (second half of the year)

Alternatively, with the permission of the Program Director, students may use the professional sequence/elective courses to complete:

- a second major of eight courses from within the Division (which includes one course from the Division core), or
- one minor of four courses (which includes one course from the Division core) and four elective courses from within the Division, or courses from outside of the Division, or
- two minors of four courses each from within the Division (with at least one minor including one course from the Division core).

4. Students who wish to satisfy the educational requirements for admission to the professional program of the Institute of Chartered Accountants in Australia (to qualify as a chartered accountant) must take the professional accounting minor which comprises:
 LAWS 2005 Corporations and Partnership Law
 ACCT 3005 Auditing Theory and Practice
 ACCT 3002 Taxation Law 1

5. Students who wish to satisfy the educational requirements for admission to the professional program of CPA Australia (to qualify as a CPA) must complete at least:
 LAWS 2005 Corporations and Partnership Law
 And are strongly advised to take:
 ACCT 3005 Auditing Theory and Practice
 ACCT 3002 Taxation Law 1

6. The program of study set out above conforms to the University's Broadening Undergraduate Education Policy.

7. For international students, applicants accepted with an IELTS score less than 7 will be required to enrol in a 2 hour tutorial for COMM 1054 Managing Communication in Business.

8. Students who have studied either course in the following list, will be deemed to have completed the core course requirement only for the purposes of: transition, program transfer, double degrees and transnational programs where a limited range of courses may be available; and granting of credit for related diploma programs such as SAIBT and Eynesbury.

- Macroeconomics/Microeconomics/Economic Principles
- Introduction to Law/Marketing and Trade Practices Law
- Knowledge Management in Organisations/Business Information Systems
- Statistical Analysis in Business/Quantitative Methods for Business/Statistics for business

Course Descriptions

Division Core Courses

All undergraduate programs in the Division include the eight division core courses. Each core course is offered in Study Period 2 and Study Period 5.

Study Period	Area	Catalogue Number	Course ID	Course Description
SP2/SP5	ACCT	1005	11951	Accounting, Decisions and Accountability
SP2/SP5	INFS	1011	006415	Business Information Systems
SP2/SP5	COMM	1054	10701	Managing Communication in Business*
SP2/SP5	ECON	1006	100304	Microeconomics OR
SP2/SP5	ECON	1007	100318	Macroeconomics
SP2/SP5	LAWS	1002	006454	Introduction to Law
SP2/SP5	MARK	1010	10704	Marketing Principles: Trading and Exchange
SP2/SP5	MATH	1052	101177	Statistics for Business OR
SP2/SP5	MATH	1053	101178	Quantitative Methods for Business
SP2/SP5	BUSS	1054	011337	Introduction to Management

NOTE: Students who have studied either course in the following list, will be deemed to have completed the core course requirements only for the purposes of: transition, program transfer, double degrees and transnational programs where a limited range of courses may be available; and granting of credit for related diploma programs such as SAIBT and Eynesbury.

- Macroeconomics/Microeconomics/Economic Principles
- Introduction to Law/Marketing and Trade Practices Law
- Knowledge Management in Organisations/Business Information Systems
- Statistical Analysis in Business/Quantitative Methods for Business/Statistics for Business

1. Accounting, Decisions & Accountability Course Code ACCT 1005

The decision making and accountability rationales for accounting and the ethics involved in its practice, the accounting process, recording accounting data and preparing financial statements, accounting for merchandise and preparing cash flow statements; analysing financial statements and using them for decision making; management accounting, planning, budgeting and control and quantitative methods for decision making.

2. Business Information Systems**Course Code INFS 1011**

Introduction: Information strategy and organisational strategy, business process reengineering, change management, the business process management systems approach.

Electronic Commerce: innovation, supply chains and virtual enterprises electronic market places and electronic commerce business models, channel conflict, disintermediation and re-intermediation.

Business Process Modeling: Selected methods for modeling business processes; construction of business models; the e-business case, organizing the modeling process.

Business Process Engineering Technology: Representative business process engineering systems, their functionality, strengths and weaknesses.

Integration methodologies & tools: Integration of technology, such as ERP and workflow management systems.

Business Process Management: Management of business processes; business process life cycle; business re-engineering vs. business maintenance and improvement; activity based costing in the reengineering process, success factors and barriers to business process reengineering for electronic commerce.

Organisational Impact: Impact of business engineering and of electronic commerce. The effects of electronic commerce on competitive advantage.

Case Studies: Selected examples of transforming traditional enterprises into e-enterprises

3. Managing Communication in Business**Course Code COMM 1054**

Communication concepts and theories, intercultural communication, non-verbal communication, listening, intra- and interpersonal communication, organisational communication, presentation and public speaking, groups and teams in organisations, principles of business writing, business correspondence, employment communication, computer-mediated communication, emerging communication trends.

4. Microeconomics**Course Code ECON 1006**

The economic decisions faced by individuals, firms and governments and the alternative mechanisms for solving them; the organisation of production in a modern mixed economy and in an international context; analysis of price and output determination in the context of free markets; the impact on resource allocation when the price mechanism is interfered with; The meaning of economic costs and the links between productivity, resource prices and costs; market structures and models; strengths and weaknesses of the market mechanism; strategic behaviour between firms; Australia's changing role in the global market and in international trade.

5. Macroeconomics**Course Code ECON 1007**

Introduction to macroeconomics; the economy over time, fundamental relationships in the macro-economy; the introduction of simple macroeconomic models; the simple aggregate demand/ aggregate supply model of the macro-economy, money; the open economy, economic policy; contemporary economic issues.

6. Introduction to Law**Course Code LAWS 1002**

The features of Australian law and its development. The operation of the Australian Constitution. The Doctrine of Precedent and its operation and its relationship to statutory interpretation. The Australian common law and statutory rules relating to the law of contract and how these apply to the concepts of offer and acceptance, intention to create legal relations, the concept of valuable consideration, the rules relating to written contracts, implied terms and exclusion clauses, illegality and its effect on contracts; mistake, misrepresentation, duress, undue influence, the principles of unconscionability relating to contracts, remedies for breach of contract, assessment of damages and the use of equitable remedies. The law of agency in Australia including - methods of agency, capacity of persons to act as an agent and classes of agents.

7. Marketing Principles: Trading & Exchange**Course Code MARK 1010**

This course introduces students to the role and contribution of Marketing Principles and thinking to achieving positive net revenue outcomes for most organisations and enterprises today. Marketing and marketing people are used in, and by, most types of organisations both big and small; for example, commercial, government, educational, artistic and social. The course will cover the main concepts and principles that underlie marketing thinking and practice. It will require students to understand these and also find out how they are applied in a range of enterprises.

8. Statistics for Business**Course Code MATH 1052**

Motivations and principles behind quantitative research, sampling concepts and methods, displaying data, measures of central tendency and dispersion, relations in categorical data, correlation coefficients for numerical data, probability concepts, the normal distribution and business applications, confidence intervals for means and proportions, z-tests and chi-square tests for proportions, t-tests for means, linear regression.

9. Quantitative Methods for Business**Course Code MATH 1053**

Time value of money and net present value calculations, with applications, linear programming, quantitative research principles, principles in collecting, summarising and displaying business data, index numbers, relations in categorical data, measures of association, fitting straight lines, elementary probability concepts, the normal distribution and its business applications, elementary hypothesis testing.

10. Introduction to Management**Course Code BUSS 1054**

The nature and meaning of management, work and work organisation; influence of changing technology on management processes and practices; the motivation of people to achieve organisational objectives; social relations in the work place; organisational culture and control; conflict, its regulation and management; cross-cultural dimensions; global trends.

Applied Finance Major Courses Snapshot

Course name	Area +Catalog No.
Financial Management	BANK 1002
Derivatives and Securities Markets	BANK 1005
Business Finance	BANK 2007
International Currency and Banking Markets	BANK 2006
Financial Planning	BANK 2008
Portfolio and Fund Management	BANK 3004
Financial Risk Analysis	BANK 3003
Investment Banking and Project Finance	BANK 3002

Applied Finance Major Courses Detailed

Financial Management

Course Code BANK 1002

Introduction to the time value of money: future value, present value, annuities, different notions of interest rates; computational tools and the financial calculator.

