STUDENT HANDBOOK

A Guide for Real Estate Division Students in the Reserve Fund Planning Program
Acknowledgements

The UBC Real Estate Division gratefully acknowledges the editors, authors, and contributors who were instrumental in creating the Reserve Fund Planning Program. We also gratefully acknowledge the Appraisal Institute of Canada (AIC) for their ongoing support for the Real Estate Division's programs and courses.
TO OUR STUDENTS:

I would like to take this opportunity to welcome you to the UBC Real Estate Division’s Reserve Fund Planning Program (RFPP). The RFPP was created by industry practitioners from across Canada, drawing on their own unique knowledge and experiences in reserve fund planning. The course authors each have numerous years of experience as reserve fund planners and bring with them a Canada-wide perspective on the industry, creating what is truly a national course in reserve fund planning. I hope you find the program to be both interesting and informative, and I invite you to send us your thoughts and feedback.

This Student Handbook is intended to serve as an introduction to the UBC Real Estate Division’s distance education courses and is valuable reading for both new and returning students. This handbook provides you with useful information about how to succeed in distance education, as well as some specific instructions on completing the course assignments, projects, and the final examination. Also contained in the handbook are the program regulations, which detail how the program and courses operate. Please take time to read this information carefully, so you will have a complete understanding of all course procedures.

To enhance your learning experience, please familiarize yourself with the Course Resources webpage, your virtual home during the course. Here you can find learning resources such as instructor’s comments, tutorial assistance, and in some courses live or recorded webinars to assist you with your learning. I encourage you to read more about your Course Resources webpage in this handbook.

Finally, the UBC Real Estate Division is committed to providing a high standard of excellence in education. If you have questions about your course or suggestions for improving your learning experience please email us at info@realestate.sauder.ubc.ca.

I hope that this handbook and your Course Resources webpage will be of assistance to you and I wish you every success in your program.

Sincerely,

André Gravelle
Director, Diploma and Certificate Programs
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INTRODUCTION TO DISTANCE EDUCATION

All Real Estate Division courses are designed to be self-contained distance education offerings – you will be assigned readings and then directed to submit a series of assignments and projects based on these materials. Assignments and projects are submitted on the Real Estate Division’s website. If you need help during the course, you can receive tutorial assistance by email or telephone. At the end of the courses you will either write a final exam or complete a case study report.

Getting Started

The first step in getting started in your course is to make sure you have everything you need. First, you should refer to the “Start Here” link ([Start Here](www.realestate.ubc.ca/login)) on your Course Resources webpage ([www.realestate.ubc.ca/login](http://www.realestate.ubc.ca/login) – explained further on page 6 of this handbook). There is a checklist on the Start Here page that shows what should be included in your course package. Is anything missing? If so, contact the Real Estate Division using the phone number or email address listed on page 4 so we can rectify the problem.

The courses in the Reserve Fund Planning Program have three key information sources: (1) this handbook, outlining the procedures and regulations for the program; (2) a course workbook containing the assigned reading for the course, plus the course’s lessons and assignments; and (3) a Course Resources webpage, providing additional learning resources and administrative tools.

Before beginning your studies in this course, read through the four sections of this handbook:

* **Introduction to Distance Education** – outlines expectations for your studies with the Real Estate Division, as well as prerequisites and useful tools that can help you successfully complete your studies.

* **Student Support Services** – outlines how to contact and find the Real Estate Division, what tutorial services are available, what the Course Resources webpage offers, the important information found in bulletins, and other administrative issues.

* **Assignments and Examinations** – outlines how to prepare and submit assignments, and describes the arrangements and requirements for your final examination; and

* **Program Regulations** – the rules and procedures that govern your course.

The Foreword of your course workbook contains information specific to your course, such as course learning objectives, exam and tutorial information, and the course assignments.

You should now proceed to read the remainder of this student handbook. If you have any questions, please contact us by any of the means listed on page 4 or check our website [www.realestate.ubc.ca/faq](http://www.realestate.ubc.ca/faq) for the list of frequently asked questions. You may find that your question has come up before and is answered there.

**IMPORTANT NOTICE!**

Pages 6 to 8 in this handbook explain how to access your Course Resources webpage and what features you will find there. We want to emphasize the importance of the Course Resources webpage. You MUST visit this webpage to view and print any bulletins that are posted for your course – these bulletins often contain updates and revisions that significantly affect the work you do on your assignments and projects.

Course Expectations

Our overall goal is to create an effective learning environment. Students can expect the following from the Real Estate Division: a course that is interesting, relevant, and intellectually challenging; well-planned, organized, and comprehensive course materials; clear expectations and unbiased assessment of student work; and staff who are responsive to student needs. In return, we expect the following from students: to put in the time and effort required for success in a challenging course; to complete assigned work on time and in a professional manner; and to ask for clarification when it is required and provide feedback when needed.
Freedom from Harassment and Discrimination

The Real Estate Division is committed to ensuring that all students, staff and visitors are able to study and work in an environment of tolerance and mutual respect that is free from harassment and discrimination. Please see Program Regulation 5.02 for more information.

Accommodation for Students with Disabilities

The Real Estate Division's goal is to ensure fair and consistent treatment of all students, including students with disabilities, in accordance with their distinct needs and in a manner consistent with academic principles. Services are available through UBC Access and Diversity, and candidates who have physical, sensory, or specific learning disabilities are encouraged to contact Access and Diversity at 604.822.5844, access.diversity@ubc.ca, or www.students.ubc.ca/access to make appropriate arrangements. Students requiring special exam accommodation must contact the Access and Diversity at least two months prior to their examination date.

Study Skills

One of the greatest benefits of a course offered by distance education is the flexibility it offers. You can study at whatever place or time is most convenient for you, and more effectively balance the demands of work and home life. However, this benefit comes at a price – some students find it difficult to get motivated and maintain enthusiasm without the structure of attending regular classes. To be successful in distance education courses, you must have well-developed study skills. Discussed below are strategies that students in past courses have reported to be successful. We offer them here with the hope that they may prove helpful for you as well. For further studying tips, review the “Assignment and Examination Information” section later in this handbook.

Time Management

The Real Estate Division’s distance education courses are aimed at working professionals, who lead very busy lives. When there are many immediate demands on your time, it is all too easy to put your studies off. However, procrastination builds upon itself and at some point you may find yourself too far behind to be able to catch up. Success in any course requires good organization. To be successful, you must be diligent and self-disciplined with respect to devoting regular time to your studies. Many students find it helpful to set up a schedule in advance that outlines when they will study each week. This encourages consistency and helps to develop a regular study pattern.

A schedule is most effective if it is written out and posted where you do your studying. Get a calendar with large spaces for each day and write in your assignment due dates and exam date. Note on this calendar all of your planned and foreseeable personal activities for non-work times, then designate days and times for study sessions, ideally at a consistent day and time each week. A good starting point is to allocate ten hours per week to studying, and then adjust this time as needed during your course. It is important to be realistic at this point – if your calendar shows that you will not have sufficient time for your studies, you will have to review your planned activities, set some priorities for your time, and possibly put off some activities until your course is over. In setting up your schedule, it is also unreasonable to expect that you will not have to occasionally miss your study times. However, you will have to exercise the self-discipline necessary to schedule make-up time later.

This schedule will become your master plan for completing the course work. Plan your weekly schedule by assigning activities and goals for each session. Start with a larger task, such as completing your assignment, and break it down into smaller sub-tasks, such as reading the text, preparing the first draft, proofreading, etc. Plot each of these into your week’s study sessions such that you can accomplish your goal by the due date. By scheduling these smaller tasks, you will help fight the urge to daydream or procrastinate, since you will continually be working towards achievable goals (e.g., “finish lesson by 8 pm”), with the knowledge that you have a plan to complete the overall task on time. After your week is over, review the plan to see how well it worked and where adjustment may be needed. If you can get yourself into an established studying pattern, you are well on the way to completing the course successfully. For more information on your course assignment schedule, refer to the “Assignment Scheduling” section later in this handbook.
**Study Environment**

Finding a consistent place to study will help reinforce your designated studying times. You need a quiet, well-lit area, with a comfortable chair and temperature, and with as few distractions as possible (e.g., TV, radio, telephone, interruptions by family or friends). When you are studying, if you find that you are not concentrating well, you may want to try doing something else for a few minutes to invigorate yourself – get a cup of coffee, chat to your family or friends for five minutes, walk around the block, etc. When you return, you should be refreshed and able to get to it again. However, if you are still distracted, you are better off to stop studying at that point and deal with whatever issue is keeping your mind off your work – but make sure you plan for how to make up this lost time later.