Financial decision-making for individuals, planning and control: evaluation of borrowing alternatives: effective interest rates and 'least cost'; adjusting for fees and different prices; application to housing and personal loans and introduction to other personal finance media, budgetary considerations and 'affordability'. Evaluation of investment alternatives: investing in financial assets; notions of risk and return; application to selected investment media; gearing and its effect on risk; introduction to other types of investment and overview of products and their pitfalls in the financial planning industry. Personal financial statements, budget planning and control.

Introduction to financial decision making, planning and control for enterprises: risk, operating and financial leverage; external sources of risk; diversification and risk-spreading; borrowing decisions and the cost of funds; investment decisions and the required rate of return; implementation of decisions via the budgetary process; planning and control; performance appraisal and ratio analysis.

Derivatives and Securities Markets

Course Code BANK 1005

Financial instruments: pricing risk and financial instruments; measuring interest rate risk; instruments for managing risk-futures, options, and swaps; introduction to foreign exchange risk. Markets and trading of instruments: Domestic financial markets for debt and equity instruments; foreign exchange markets; interest rate determination and the term structure of interest rates; analysis of buying and selling financial instruments.

Markets and trading of instruments: Domestic financial markets for debt and equity instruments; foreign exchange markets; interest rate determination and the term structure of interest rates; analysis of buying and selling financial instruments.

Risk and financial instruments: Measuring interest rate risk; instruments for managing risk-futures, options, and swaps; introduction to foreign exchange risk.

Business Finance**Course Code BANK 2007**

The financial environment and the role of finance in business: financial objectives of firms, financial mathematics, cash flow, time value of money; financial markets and sources of finance.

Investment evaluation: net present value and other criteria; risk and uncertainty in capital investment decisions.

Capital structure and cost of capital: intermediate and long term funding; debt valuation; equity models, dividend valuation, capital asset pricing model; weighted average cost of capital; theoretical debate on capital structure and the value of the firm.

Dividend policy: comparison of different payout policies and the effect of dividend payments or retention on the value of the firm

International Currency and Banking Markets**Course Code BANK 2006**

Aim: International Currency and Banking Markets aims to: introduce students to the financial markets relevant to the conduct of international financial transactions and to the financial systems of the world's major economies; provide students with an understanding of the key parity and no arbitrage relationships that hold in international financial markets; equip students with the tools and insights needed to analyse and measure the extent foreign exchange risk; explain the methods by which foreign exchange risk can be managed through the use of on and off balance sheet items including derivative products; and inform students of issues relevant to the financing and making of foreign investment decisions, including the impact of the introduction of exchange rate risk on the evaluation of capital projects.

Objectives: The identification, measurement and management of international financial risk at the level of the individual enterprise; the distinction between risk management and speculation in international finance; the use of forwards, futures, options, swaps and other derivatives in the risk management process; use of on balance financial instruments to hedge risk; incorporating foreign exchange risk into the foreign investment decision.

Financial Planning**Course Code BANK 2008**

The financial planning environment: evolution of financial planning industry; industry participants; role of financial planning; regulatory and licensing issues. The principles underlying construction of personal investment portfolios: investor goals; attitudes to risk and return; time horizon and constraints. Formulation of an investment plan: effects of diversification; taxation considerations; performance goals. Performance measurement and review.

Evaluating investments: risk and return characteristics; performance record and prospects; direct vis-a-vis indirect investment; market efficiency. Appraisal of principal investment markets: property, equities, interest bearing securities. Debt management and gearing: sources of borrowed funds; analysis of interest rates and associated fees; taxation considerations; negative gearing. Personal risk management and insurance: assessment of risks and benefits; analysis of insurance types; factors influencing insurance premiums.

Superannuation: role of superannuation; funding issues; types of superannuation funds; assessment of retirement benefits; contrast lump sum and pension payments; taxation considerations. Sources of investment information. The role of the investment adviser: independence and ethical responsibilities

Portfolio and Fund Management**Course Code BANK 3004**

Introduction to investment management and analysis. Quantitative techniques in investment management; mean-variance and portfolio optimisation.
 Portfolio theory: modern portfolio theory (MPT); capital asset pricing model (CAPM); index models; arbitrage pricing theory (APT); empirical evidence and market efficiency.

Asset markets: bonds; equities; derivatives. Investment strategies: bond portfolio strategies; equity portfolio strategies; derivative portfolio strategies; the asset allocation process.

Portfolio management: active versus passive investment strategies; market timing; security and asset class selection; international diversification; evaluating portfolio performance; performance measures; construction and use of benchmarks.

Financial Risk Analysis**Course Code BANK 3003**

Risks faced by the financial institution: market risk, credit risk, operational risk, risks in the regulatory environment. Risk management frameworks, policies and implementation systems, in the financial and non-financial corporate sectors.
 Measuring financial risks and the implications of model risk for their measurement. Portfolio analysis, and the measurement of risk.

Measuring risks in detail: market risk and the VaR and CFaR approaches; credit risk, credit ratings and contingent claims; and actuarial approaches in insurance. The management of risks: banks, non-bank financial institutions and non-financial corporations. The future of risk management and the convergence of insurance risk management with financial risk management.

Investment Banking and Project Finance**Course Code BANK 3002**

Principles of finance: risk aversion, diversification, signalling, market efficiency, risk-return trade-off, options. Finance function of the firm: goals and financial objectives, financial policy and strategies, corporate plan, treasury. Valuation techniques and models: debt models; equity models, unlisted share valuation, methodologies, case studies.

Modern portfolio theory: mean-variance model, single-index model, capital asset pricing model, applications to financial management. Acquisition of funds: intermediate and long term; debt, equity, leasing, hybrid forms. Current asset management.

Theory and practice of capital structure: traditional, M & M, CAPM approaches; taxation and bankruptcy; incentive issues and agency costs; signalling; making decisions in practice. Theory and practice of dividend policy: traditional, M & M, CAPM approaches, taxation (classical, imputation); signalling; linkage to capital structure; making dividend policy in practice. Required rate of return: cost of capital of the firm; divisional required returns.

Commerce Major Courses Snapshot

Course name	Area +Catalog No.
Accounting, Decisions and Accountability	ACCT 1005
Financial Accounting 1	ACCT 1006
Financial Accounting 2	ACCT 2005
Business Finance	BANK 2007
Management Accounting	ACCT 2006
Financial Accounting 3	ACCT 3007
Issues in Accounting Theory	ACCT 3003
Global Issues for Accounting	BUSS 3017

Commerce Major Courses Detailed

Accounting, Decisions and Accountability

Course Code ACCT 1005

The decision making and accountability rationales for accounting and the ethics involved in its practice, the accounting process, recording accounting data and preparing financial statements, accounting for merchandise and preparing cash flow statements; analysing financial statements and using them for decision making; management accounting, planning, budgeting and control and quantitative methods for decision making.

Financial Accounting 1

Course Code ACCT 1006

Confirmation and expansion of the knowledge pertaining to the complete accounting cycle with emphasis on the design and implementation of double entry accounting systems as applied to manual and computerised formats. An introduction to the financial reporting environment including an introductory exposure to various accounting standards used in financial accounting. An introductory investigation of the practical, theoretical and ethical issues underlying the application of accounting standards with particular reference to the acquisition, depreciation and disposal of Non-Current Assets, Inventories, Accounts Receivable, Cash Controls and Liabilities.

Financial Accounting 2

Course Code ACCT 2005

Presentation of financial statements: review of financial reporting requirements for companies in Australia, overview of general purpose financial reports; relevant accounting standards relating to the Balance sheet, Income Statement and Statement of changes in equity, and associated notes, including revisions and errors, retained profits and underlying accounting treatments. Other Disclosure Issues: accounting policies, materiality, events occurring after reporting date, segment reporting. Liabilities: definition, measurement and classification, provisions and contingencies, disclosure and presentation. Leases: classification criteria, accounting treatment in the books of the lessee, disclosure requirements. Accounting for tax. Accounting for assets and associated disclosure requirements.

Business Finance**Course Code BANK 2007**

The financial environment and the role of finance in business: financial objectives of firms, financial mathematics, cash flow, time value of money; financial markets and sources of finance.