**Recommended Prerequisites and Useful Tools**

Below is a description of the math, studying, and writing skills necessary for Real Estate Division courses, as well as our recommendations for a financial calculator and personal computer. If you are unsure if you meet the requirements in these areas, you are strongly urged to address these issues now, so that you will be better prepared when your course work becomes intense.

**Mathematics Required**

The courses in the Reserve Fund Planning Program (RFPP) require sophisticated quantitative skills, specifically in financial analysis. While students lacking basic algebra might successfully complete introductory topics, the courses progress in difficulty, and failure to understand basic algebraic formulae may affect your later performance. Because it may have been some time since you took an algebra course, we strongly recommend that you review those skills now. Most libraries and bookstores have texts that may be of assistance to you.

To handle the quantitative work properly, you must be able to structure a complex problem in terms of one unknown, simplify and solve equations with one unknown, and manipulate exponents. Where relevant, your Course Resources webpage will provide links to supplementary resources on these topics.

**Financial Calculator**

The courses in the RFPP require some level of mathematical calculations. Some basic arithmetic calculations can be solved using any arithmetic or scientific calculator (or using manual “long-hand” processes). However, other detailed financial calculations require a financial calculator (as well as spreadsheet software).

The Hewlett Packard (HP) 10BII/10BII+ is used in the demonstration of analytical techniques in the program of studies; however, there are a variety of pre-programmed financial calculators on the market, some of which will perform more sophisticated calculations or have greater programming capacity. You may use any financial calculator for the course and examination, providing it is silent, cordless, handheld, and not alphanumeric and programmable. Graphing calculators are also not allowable. You can find a list of prohibited calculators in the “FAQ Exams” section of your Course Resources webpage.

If you choose to use a calculator other than the HP 10BII/10BII+ you should be aware that the specific operational details of calculators differ, and that the onus will be on you to ensure that the alternate calculator will perform all necessary calculations. It will be your responsibility to consult the owner’s manual to determine how the calculator of your choice operates.

Many stationery and department stores sell the HP 10BII/10BII+ and you are encouraged to “comparison shop” because discount or sales prices are often available. If you are unable to locate the HP 10BII/10BII+ calculator in your area, you can purchase one from the Real Estate Division’s online bookstore (www.realestate.ubc.ca/bookstore). Please check the prices available in your area because no refunds are available once the calculator has been purchased from the Real Estate Division.

If you are new to the HP 10BII/10BII+, you may wish to visit the Real Estate Division’s calculator help page: www.realestate.ubc.ca/calculator, which offers numerous helpful resources for solving real estate finance and statistical problems.
Personal Computer

All Real Estate Division courses require access to a personal computer. A computer is a necessary tool in preparing and submitting your assignments, viewing your assignment answer guides, and creating effective study notes to help you prepare for your examination. You should also have access to a high-quality printer (e.g., an inkjet or a laser) that can provide clear printouts of information from the Real Estate Division website. The RFPP courses also require access to spreadsheet software, preferably Microsoft Excel.

It is also required that all students have internet access. All Real Estate Division courses include online resources and require online assignment submission. It is also critical that you check your course resources page frequently for any bulletins that are posted for your course – these bulletins contain updates that can affect the work you do on your assignments and projects. The Real Estate Division’s primary method of communicating with students is by email, and therefore it is important that emails from the Real Estate Division are not tagged as junk mail or “spam” by your email program. To ensure you receive important emails from the Real Estate Division, please follow the steps outlined on www.realestate.ubc.ca/email.

If you need assistance with learning to use a computer effectively, you may wish to visit your local bookstore for a “how to” manual or investigate schools, colleges, or libraries in your area that offer introductory computer courses.

Studying and Writing Skills

All courses offered by the Real Estate Division demand a high level of skill in studying, to complete course assignments and to successfully write the final examination. Most courses also require significant writing skills to communicate technical information in a clear and concise manner. The following books are recommended to help you develop good study habits and writing skills. Many of these books are available from the UBC bookstore (www.bookstore.ubc.ca) and most should be available at larger bookstores or libraries across North America.


STUDENT SUPPORT SERVICES

How to Contact the Real Estate Division

You can contact the Real Estate Division in many ways, including email, telephone, fax, or mail.

For assistance with administrative issues such as registration or exam information:

Administration:  Within Greater Vancouver  604.822.2227
Toll-free outside Greater Vancouver  1.877.775.7733
Fax: Administration  604.822.1900
Fax: Written Assignment Submission  604.822.954
Email  info@realestate.sauder.ubc.ca

Addresses:  
Mailing Address:  Street and Courier Address:
Real Estate Division – Credit Programs  Real Estate Division – Credit Programs
Sauder School of Business  Sauder School of Business
The University of British Columbia  The University of British Columbia
PO Box 3510 Station Terminal  247 – 2053 Main Mall
Vancouver, BC V6B 3Y4  Vancouver, BC V6T 1Z2

For help with course materials, you may contact your assigned course tutor directly. See the Tutorial Assistance section and the Course Resources website for contact details.
How to Contact the Real Estate Division

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Student Support Services

The Real Estate Division offers a comprehensive range of top-caliber, online, industry-driven distance education programs that serve the needs of the real estate community locally, nationally and internationally.

How to Find Us

UBC Campus Map

Addresses:

The University of British Columbia
Sauder School of Business
Real Estate Division – Credit Programs

Vancouver, BC V6B 3Y4
Vancouver, BC V6T 1Z2
PO Box 3510 Station Terminal 247 – 2053 Main Mall

Internet: www.realestate.ubc.ca

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By Transit: We highly recommend contacting Translink for current transit schedules and trip planning (www.translink.bc.ca or 604.953.3333). Once you arrive on campus, follow the directional signs to the Central Academic Campus – Campus Core. The Sauder School of Business/Henry Angus Building is on corner of Main Mall and University Boulevard.

By Car: Drive westbound along either 4th Avenue, 10th Avenue, 16th Avenue, or 41st Avenue onto North/Southwest Marine Drive. To park in the most convenient parkade, turn onto University Boulevard, turn right onto Lower Mall and park in the West Parkade (visit www.parking.ubc.ca, or call 604.822.6786 for information about rates and other parking locations). Walk up University Boulevard until you reach Main Mall. The Sauder School of Business/Henry Angus Building is on your left, at 2053 Main Mall.

Tutorial Assistance

The Real Estate Division provides tutorial support via designated course tutors who will help you through your course. Tutors will give assistance with the challenging concepts and principles that must be understood in order to complete an assignment correctly. Assignments must be worked on individually, however, so tutors can provide only limited assistance with specific assignment questions. To find the tutorial assistance details for your course, see “Tutorial Assistance” on your Course Resources webpage.

It is preferred that you contact the tutor by email. Email helps you to organize your thoughts and allows the tutor to more effectively and efficiently answer your question. If your question is of a general nature, you may want to submit it to the course discussion forum first, to see if your fellow students can help you.

When you make a request for tutorial assistance, the tutor will attempt to contact you as soon as possible, generally before the end of the next business day. If more than two business days have passed and you have not received a response, please send an email to info@realestate.sauder.ubc.ca so we can immediately assist you.

When you are requesting tutorial assistance, please ensure that you provide:

- your name, 7-digit Real Estate Division student number, course, and assignment number if applicable.
- your phone number with area code. If you provide a toll-free number, please be aware that sometimes these numbers are not accessible from outside your province. Please indicate an approximate time that you would prefer the tutor to return your message and the tutor will try to accommodate your schedule.
- a brief description of the material you need help with.

For email questions, please ensure that your student number and course number are in the “subject” field. Please also ensure that you include your telephone number, in case the tutor would like to answer your message by telephone.

Finally, please note that the tutorial service will be closed during the Christmas holidays. You may still leave a message for or send an email to the tutor during this time, but the tutors will not be able to respond until the tutorial service reopens in early January. More details will be provided on the tutorial line recording as to the exact dates of the closure.

Course Resources Webpage

Your Course Resources webpage is found on the Real Estate Division’s website at www.realestate.ubc.ca/login. You will find many useful course tools and learning resources on this page. For instance, you are required to periodically check and download any course bulletins and note any changes in your manual or workbook.
Check here regularly for important bulletins for your course – these contain essential updates to your course materials and must be viewed by all students.