Investment evaluation: net present value and other criteria; risk and uncertainty in capital investment decisions.

Capital structure and cost of capital: intermediate and long term funding; debt valuation; equity models, dividend valuation, capital asset pricing model; weighted average cost of capital; theoretical debate on capital structure and the value of the firm.

Dividend policy: comparison of different payout policies and the effect of dividend payments or retention on the value of the firm

Management Accounting**Course Code ACCT 2006**

Management accounting information that creates value; Cost terms, concepts & behaviour; Cost estimation & CVP analysis; Product costing systems; Overhead costs; ABC; Budgeting; Standard costing: material & labour; Standard costing: overhead; Tactical decision-making; Pricing & product-mix decisions.

Financial Accounting 3**Course Code ACCT 3007**

Overview of the financial reporting environment. Income statement – related accounting and disclosure issues. Accounting for employee benefits. Alternative Business Structures: trusts, introduction to consolidated entities. Consolidations: the economic entity, preparation of consolidated financial statements including goodwill/discount on acquisition and the elimination of inter-entity transactions and balances. Analysis and interpretation of financial statements including Statement of Cash Flow. Voluntary reporting/disclosures and corporate social responsibilities.

Issues in Accounting Theory**Course Code ACCT 3003**

Nature of theory and theory testing; capital market research (CMR); theory of accounting policy choice; behavioural research; critical perspectives of accounting; accounting for financial instruments.

Global Issues for Accounting**Course Code BUSS 3017**

Global competition, Global organisations, Management accounting, Translation of foreign currency transactions, Translation of foreign currency financial statements, International financial reporting standards, International financial reporting and auditing issues.

For further information about Applied Finance and Commerce Core Courses please visit/contact:

<http://www.unisanet.unisa.edu.au/majorminor/displaymajor.asp?Year=2008>

Lyn Nipperess

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School of Commerce

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Electives/BUGE Courses

As part of your degree you will be required to complete a number of elective courses. These courses are for you to choose to broaden your studies beyond the core courses of your program. To maximise the benefits of your elective studies you can undertake a number of courses in a specific discipline area. This can enhance your attraction to employers who may desire graduates who have developed a range of knowledge and skills that are complementary to their degree.

To assist you to structure your study program we refer to a number of elective courses in the same discipline area as a professional sequence, minor or major. Please note that your professional sequence, minor or major will not be separately identified on your transcript or degree parchment; however, you can state in your personal resume that you have completed one as part of your degree.

Terminology Explained:

Professional Minor/Sequence

A stream of related elective courses in a single discipline that students of a particular degree are strongly encouraged to complete.

Minor

A stream of related elective courses in a single discipline area that students can choose to complete to reflect their interests and which comprises up to 18 units (commonly four courses).

Major

A stream of related courses in a single discipline area that students can choose to complete to reflect their interests and which comprises 36 units (commonly eight courses).

Broadening Undergraduate Education Electives (BUGE)

All students studying for a Bachelor degree at the University of South Australia are required to take one Broadening Undergraduate Education (BUGE) elective. This course must not be allied to the student's main discipline (e.g. Applied Finance) or to business or management. This requires that the selection be made from any course within the University, outside of the disciplines of the Division of Business, for which the student has the required pre-requisite study.

Aims

The aims of the BUGE program are:

- to extend the student's capacity for critical reflection across a range of fields and situations in order to promote intellectual and attitudinal flexibility in the exercise of their chosen profession; and
- to broaden students' knowledge in fields outside their professional Programs in order to enable them to examine their professional field in the broader cultural and social context.

Elective Options Available to You:

You have a range of options on how you use your elective courses to structure your study.

1. A Range of Electives

You can choose each of your elective courses from a different discipline area if you wish. This choice provides you with the opportunity to broaden your business studies experience as much as possible.

2. Minor/s

A minor enables you to use your elective courses to develop some expertise in one or two other discipline areas. You can use your elective courses to build two minors or one minor and a selection of courses in other topics.

Some planning is required in advance to ensure that you are able to complete your courses in the correct order, as some courses will have prerequisites, and are not offered in every Study Period or year. You may need to seek advice from your program director or program advisor.

3. Professional Minor/Sequence

a) Students are strongly advised to complete the applied finance professional sequence comprising:

Course name	Area +Catalog No.
Forecasting and Business Analysis	ECON 2007
Small Enterprise Management EF	BUSS 3001
Applied Financial Planning	BANK 3005
Financial Modelling	BANK 3006

b) Students who wish to satisfy the educational requirements for admission to the professional program of the Institute of Chartered Accountants in Australia (to qualify as a chartered accountant) and CPA Australia (to qualify as a CPA) are strongly advised to complete the professional minor comprising:

Course name	Area +Catalog No.
Corporations and Partnership Law	LAWS 2005
Taxation Law 1	ACCT 3002
Auditing Theory and Practice	ACCT 3005

4. Major

You use all your elective courses to focus on one other discipline area. So if your degree is in Applied Finance then your elective major could be in Commerce International Business, Applied Finance etc. This allows you to develop more comprehensive expertise in a second discipline.

For this option the planning of your study and courses is critical in achieving the desired outcome in the normal three year time frame, as some courses have prerequisites and are only offered in specific Study Periods or years. It cannot be guaranteed that you will complete in the minimum time. You will need to seek advice from the relevant program directors.

For further information about Electives/BUGE Courses please visit/contact:
www.unisanet.unisa.edu.au/majorminor/DisplayMajor.asp?Year=2008

Lyn Nipperess
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 School of Commerce
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Small Business Electives & Minor

If you are interested in small business, the School of Commerce offers three specialised small business courses.

- ACCT 2011 Small Business Accounting
- BUSS 3001 Small Enterprise Management EF
- BUSS 3011 Enterprise and Business Creation

You can take one or more of these courses for your electives. If you complete all three courses you can state on your personal resume that you have completed a Small Business Minor as part of your degree.

Students who develop a business plan as part of their UniSA studies can enter their plan in the Pank Prize. Each year the winner of the **Pank Prize receives \$10,000 plus expert mentoring** to implement their business ideas. For more information visit:
www.unisa.edu.au/studysas/awards/bue.asp

The Small Business Minor can be taken by students of any business degree and requires the completion of:

Course name	Area +Catalog No.
Accounting Decisions and Accountability	ACCT 1005
Small Business Accounting	ACCT 2011
Small Enterprise Management EF	BUSS 3001
Enterprise and Business Creation	BUSS 3011

Small Business Courses Detailed

Small Business Accounting

Course Code ACCT 2011

Objectives and resultant accounting needs of small business; the role played by accounting and accountants in small business; organisational structures; recording systems; managerial reporting and financial decision making; meeting compliance needs; taxation planning and assessment; payroll and other cost management; debtor management; applying for credit; current issues; ethical considerations.

Small Enterprise Management EF

Course Code BUSS 3001

Defining small business. Economic and social contributions. Start-up process. Business management. Role of the accountant. Problems, failure and assistance. Financial management. Business analysis and evaluation.

Enterprise and Business Creation

Course Code BUSS 3011

Understanding entry strategies for new business people, concept evaluation, the business planning process, key aspects of business regulation and legal aspects to consider when setting up and staffing a business. Market research and analysis, market penetration, pricing, financials for the entrepreneur, debt versus equity financing, ethical business behaviour, safeguarding intellectual property.

For further information about Small Business Electives & Minor please contact:

Michael Burrow
Senior Lecturer
School of Commerce
Telephone: 08 830 20503
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Commerce Work Practicum (BUSS 3051)

The practicum is a non-paid 150-hour project supervised by both a UniSA Academic Supervisor and a host organisation. Participating in a practicum provides you with the opportunity to apply the theories of your discipline in a practical and actual business setting whilst also obtaining 4.5 unit credits towards the elective course BUSS 3051.

It also gives you the chance to develop valuable workplace skills that will greatly enhance your employability. By taking a work placement you will develop a greater insight of the business environment and begin identifying the career path that most suits you, while making valuable industry contacts along the way. You will be assessed on the investigation and analysis of the assigned project work you have undertaken for the host organisation.