Here you’ll find helpful tools for submitting assignments, viewing grades and answer guides, and viewing or updating your student profile (e.g., changing your address). There are also forms for applying for exams, withdrawals, transcript requests, and course evaluations.

Find tutor contact information, frequently asked questions, online readings and files, instructional videos, and web links to supplement your course materials.

Information on exam scheduling, exam locations, and study tips.

Discuss topics of interest with your classmates and help each other through the course on the Course Discussion Forum. This is an informal gathering place open to students in the RFPP to discuss study strategies, network with other real estate practitioners, and hopefully make some new friends. The student contact list is also where you can give your permission for your contact information to be released to professional groups and potential employers.

Please consider all postings to the course discussion forum as carefully as personal mail. Though readership is restricted to students enrolled in the course, you never know who might be reading. Please do not disclose any information that you would not want to disclose to strangers over the phone or in person. If you post your personal email address, it may be used by others to send you unsolicited email. As well, many students like to form study groups and meet in person – please be cautious and use common sense if you decide to meet with others with whom you have made contact online in the discussion forum.

Online classroom workshops, or webinars are provided in select courses. They are typically 1-2 hours long and consist of an online presentation delivered by a course instructor or industry specialist. There is a live chat window for typing in questions, and if you have a microphone, you can ask questions directly to the instructor. Attendance is optional, but virtually all students who participate find them very useful. If you are unable to attend a live webinar, you can still access the archived recording at your convenience. Your Course Resources webpage provides all log-in information needed to access the webinars.

Your Course Resources webpage is available 24 hours a day, 7 days a week! If there are any additional features you would like to see on our site, please let us know and we will do our best to provide them.

Access to the Course Resources webpage is available immediately after your registration is processed. Please note that your access to the Course Resources webpage is only available until the exam date. Students rewriting examinations can arrange continued access by contacting their Course Representative.

Please note that “Course Resources” features are reserved for Real Estate Division students only and therefore require you to log in (www.realestate.ubc.ca/login) using your student number and birthdate:

Student No: Enter your 7-digit Real Estate Division student number (found on your tuition receipt; if you do not know your student number, go to www.realestate.ubc.ca/login and click on the link provided to have it emailed to you)

Password: Enter your birthdate

Please note: if you did not give us your birthdate when you registered for your course, you may not be able to log in. Please email info@realestate.sauder.ubc.ca for assistance.
**Bulletins and Announcements**

Bulletins and announcements are found under “What’s New: Announcements & Bulletins” on your Course Resources webpage.

**Bulletins** inform you of changes to the material covered in your course. For example, a bulletin may be required if an important legal case has been decided or a statute has been amended. In some cases, a bulletin may simply be a list of amendments to your course materials. Any revisions described in bulletins should be noted in your course workbook or manual where appropriate.

**Announcements** are used to inform you of new features and services. Announcements are only available online on your Course Resources webpage, so you should check your webpage periodically to be sure you do not miss anything. Announcements for students in all Real Estate Division courses are posted in the “What’s New: Announcements & Bulletins” section of your Course Resources webpage, while announcements specific to your course will be posted in the course discussion forum. Both bulletins and announcements may also be sent directly by email.

You should carefully read and store the information contained in bulletins and announcements. We try to keep students as informed as possible and hope to eliminate any potential confusion with this system of communicating with you. **Please note that you are responsible for the material contained in bulletins posted for your course and that this information could be tested in assignments or examinations.** If you do not understand the information contained in a bulletin, please contact either your tutor or your Course Representative using any of the means listed on page 4 of this handbook.

**ADMINISTRATIVE ISSUES**

**Change of Address or Name**

To change your address, phone number, or email address in the Real Estate Division’s records, you must use the “Student Profile” link in the “Course Tools” section of the Course Resources webpage.

If your name changes during the course, you must complete the “Change of Name” form found in “Course Tools” on your Course Resources webpage and submit the form together with supporting documentation (e.g., government-issued marriage certificate – church-issued is not acceptable) to our office via mail or fax. Please be aware that you may be required to show your change of name documentation at the examination centre on the day of your exam.

**Withdrawal**

Requests to withdraw from your course must be submitted online using the “Withdrawal” link under “Course Tools” on your Course Resources webpage. To receive a partial refund of course fees, your request to withdraw must be received within 30 days of registration for CPD 891 and 60 days for CPD 899. If you withdraw after this date, no refund is available. In addition, please take note a withdrawal will be listed on your course record as “W” (withdrawn) or will not be listed at all. If you let your course lapse but do not request a withdrawal, you will be mandatorily withdrawn and a grade of “F” (fail) recorded on your course record.

**Freedom of Information and Protection of Privacy**

Collection, use, disclosure, and retention of information must comply with the provisions of the *Freedom of Information and Protection of Privacy Act*. Collected personal information will only be used by authorized Real Estate Division staff to fulfill the purpose for which it was originally collected or for a use consistent with that purpose. We do not disclose your information to other public bodies or individuals except as authorized or required by law or as expressly permitted by the student.
ASSIGNMENT/PROJECT INFORMATION

General Information

Your course workbook provides a series of assignments and projects relating to the material in each lesson. The assignments and projects are designed to serve several purposes.

- To review the major points in the assigned readings, and to encourage further understanding through emphasis.
- To test your progress periodically, and to help identify areas where further study and review may be desirable.
- To review and prepare for the examination. The assignments do not test every area of each lesson, but you should ensure you know all of the material for the examination, which will encompass all of your course materials. The assigned readings in your course serve as the basis for the assignments and examination, but you may also find them to be useful reference for ideas, explanations, and illustrations long after this course has ended, when the ideas, tools, and procedures need to be applied in your work.
- Projects serve as an in-depth application of concepts covered in your course. The projects tend to require you to look beyond the course materials, applying course concepts in creative and practical research exercises. Projects are designed to be comprehensive and open-ended, and account for a significant portion of your course grade. While they are challenging, they offer an opportunity to reflect on course concepts, critically evaluating topics covered, and hopefully fostering more meaningful learning.

Reading and Completing Assignments

Distance education courses typically require a lot of reading and a solid plan of attack will help you to use your time most effectively. You should read the assigned materials thoroughly before attempting to complete the assignment. You may find it helpful to first skim through the reading, looking only at the introduction, conclusion, headings, introductory sentences, etc. This will help you develop a basic understanding of the overall theme, which will help you later in reading for details. You should write up a brief outline of the main topics and sub-topics in the reading. Some students like to put this in a list with numerical headings that descend in level of detail (e.g., Topic 1, 1(a), 1(b)(i), etc.). Others prefer a more graphic method, writing the central topic in the middle of a page with main topics flowing from this in all directions, and then sub-topics and details flowing outward. Both of these methods provide an outline or map that will be helpful to follow in your reading and also provide a useful study tool later in your exam review.

To apply your outline or map in guiding your reading, an effective technique is to use your topics and sub-topics as questions that you need to answer. If you answer these questions in writing, you will have a set of organized notes that effectively summarize the lesson or article. These notes can serve as your review of the readings, which may save you having to re-read them when you are studying for your exam. This note taking/questioning approach may help stimulate deeper understanding and long-term memory.

Some students find it helpful to highlight the readings as they go. This can be effective as long as you are only highlighting main points and not highlighting so much that you effectively have to re-read the whole text. In some cases, highlighting can lead to skimming or surface reading. However, if highlighting is an effective study tool for you, that is fine – there is no right or wrong way to study, as we all have different styles of learning.

When you are ready to start your assignment, it is preferable to read through the entire assignment once before you answer any questions. For written answers, first write a quick rough draft outlining your major points, then research the readings to provide support for each point. Try not to worry about specific wording until the final revision stage. Once you are ready for final revisions, ensure that your writing is communicating your thoughts as clearly as possible. Read your answers through from beginning to end – are they logical? Do they flow well? Reading them aloud will highlight any areas that are awkward. Have others read them for you – are the answers clear to them? Using these techniques will help to ensure that your work is the best it can be before it is submitted for marking.