The School of Commerce will be introducing a limited number of placements in SP2 and SP5 2008 and accordingly the Practicum will be merit-selected. Students will be required to have a credit Grade Point Average and will be interviewed and selected by the Practicum course coordinator (for 2008 will be Mr. Ron Donato) before being accepted for the Practicum. The Coordinator will match students to Host Organisations and academic supervisors and will make every effort to ensure that students are capable of fulfilling the requirements of the placement.

For further details and updates please refer to the student information kit document (available from www.unisa.edu.au/commerce/) and visit the course home page <http://www.unisanet.unisa.edu.au/courses/course.asp?Course=buss3051&Year=2008>

For further information about Commerce Work Practicum please contact:

Ron Donato
Program Director
School of Commerce
Telephone: 08 830 20319
Email: ronald.donato@unisa.edu.au

Other Study Options

Business Double Degree (DBDD)

Why Choose a Business Double Degree?

The Business Double Degree gives you complete flexibility - you are no longer bound by tradition, or what the University specifies. If you can see an opportunity in the work environment, you can select the degree combination which will help you take advantage!

Interest in double degree programs is on the increase - why? Having a good degree is essential in today's competitive graduate job market. The number of students enrolling in university programs is at its highest rate ever, so what will make you stand out from the crowd when employers are looking at your CV? A Business Double Degree at UniSA!

Aim

This program provides a high degree of flexibility for students to combine any two single degrees in the Division of Business. A double degree provides a number of benefits, in particular:

- Wider career options, now and in the future
- Shows dedication to studies, which is a good indication to employers of your work ethic
- Gaining a significant range of skills and knowledge which employers value
- Becoming multi-skilled
- Gaining a broad outlook

Key Benefits to You

- YOU decide what combination of degrees you want to study of any B. Business, B. Applied Finance, B. Commerce, B. Management and B. Arts (International Studies, Aboriginal Policy and Management, Aboriginal Studies, Australian Studies) degrees. There are over 100 possible combinations.
- YOU will receive two parchments - one for each degree you study.
- YOU only need to study for a minimum 4 years full time (or the equivalent part-time).
- YOU will be able to choose wider career options and greater opportunities now and further down the track.
- YOU will have accelerated career prospects as increasingly employers are looking for multi skilled employees.

Program Length

The Business Double Degree can be completed in a minimum of 4 years full-time or part time equivalent. More information on the Business Double Degree can be found at www.unisanet.unisa.edu.au/programs/program.asp?Program=DBDD&Year=2008

Services for Students

Email

Each student will receive an email address. You will receive information via email throughout the year. Course Coordinators may choose to distribute course administrative information this way. You are advised to check your email daily and to keep your email account maintained.

Library

The University Library provides reference material and services to all Schools of the University of South Australia. On the City West Campus, the Library is located in the Catherine Helen Spence Building. The Library conducts tours early in the first half of the year, students are encouraged to attend.

Computer Facilities

There are computer facilities and terminals available for the use of students and staff. The main computer pool for the School of Commerce students is located in the George Kingston Building, City West Campus.

In addition, computer pools on other campuses of the University are available for use by University of South Australia students. However, there is a range of specific software installed in each pool, and students should check with the software listings on the noticeboards of each pool to determine whether the computers have the software they require.

Rules require that students do not eat or drink in the computer rooms. The use of computers is restricted to study-related work. Students using them for personal use, especially for games, will be asked to leave. The display of offensive or pornographic material may lead to penalties.

Further details of the computing facilities at the University are presented at the Computer workshops during Orientation.

Learning Connection

The Learning Connection provides a wide range of services for students including: counselling, learning support, welfare and careers advice, referral and general information. The Learning Connection Centre is located in the Yungondi Building, Ground Floor (City West), www.unisanet.unisa.edu.au/learningconnection/ Phone: 8302 0022 or 1300 656 377(cost of a local call).

Submission and Return of Assignments (AssignIT)

All text based assignments are required to be submitted via *AssignIT*. *AssignIT* is an online service allowing assignments to be submitted directly to the Course Coordinator. Please note that **submission opening and closing times apply** (this means that you cannot submit your assignment before or after the specified submission date and time), refer to your relevant Course Coordinator for the nominated submission times.

Once marking is completed, you will be informed by email and can collect your assignment or feedback and grade via *AssignIT*. All assignments must use the Assignment Cover Sheet. Copies of the Assignment Cover Sheet can be obtained via *AssignIT* when you are submitting your assignment.

Full instructions on how to use *AssignIT* are available in the 'Students' section of this web site: www.unisa.edu.au/helpassignIT/students/default.asp

For other general information regarding the submission of assignments, please refer to *Extra Course Information* at www.unisanet.unisa.edu.au/extracourseinformation/default.asp

Student Administration Forms

The University's administration system requires you to complete a relevant form in order to enable such requests as: leave of absence, internal transfer between programs, or application for credit, efficiently and effectively. All student administration forms can be found at: www.unisa.edu.au/studysas/forms/default.asp

Security and Callpoints

Several locations on campuses are equipped with emergency wall phones for direct contact with Security staff. These are distinguished by a sign overhead and will automatically dial direct to Security. Exact location details can be found here: <http://www.unisa.edu.au/facilities/security/citywest.asp>

When calling from call boxes please state call box number you are calling from. Directions for the use of the call boxes are clearly marked on the front of the call box. Make yourself familiar with the locations of these call points - if you don't, it might be too late in an emergency. To obtain a brochure listing the locations of all call points contact your local Security office.

Campus Security in City West is located in Yungondi Building, Room Y1-55 tel: 8302 0000 (if dialling from outside telephone). Alternatively dial Security (all hours) 1 800 500 911 - free call. Security staff are responsible for the opening and closing of buildings, and all security on campus. They are available to escort students and staff through the University grounds and to the Car Park. Arrangements for the escort service may be made by contacting direct the on-duty security officer on your campus. Security is maintained over a 24 hour shift, seven days a week.

Campus Central – Information Centre

Campus Central staff will assist you with completing administrative procedures such as organising your student card, obtaining enrolment advice and timetable, purchasing readers and accessing safe and affordable accommodation options. Campus Central is located in the Yungondi Building, Ground Floor (City West), telephone: (08) 8302 0511 or 1300 301 708 (cost of a local call), www.unisa.edu.au/campuscentral/

Final Grades & GPA

Final Grades Awarded by the University of South Australia:

Grade	Notation	Notational %
High Distinction	HD	85 - 100
Distinction	D	75 - 84
Credit	C	65 - 74
Pass level 1	P1	55 - 64
Pass level 2	P2	50 - 54
Fail level 1	F1	40 - 49
Fail level 2	F2	below 40
Conceded Pass	CP	
Terminating Pass	TP	
Non-graded pass	NGP	
Non-graded pass	NG	
Satisfactory	S	

Note: Students who are granted more than 10 courses credit may only be eligible for one Conceded Pass and one Terminating Pass.

There are also some interim notations that are used where no final grade has been given. These are detailed in the following table.

Name	Interim notation on MyUniSA	Explanation Refer to Assessment and results in the <i>Assessment Policies and Procedures Manual</i> *
Supplementary assessment	S	Often referred to as a "supp". This indicates that your work is below pass level but that you have been granted another assessment on academic grounds.
Deferred assessment	D	Indicates that you have been granted, on medical or compassionate grounds, permission to complete the assessment at a later time.
Incomplete assessment	I	Indicates that the assessment for the course is not completed and an extension of time has been allowed.

*<http://www.unisa.edu.au/policies/manual/default.asp>

What is a Conceded Pass?*

If you fail the course with a mark between 45% and 49%, and achieve a grade point average (GPA) for the study period of at least 3.75, you may be eligible for a 'conceded pass' as part of the Academic Review of student progress. A conceded pass permits you to use the course as a pre-requisite for another course.

What is a Terminating Pass?*

As part of the academic review of student progress for undergraduates, you may be given a terminating pass if the marks achieved are between 45-49%. This can only be done when your overall results for the study period are considered as well as other course-specific rules for terminating passes. A terminating pass does not permit you to use the course as a pre-requisite for another course. Other conditions apply and are available in the policy documents.