Finally, when you receive your marked assignment back, check your answers with those in the online answer guide. If there are differences you do not understand, review your course materials to see where you may have gone wrong or contact your tutor for further explanation.
Assignment Scheduling

Expect to commit at least five to ten hours per lesson on your studies, and 20 hours or more in some assignments in CPD 899. Your course material is not easy – diligence and organization are essential. The course has no due dates, you may study and complete the course at your own pace (provided you complete the assignments within one year of registration). However, this self-study format means you must be disciplined in setting and following a self-imposed schedule. By following this schedule, you can be assured that you are progressing through the course at a fast enough pace that you will complete it within the required 12 month period. Note that these assignments and projects represent a significant portion of your final mark for your course, which is explained in more detail in the Foreword section of your Course Workbook.

Grading Policies: Assignment, Projects, and Exams

The final grade for your course will represent a combination of your performance on assignments, projects, and on the final examination. Please note that you must achieve a minimum examination grade of 50%, otherwise your coursework averages will not be considered in the determination of your final course grade. If you fail to achieve this minimum, the exam grade percentage will be the final course grade. The proportion of your final grade attributed to each is specified in the Foreword section of your course workbook. The Real Estate Division follows the University of British Columbia’s policies on grading, assigning both a letter grade and a percentage grade. The minimum passing grade for any course is 60%.

Grading Policies

The following is an excerpt from the Department of Educational Studies, UBC Faculty of Education, which outlines their grading policies. It is an excellent overview of the criteria applied in the assessment of assignments, projects, and exams in UBC Real Estate Division courses.

A Level (80% to 100%)

A+ is from 90% to 100%. It is reserved for exceptional work that greatly exceeds course expectations. In addition, achievement must satisfy all the conditions below.

A is from 85% to 89%. A mark of this order suggests a very high level of performance on all criteria used for evaluation. Contributions deserving an A are distinguished in virtually every aspect. They show that the individual (or group) significantly shows initiative, creativity, insight, and probing analysis where appropriate. Further, the achievement must show careful attention to course requirements as established by the instructor.

A is from 80% to 84%. It is awarded for generally high quality of performance, no problems of any significance, and fulfillment of all course requirements. However, the achievement does not demonstrate the level of quality that is clearly distinguished relative to that of peers in class and in related courses.

B Level (68% to 79%)

This category of achievement is typified by adequate but unexceptional performance when the criteria of assessment are considered. It is distinguished from A level work by problems such as:

- one or more significant errors in understanding
- superficial representation or analysis of key concepts
- absence of any special initiatives
- lack of coherent organization or explication of ideas

The level of B work is judged in accordance with the severity of the difficulties demonstrated.

B+ is from 76% to 79%.
B is from 72% to 75%.
B is from 68% to 71%.

C Level (60% to 68%)

C Level work is typified by minimally adequate performance, exhibiting several of the significant problems outlined above.

C+ is from 64% to 67%.
C is from 60% to 63%.

The UBC Real Estate Division considers 60% as a minimum passing grade for any course. A minimum grade of 50% on the final examination is also required in order to receive a passing grade.
WRITTEN ASSIGNMENTS AND PROJECTS: A “HOW TO” GUIDE
How to Answer Written Assignment and Exam Questions

In assignment and exam questions requiring written responses, you must give full explanations for your answers. This does not mean that lengthy answers are required. Most questions can be answered in several sentences that are well-formulated and to-the-point. A “yes” or “no” answer without any reasons will not receive a mark.

When answering written questions, the marks awarded generally indicate the level of depth required in your answer, or in other words, the amount of writing expected. A general rule-of-thumb to follow is that one mark will be awarded per idea stated or intermediate answer in a calculation. For example, if the question is “Define effective age and discuss how the concept is important in reserve fund planning” and it is worth four marks, you will be expected to make at least four relevant points. This could likely be done in a paragraph (i.e., two sentences defining what value is and two sentences explaining how it is important to real estate appraisal). You are NOT required to write a two-page essay on the concept. In some cases, writing too much can cause you to lose marks, as it may indicate to the marker that you do not have a clear understanding of the concept that is being tested. At the same time, it would not be appropriate in this case to give a five-word response (i.e., this would likely receive only one mark, as the answer given probably does not discuss all of the relevant issues).