*Conceded/Terminating Pass and Commerce major students

In addition to the University policy, the policy published by CPA Australia (CPA) and the Institute of Chartered Accountants in Australia (ICAA) relating to conceded and terminating passes is applied when determining whether these grades should be awarded. That policy restricts the number of CP and TP grades to a total of 2 over the whole program of study. Further, a conceded or terminating pass cannot be awarded in the core curriculum courses.

Grade Point Average (GPA)

What is GPA?

The Grade Point Average (GPA) is the average of all your grades for the study period by using the following formula:

Formula

GPA = Sum of (grade points) divided by the sum of number of courses undertaken per study period

$$\text{GPA} = \frac{\text{Sum of (grade points)}}{\text{Sum of the number of courses undertaken per study period}}$$

When is a Grade Point Average used?

The Grade Point Average (GPA) is used to determine your eligibility for:

- internal transfer between Programs
- prizes and awards
- a Terminating Pass (TP)
- a Conceded Pass (CP)
- alternative entry (other than SACE) into Program

Grade Point Average Weighting System		
Grade Description	Grade	Grade Point Weighting
High distinction	HD	7
Distinction	D	6
Credit	C	5
Pass level 1	P1	4.5
Pass level 2	P2	4
Supplementary pass	SP	3.5
Conceded pass	CP	3
Terminating pass	TP	3
Fail level 1	F1	1.5
Fail	F	1.5
Fail level 2	F2	1
Withdraw Fail	WF	1.5
Non-graded pass	NGP	Value of 4 points, but are included in the calculation only if GPA is less than 4.
Satisfactory	S	

Example:

A student receives the following grades over two terms:

Course 1: Distinction Course 3: Pass level 1

Course 2: Credit Course 4: Pass level 1

$$\text{GPA} = \frac{(6 + 5 + 4.5 + 4.5)}{4 \text{ (courses)}}$$

$$\text{GPA} = \frac{20}{4}$$

$$\text{GPA} = 5$$

Academic Integrity

The University's academic policies are the rules which govern student enrolment in, and academic progress through, the University. They provide a clear statement of the University's position on academic and student issues and the procedures to be followed. It is your responsibility to be aware of all these policies. These policies can be found at: www.unisa.edu.au/policies/policies/default.asp

Academic Integrity

The University considers academic misconduct to be very serious. The penalties for students who are involved in academic misconduct can be quite severe.

From clause 9.2.1 of the 2008 Assessment Policies and Procedures Manual, academic misconduct includes:

- a) plagiarism (see clause 9.2.2);*
- b) breaches of the examination procedures specified in Section 6: Examination Procedures,*
- c) presentation of data with respect to laboratory work, field trips or other work that has been copied, falsified or in other ways obtained improperly;*
- d) inclusion of material in individual work that has involved significant assistance from another person, where such assistance is not expressly permitted in the course information booklet;*
- e) providing assistance to a student in the presentation of individual work, where such assistance is not expressly permitted in the course information booklet;*
- f) falsification or misrepresentation of academic records;*
- g) other actions that contravene the principles of academic integrity.*

More information on Academic Integrity can be found at www.unisa.edu.au/policies/manual/default.asp

Prizes and Awards offered by the School

The School offers a total of 30 Prizes and Awards* for high academic achievement by high profile institutions each year.

Title	Description	Value
1. Financial Services Institute of Australasia (FINSIA) Award	Awarded to the student with the highest grade point average in the three specialist Applied Finance courses (Portfolio and Fund Management, Financial Risk Analysis, Investment Banking and Project Finance). To be eligible for this award, students must be studying in Australia (onshore).	\$250 plus a commemorative certificate
2. BankSA Prize	Awarded to the student who, at the first attempt, gains the highest mark in the course Finance and Investment. To be eligible for this prize, students must be studying in Australia (onshore).	\$300
3. BankSA Prize	Awarded to the student who, at the first attempt, gains the highest mark in the course Business Finance. To be eligible for this prize, students must be studying in Australia (onshore).	\$300
4. Business SA Prize	Awarded to the most outstanding student in the course Enterprise and Business Creation. To be eligible for this award, students must be studying in Australia (onshore).	\$600 voucher to attend any Business SA training courses, workshops or forums, plus a commemorative certificate
5. The Chartered Institute of Management Accountants Prize	Awarded to the student with the best academic performance in the course Management Accounting. To be eligible for this prize, students must be studying in Australia (onshore).	\$300
6. Colliers International Second Year Property Prize	Awarded to the student with the most outstanding academic performance in: Property Investment, Law of Property, Marketing Principles: Trading and Exchange, Property Utilisation and its Sustainability, Property Market Analysis, Property Agency, Introduction to Management. To be eligible for this prize, students must be studying in Australia (onshore).	\$500 plus a commemorative certificate
7. CPA Australia - Jack Harrison Memorial Award	Awarded for the student with the most outstanding academic performance in: Accounting, Decisions and Accountability; Business Information Systems; Introduction to Law; Financial Accounting 1; Quantitative Methods for Business; Microeconomics. To be eligible for this award, students must be studying in Australia (onshore).	\$300 plus medallion
8. CPA Australia Postgraduate Prize	Awarded to the most outstanding graduand in the Master of Business (Accountancy)	\$500 plus medallion
9. CPA Australia Prize (City West)	Awarded to the (internal) student attaining the highest grade point average in: Auditing Theory & Practice, Taxation Law 1, Global Issues for Accounting, Issues in Accounting Theory.	\$400 plus medallion
10. CPA Australia Prize (External)	Awarded to the (external) student attaining the highest grade point average in: Auditing Theory & Practice, Taxation Law 1, Global Issues for Accounting Issues in Accounting Theory.	\$400 plus medallion

11. CPA Australia Young Professionals Award	Awarded to the student with the best academic performance in the course Issues in Accounting Theory. To be eligible for this award, students must be studying in Australia (onshore).	\$300 plus medallion
12. Deloitte Touche Tohmatsu Prize	Awarded annually to the student with the best academic performance in the course Global Issues for Accounting. To be eligible for this prize, students must be studying in Australia (onshore).	\$500
13. The Economics Society of Australia (SA Branch) Prize for Macroeconomics	Awarded annually to the best student in the course Macroeconomics. To be eligible for this prize, students must be studying in Australia (onshore).	\$200
14. The Economic Society of Australia (SA Branch) Prize for Microeconomics	Awarded annually to the best student in the course Microeconomics. To be eligible for this prize, students must be studying in Australia (onshore).	\$200
15. Edwards Marshall Prize for Taxation Law 1	Awarded annually to the most outstanding student with the best academic performance in the course Taxation Law 1. To be eligible for this prize, students must be studying in Australia (onshore).	\$300
16. Ernst and Young Prize	Awarded to the student with the best academic performance in the course Accounting, Decisions and Accountability. To be eligible for this prize, students must be studying in Australia (onshore).	\$300
17. Gary Lindblom Memorial Prize	Awarded by the Australian Property Institute (SA Division) to the student with the highest grade point average over three years of the Bachelor of Business (Property) program. For students who reside in Australia.	Gold medal plus \$500
18. Jones Lang LaSalle Award	Awarded for the student with the most outstanding academic performance in: Introduction to Property and Valuation, Managing Communication in Business, Macroeconomics, Business Information Systems, Introduction to Law, Accounting, Decisions and Accountability, Quantitative Methods in Business, Introduction to Property Economics, Property Investment, Law of Property, Marketing Principles: Trading and Exchange, Property Utilisation and its Sustainability, Property Market Analysis, Property Agency, Introduction to Management. To be eligible for this award, students must be studying in Australia (onshore).	\$200
19. Knight Frank Prize	Awarded to the student for the most outstanding academic performance in the Property Investment Course. All applicants must be either Australian citizens or have permanent residency status. Eligible students for this prize must be studying in Australia (onshore) internally. Persons currently studying externally may apply provided they reside in South Australia.	\$600 cheque and (subject to availability) a part-time opportunity for a work placement within the company.
20. Lewis Barrett Prize	Awarded to the graduand with the best academic performance in the Bachelor of Commerce professional stream courses of Auditing Theory and Practice and Taxation Law 1. To be eligible for this prize, students must be studying in Australia (onshore).	\$500

21. LexisNexis Prize	Awarded to the most outstanding student in the course Corporations and Partnership Law. To be eligible for this prize, students must be studying in Australia (onshore).	Six months online subscription to Butterworths Encyclopaedic Australian Legal Dictionary.
22. LexisNexis Prize	Awarded to the most outstanding student in the course Law of Property. To be eligible for this prize, students must be studying in Australia (onshore).	Six months online subscription to Butterworths Encyclopaedic Australian Legal Dictionary.
23. McGraw-Hill Book Company Prize	Awarded to the student with the most outstanding academic performance in the course Financial Accounting 3. To be eligible for this award, students must be studying in Australia (onshore).	\$300 worth of McGraw-Hill book voucher
24. Pearson Education Australia Prize	Awarded to the student with the best academic performance in the course Small Business Accounting. To be eligible for this prize, students must be studying in Australia (onshore).	\$200 Book Voucher
25. PriceWaterhouseCoopers Prize	Awarded to the student with the best academic performance in the course Financial Accounting 2. To be eligible for this prize, students must be studying in Australia (onshore).	\$400
26. Royal Institute of Chartered Surveyors (RICS) Prize	Awarded to the most outstanding student in the course Property Utilisation and its Sustainability. To be eligible for this prize, students must be studying in Australia (onshore).	\$300
27. South Australian Auditor-General's Department Prize	Awarded annually to the student achieving the best academic performance in the course Auditing Theory and Practice at the first attempt. To be eligible for this prize, students must be studying in Australia (onshore).	\$400
28. South Australian Auditor-General's Department Prize	Awarded annually to the student achieving the best academic performance in the course Government and Not For Profit Accounting. To be eligible for this prize, students must be studying in Australia (onshore).	\$400
29. RP Data Prize for Introduction to Property and Valuation	Awarded to the best student in the course Introduction to Property and Valuation. To be eligible for this prize, students must be studying in Australia (onshore).	\$200
30. John Wiley & Sons Australia Book Prize	Awarded annually to the best student in the course Financial Planning. To be eligible for this prize, students must be studying in Australia (onshore).	\$200 book voucher plus commemorative certificate.
<p><i>*(Prizes and Awards are subject to change and are awarded based on conditions current at the time of award). More information on prizes and awards can be found at http://www.unisa.edu.au/studysas/awards/bue.asp</i></p>		

Scholarships offered by the School

The School offers a total of 10 Scholarships¹, they are:

AMP Financial Planning Scholarship

About the Scholarship

The AMP Financial Planning Scholarship is available for students studying full time in the third year of the Bachelor of Applied Finance Program (DBBF) or Bachelor of Commerce, Bachelor of Applied Finance Program (DBCB). A candidate must have completed at least 72 out of 108 program units (16 x 4.5).

The Scholarship is established to provide financial support to a full time third year student interested in developing a career in financial planning, and may be used to defray tuition fees, other study and living expenses.

The awarding of a scholarship is conditional upon meeting the following criteria:

- the candidate must be studying full time in the Bachelor of Applied Finance Program (DBBF) or the Bachelor of Commerce, Bachelor of Applied Finance Program (DBCB)
- the candidate must be able to demonstrate academic merit²
- the candidate must have achieved³ at least a credit grade in the Financial Planning (BANK 2008) course
- the candidate must be currently⁴ enrolled in the Applied Financial Planning (BANK 3005) course
- the candidate must provide a written statement of no more than 500 words⁵

Scholarship Value

The value of the scholarship is \$5,000 and will be paid after the census date of Study Period 2, 2008.

Selection Panel

Shortlisted candidates will be interviewed by a panel comprising:

- the Program Director of the Bachelor of Applied Finance Program (DBBF)
- the Head of School (Commerce) and
- a representative of AMP Financial Planning Pty Ltd

Selection Interview

At the interview candidates will be invited to give a short presentation and may be asked to answer questions by the panel. The selection panel will consider the following:

- academic merit
- communication skills
- understanding of the principles of financial planning and
- interest in a career in financial planning

¹ (Scholarships are subject to change and are awarded based on conditions current at the time of award)

More information on scholarships can be found at http://www.unisa.edu.au/scholarship/undergraduate/ug_bue.asp#bchs

² A candidate must demonstrate a minimum GPA of 4.5 and above, and no more than 2 fails in the Program currently enrolled in.

³ At first attempt.

⁴ Study Period 2, 2008.

⁵ A candidate must include a supporting statement of no more than 500 words on their interest in financial planning and how the AMP Financial Planning Scholarship will enhance their chances in establishing a career in the financial industry.

School of Commerce (Honours) Scholarships

About Scholarships¹

The School of Commerce (Honours) Scholarships are open to candidates who are enrolled full time in (or are considering full time admission into) the Bachelor of Business (Honours)/Bachelor of Commerce (Honours) (DHBB) Program in Study Period 2, 2008 academic year with a research focus in any discipline² offered by the School of Commerce. To be eligible for these scholarships, students must study their honours year internally, full time in Australia (onshore).

The scholarships will be awarded to candidates considered most likely to succeed at producing research in the area of the School of Commerce.

The awarding of a scholarship is conditional upon meeting the following criteria:

- the scholarship will be available for candidates who are enrolled full time in (or are considering full time admission into) the Bachelor of Business (Honours)/Bachelor of Commerce (Honours) (DHBB) Program
- the candidate must provide a covering letter
- the candidate must provide an essay of up to 1000 words outlining the area of their proposed research topic

Scholarship Value

Up to six Scholarships will be awarded each year, and will provide payment of \$10,000 (each) for a single year. The scholarships will be paid after the census date of Study Period 2, 2008.

Selection Panel

Shortlisted candidates will be interviewed by a panel comprising:

- the Head of School (Commerce)³ and
- two relevant academic staff members of the School of Commerce.

Selection Interview

At the interview candidates will be invited to give a short presentation and may be asked to answer questions by the panel. The selection panel will consider the following:

- academic merit
- merit of the proposed research topic and
- communication skills

Scholarship Conditions

- It is a condition of the scholarship that recipients will be supervised by a relevant academic member of the School of Commerce.
- Students who convert to part time status during the year, or suspend their studies, may be asked to repay the scholarship

¹ Scholarships are subject to change and are awarded based on conditions current at the time of award

² Accounting, Finance, Economics, Property, Business Administration and Commercial Law

³ The Head of School reserves the right to amend the interview panel if required

Eastwoods Group Accounting Scholarship

About the Scholarship

The Eastwoods Group Accounting Scholarship will be awarded for the first time in 2008. The Scholarship will be available for students studying full time in the third year of the Bachelor of Commerce Program (DBCC) a candidate must have completed at least 72 out of 108 program units (16 x 4.5).

The Scholarship will be awarded to students who are:

- neither employed
- nor sponsored by a company operating within the accounting profession.

The awarding of a scholarship is conditional upon meeting the following criteria:

- the scholarship will be available for students studying full time in the Bachelor of Commerce Program (DBCC)
- the candidate must be able to demonstrate financial need¹
- the candidate must provide a written statement of no more than 500 words²
- the candidate must be able to demonstrate academic merit³

Scholarship Value

The value of the scholarship is \$2,000 and will be paid after the census date of Study Period 2, 2008

In addition to the scholarship payment 8 x 1 hour mentoring sessions will be offered to the successful candidate to meet with a Senior Accounting Partner at Eastwoods Group to assist in their assimilation between academia and the industry.

Selection Panel

Shortlisted candidates will be interviewed by a panel comprising:

- the Program Director of the Bachelor of Commerce Program
- the Head of School (Commerce) and
- a representative of Eastwoods Group.

Selection Interview

At the interview candidates will be invited to give a short presentation and may be asked to answer questions by the panel. The selection panel will consider the following:

- academic merit
- communication skills
- understanding of the principles of accounting and
- interest in a career in accounting

¹ A candidate to provide one of the following: original or certified copies of: a health care card or pension concession card; a document which provides receipt of Youth Allowance, AUSTUDY or ABSTUDY or another means tested Government benefit; a statutory declaration regarding income and personal circumstances.

² A candidate must include a supporting statement of no more than 500 words on their interest in accounting and how the Eastwoods Group Accounting Scholarship will enhance their chances in establishing a career in the accounting profession.

³ A candidate must demonstrate a minimum GPA of 4.5 and above, no more than 2 fails in the Program currently enrolled in.

Eastwoods Group Wealth Management Scholarship

About the Scholarship

The Eastwoods Group Wealth Management Scholarship will be awarded for the first time in 2008. The Scholarship will be available for students studying full time in the third year of:

- the Bachelor of Applied Finance Program (DBBF) or
- the Bachelor of Commerce, Bachelor of Applied Finance Program (DBCB)

A candidate must have completed at least 72 out of 108 program units (16 x 4.5).

The Scholarship will be awarded to students who are:

- neither employed
- nor sponsored by a company operating within the financial industry.

The awarding of a scholarship is conditional upon meeting the following criteria:

- the scholarship will be available for students studying full time in the Bachelor of Applied Finance Program (DBBF) or the Bachelor of Commerce, Bachelor of Applied Finance Program (DBCB)
- the candidate must be able to demonstrate financial need¹
- the candidate must provide a written statement of no more than 500 words²
- the candidate must be able to demonstrate academic merit³

Scholarship Value

The value of the scholarship is \$2,000 and will be paid after the census date of Study Period 2, 2008

In addition to the scholarship payment 8 x 1 hour mentoring sessions will be offered to the successful candidate to meet with a Head of Wealth Management at Eastwoods Group to assist in their assimilation between academia and the industry.

Selection Panel

Shortlisted candidates will be interviewed by a panel comprising:

- the Program Director of the Bachelor of Applied Finance (DBBF)/Bachelor of Commerce, Bachelor of Applied Finance (DBCB) Programs
- the Head of School (Commerce) and
- a representative of Eastwoods Group.

Selection Interview

At the interview candidates will be invited to give a short presentation and may be asked to answer questions by the panel. The selection panel will consider the following:

- academic merit
- communication skills
- understanding of the principles of financial planning and
- interest in a career in financial industry

¹ A candidate to provide one of the following: original or certified copies of: a health care card or pension concession card; a document which provides receipt of Youth Allowance, AUSTUDY or ABSTUDY or another means tested Government benefit; a statutory declaration regarding income and personal circumstances.

² A candidate must include a supporting statement of no more than 500 words on their interest in financial planning/wealth management and how the Eastwoods Group Wealth Management Scholarship will enhance their chances in establishing a career in the financial industry.

³ A candidate must demonstrate a minimum GPA of 4.5 and above, no more than 2 fails in the Program currently enrolled in.

Goodman Scholarship

About the Scholarship

The Goodman Scholarship will be awarded for the first time in 2008. This scholarship is available to students studying full time in the second year of the Bachelor of Business (Property) Program (DBPY). In addition, to be eligible for the Scholarship a candidate must:

- have completed at least 36 out of 108 Program units (8 x 4.5)
- have achieved at least a credit average by the end of their first year according to the relevant Program schedule (Division Core Courses) and
- be studying in Australia (onshore)

Students interested in the Scholarship must apply on the appropriate form available from (please see below) the School of Commerce. The application must include a supporting statement of no more than 500 words on their interest in the Property Market and how the Goodman Group Scholarship will enhance their chances in establishing a career in property (PLEASE NOTE this statement is NOT required for candidates in 2008).

Scholarship Value

The value of the scholarship is \$1,500 and will be paid after the census date of Study Period 2, each year (15th February, 2008).

Selection Panel

Shortlisted applicants will be interviewed by a panel comprising:

- the Program Director of the Bachelor of Business (Property) Program
- the Head of School (Commerce) and
- a representative of Goodman Group.

Selection Interview

At the interview applicants will be invited to give a short presentation and may be asked to answer questions by the panel. The selection panel will consider each of the applicant's:

- academic merit¹
- communication skills
- understanding of the principles of property and
- interest in a career in property

For more information about Prizes, Awards and Scholarships please contact:

Miss Irina Tadevosyan
 Program Management Officer
 School of Commerce
 University of South Australia
 Tel: (08) 8302 0696
 Email: irina.tadevosyan@unisa.edu.au
 GPO Box 2471
 ADELAIDE SA 5001

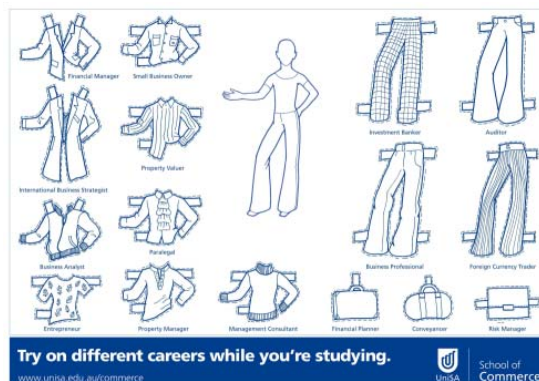
¹ A GPA of min. 4.5 and above, no more than 2 fails in the Program currently enrolled in

Career Options

Bachelor of Applied Finance

What are my career options?

UniSA's Bachelor of Applied Finance program prepares graduates for work in a wide range of roles across a variety of organisations and sectors. During your time at UniSA you will have developed the experience to move into the exciting world of finance with options as wide as international business, foreign currency trading, risk management or corporate treasury.



As a graduate of the Bachelor of Applied Finance program you will be ready to enter roles that demand an understanding of client needs, an ability to assess lending risks, and the capacity to advise organisations on their financial planning activities. Most recently, employment opportunities in areas related to Applied Finance have been stimulated by the expansion of superannuation and the growing number of investment companies and fund managers.

As a graduate with a degree in Applied Finance, your skills will be relevant to any organisation that has significant cash holdings or cash flows. Virtually all large businesses fall into this category, as do investment companies and fund managers, which can have millions, and in some cases billions, of dollars of funds under management. Applied Finance graduates will usually be employed in managerial or supervisory positions and occupational titles may include branch accountant, manager, commercial manager, finance adviser, financial dealer and broker, business manager or specialist consultant.

Applied Finance graduates may establish their own business providing consultancy services and advice to a range of organisations, individuals and financial institutions. Understandably, the Finance and Insurance sector is the largest employer of those with Applied Finance and related qualifications, employing 85 per cent of finance advisers, 97.4 per cent of branch accountants and managers and 75.8 per cent of financial dealers and brokers.

Try on different careers while you're studying.

www.unisa.edu.au/commerce



School of
Commerce

Bachelor of Commerce

What are my career options?

Complete a Bachelor of Commerce at UniSA and you are on your way to a career where you can make a significant impact on business operations worldwide. This program gives you many career choices where your skills in analysing and planning the financial matters of organisations means you have an open door when seeking employment.

This qualification will give you flexibility to make broad choices about your career direction. The skills and knowledge this program this program of study helps you to develop are attributes that may employers worldwide are seeking. Commerce graduates can enjoy the freedom of seeking work across many areas as most businesses and government departments require professionals skilled in accounting and financial management. By starting in a graduate entry position with this degree, you have the opportunity to progress towards specialist and management roles, offering you an upward career path that will be both challenging and rewarding.

This program gives students the education and skills necessary to be an accountant in public practice, commerce and industry and public sector. Graduates of this degree can find employment as accountants; financial analysts, taxation agents, account keepers; auditors; management accountants; financial managers and forensic accountants. Graduates may also choose roles such as secretarial or administrative officers. The program also provides a sound qualification for careers in business and management.

Graduates may find employment within a number of business-related fields including accounting; administration; banking; business; liquidation and receivership practices; economics; finance; importing and exporting; industrial relations; management; marketing or human resources management.

Visit *UniSA's Career Services* for information about business administration and other graduate positions, recruitment timetables, and assistance with resume preparation and honing of interview skills at www.unisanet.unisa.edu.au/careers/

Also, visit *Division of Business: Careers* service committed to providing career support and assistance to students <http://www.unisa.edu.au/business/careers/default.asp>

Further Study in the School of Commerce

Honours Programs

Bachelor of Business (Honours), Bachelor of Management (Honours), Bachelor of Commerce (Honours) DHBB - Program

It is possible to undertake an Honours year. By providing graduates with opportunities for advanced study in various business and management discipline areas, this program is designed to develop in graduates the ability to undertake academic research and proceed to PhD work.

The program is available in three options:

- A. Bachelor of Business (Honours)
- B. Bachelor of Management (Honours)
- C. Bachelor of Commerce (Honours)

Students may enrol in the option of their choice. The program of study for each option is identical. There are two intakes per year, Study Period 2 and Study Period 5.

Program overview

The Honours program provides an advanced year of study through coursework and a thesis in Business, Commerce, Marketing or Management for students who have completed an undergraduate degree with superior grades in a business-related discipline. It can be taken in any area of business under qualified supervision, and is intended to develop research skills and the ability to carry out research, in preparation for either an academic career or a career in business and/or government.

Successful completion of the Honours program is rewarded with a prestigious undergraduate qualification which gives a competitive edge to graduates on seeking professional employment and is also recognised worldwide as a direct entry path to a PhD. The honours year is a unique opportunity to learn and develop your research skills, while also acquiring expertise in a specialist area of research interest within a single year of study.

What will I study?

The first study period of the Honours program involves classes/workshops in Research Methods and Data Analysis. Students also participate in and provide a critique of seminars by visiting researchers and undertake a literature review on a topic of their interest. The second study period is devoted to developing and writing a thesis under supervision of a senior academic in one of the fields of accounting, economics, finance, business law, business education, human resource management, entrepreneurship, marketing or sport & recreation management.

Who will employ me?

UniSA Honours graduates are either employed in high-status roles within government, banking, professional firms and other prominent corporations, or have gone on to successfully complete PhD studies.

An honours degree develops advanced thinking and analytical capabilities that give honours graduates a competitive advantage when initially seeking a professional position and also over their longer-term career.

For further information about DHBB Program please contact:

Dr Manjit Monga
Program Director - Honours
Office: EM3-26
Telephone: 8 830 20425
Fax: 8 830 20512
Email: manjit.monga@unisa.edu.au

Postgraduate Programs

The School offers postgraduate studies in the Accounting and Property disciplines.

Accounting

The Accounting postgraduate program is designed to satisfy the tertiary education requirements for membership of CPA Australia and the Institute of Chartered Accountants (ICAA).

Graduation from this program has been recognised by the Association of Chartered Certified Accountants (ACCA) as fulfilling requirements for maximum exemption in the ACCA's professional program.

The programs are:

DCBS – Graduate Certificate in Business (Accountancy)

DGBS – Graduate Diploma in Business (Accountancy)

DMBS – Master of Business (Accountancy)

Property

Students with an undergraduate degree together with this degree may be eligible to apply for associate membership and certified practicing valuer status of the Australian Property Institute provided that the appropriate professional courses covering the required knowledge fields of the Australian Property Institute have been completed.

Graduates may be eligible to register as a Salesperson and/or Sales Agent provided the appropriate professional courses have been successfully completed.

The programs are:

DGPO – Graduate Certificate in Property

DGPR – Graduate Diploma in Property

DMPR – Master of Business (Property)

Enquiries on these programs can be directed to the School office.

Notes:

Further information

School of Commerce

Telephone 08 8302 0436

Email cmr.enquiries@unisa.edu.au

Website www.unisa.edu.au/commerce/

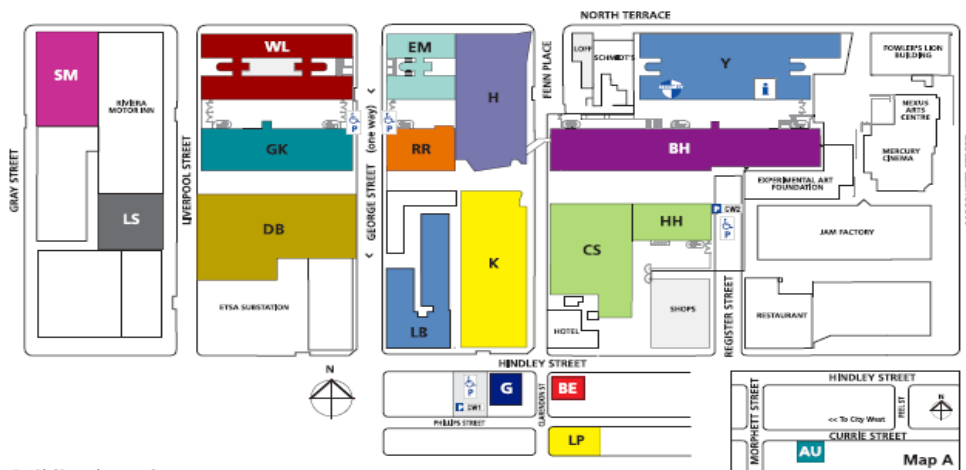
The University of South Australia reserves the right to alter, amend or delete any program, fee, course, admission requirement, mode of delivery or other arrangement without prior notice.

Information correct at time of printing (February 2008)

CRICOS provider number 00121B



City West campus



Building legend

BH	Barbara Hanrahan Building
CS	Catherine Helen Spence Building
G	Child Care Centre
DB	Dorrit Black Building
EM	Elton Mayo Building
H	Hawke Building
K	Kaurana Building
LS	Liverpool Street Studios
RR	Rowland Rees Building
GK	Sir George Kingston Building
HH	Sir Hans Heysen Building
WL	Way Lee Building
Y	Yungondi Building
SM	27-29 North Terrace
AU	101 Currie Street
LP	160 Currie Street
BE	189 Hindley Street
LB	224 Hindley Street

	Location
Allan Scott Auditorium	H
Anne & Gordan Samstag Art Museum	H
Australia Post	Y
Bob Hawke Prime Ministerial Centre	H
Bob Hawke Prime Ministerial Library	H
Bookshop	BH
Bradley Forum	H
Cafe	K
Cafeteria	BH
Campus Central	Y
Campus Services	Y
Chancellery	H
Child Care Centre (221 Hindley Street)	G
Computer Barn	BH, CS
Computer Barn (Microarts)	CS
Computer Pools	CS, GK
CRC for Irrigation Futures	WL
CRC for Sustainable Tourism	EM
David Unaipon College of Indigenous Education and Research	Y
Division of Business	
Division Office	WL
Transnational Support Services (189 Hindley Street)	BE
Division of Education, Arts and Social Sciences	Y
Ehrenberg-Bass Institute for Marketing Science	GK, Y
Facilities Management Unit (101 Currie Street)	AU
Finance Unit (101 Currie Street)	AU
Human Resources Unit (101 Currie Street)	AU
OH&W Services	AU

	Location
Indigenous College of Education & Research	Y
Indigenous Student Services	Y
International & Prospective Students Office	AU
International Graduate School of Business (IGSB)	WL
International Office (101 Currie Street)	AU
International Students Common Room	BH, HH
Kerry Packer Civic Gallery	H
Learning Connection	Y
Lecture Theatres	BH, HH
Library	CS
Marketing and Development Unit (101 Currie Street)	AU
Multi-Access Suite	CS
'Nunga' Research	Y
Planning & Assurance Services (101 Currie Street)	AU
Prayer Rooms	GK
Program Information (101 Currie Street)	AU
School of Architecture & Design (Louis Laybourne Smith)	BE, BH, DB, K, RR
School Office	K
School of Commerce	WL
School of Computer & Information Science	SM
School of Law	LB
School of Management	EM
School of Marketing	Y
School of Mathematics and Statistics	Y
Security	Y
South Australian School of Art Gallery (SASA Gallery)	BH, DB, K, LS
School Office	K
Strategic Partnerships	LP
Student & Academic Services Unit	AU
Graduation and Transcripts Office	AU
Student Finance (101 Currie Street)	AU
Student Lounge	BH
Student Ombud (access via Rowland Rees Building)	H
UniLife	Y

All Enquiries to:

Campus Central
Information & Campus Services, Level 1

Security

Freecall 1800 500 911
Internal 88 888

Contact Numbers

Campus Central 8302 0511
UniLife 8302 0833
UniSA Switchboard 8302 6611