To obtain full marks, you should assume that the marker has no specific knowledge of the subject or the question, and attempt to use your answer to teach the subject to the marker. For example, in a law question, you should treat the marker as having no legal background at all. A similar assumption should be made for other subjects. For questions involving calculations, you do not need to provide every calculator step (unless the question specifically asks for them), but you should give enough explanation so that the marker can follow the progression towards your final answer. This will allow the marker to grant you partial marks for any correct intermediate steps, even if your final answer is incorrect.

The written assignments in your program are marked by specialists in the subject matter, the grades are recorded, and the assignments are returned to you with marker’s comments. Once your assignment has been received by the Real Estate Division, you will be able to access the answer guides online. This is available in the “Assignment History” section of your Course Resources webpage, under “Course Tools”.

PLAGIARISM AND ACADEMIC MISCONDUCT

It is very important for you to work through the assignments and projects on your own without any outside assistance. This may require a significant amount of work, but the time and effort spent on each assignment will be to your benefit when you begin to prepare for the examination. Obtaining the correct answers from another source will only be to your detriment in the long run.

Written assignments and projects must be submitted through Turnitin.com, a web service that checks for content originality. Assignments or projects that appear to be copied from any source will not receive marks. This includes copying solutions from old answer guides, from other students’ assignments, copying directly from the course manual, or using artificial intelligence systems (e.g., ChatGPT).

You may use the course manual as a guide for answering assignment questions, but you must take the ideas presented in the manual and put them in your own words. Should you wish to enhance your answer by using direct quotations from the course manual, you must use quotation marks and cite a page reference for the source of the quote. More information on what constitutes plagiarism can be found at the UBC Library Academic Integrity Resource Centre (learn-ingcommons.ubc.ca/guide-to-academic-integrity/), and in the document Plagiarism Avoided: Taking Responsibility For Your Work, available through the UBC bookstore or online at: www.arts.ubc.ca/arts students/plagiarism-avoided.html.

You may also use artificial intelligence (AI) or “bots”, such as ChatGPT, to assist in researching information for your assignments and projects; however, like any other source (e.g., scientific articles, Wikipedia, news articles, etc.) you must cite the use of the AI bot. For example, if you are using direct output from the AI bot, you should use quotation marks and cite the bot that was used. Or, if paraphrasing output obtained from the AI bot, you must cite the information that is being paraphrased. AI bots are a powerful tool that can aid in your research and learning, but can also be a detriment to your learning if AI output is used without applying your knowledge and understanding to the information obtained from it. Any use of AI-generated content without proper citations may be considered plagiarism.

Assignment copying/plagiarism could ultimately lead to your mandatory withdrawal from the program. Students are advised to carefully review Regulation 2.03 for the specific rules governing assignment copying/plagiarism. Note that knowingly allowing your work to be plagiarized by others is also academic misconduct!
How to Format Written Assignments and Projects

To ensure that assignments and projects are processed quickly, they should:

1. be produced on a computer, with 11 or 12 point font size and single spaced (but double spaced between questions) – for accepted file formats see turnitin.com/en_us/training/student-training/submitting-a-paper;
2. include page numbers (e.g., 1 of 7, 2 of 7) in the top right-hand corner, and your name, 7-digit student number and course number in the top left-hand corner of ALL pages; and
3. include a cover page with your name, student number, course, and assignment or project number.

When submitting your answers to a written assignment, it is NOT necessary to restate the assignment question.

Keep in mind that assignments and projects should be presented in a professional manner, just as you would present a report to your supervisor at work or other similar readers. The following is a sample written assignment submission:

Include Name, Student Number and Course Number on each page

State the Assignment Number

Include Page Numbers in top right-hand corner

Typed or Computer Printed Font should be 11 or 12 point size and lines should be single spaced.

A left-hand margin of 1”

Double space between questions or parts of questions

How to Submit Written Assignments and Projects

Written assignments and projects must be submitted to the Real Estate Division using TurnItIn, a web service that checks for content originality. Information about TurnItIn can be found at the UBC Academic Integrity website (vpacademic.ubc.ca/integrity/turnitin-at-ubc). See the “Submit Written Assignments and Projects” link on your Course Resources webpage for detailed submission instructions for your course.
How to Check Your Assignment Status Online

In the “Assignment History and Answer Guides” section of your Course Resources webpage, you can view each of your assignment submissions to see when the assignment was received and what your grade is. Assignment History is available to you in real time; that is, as soon as we receive the grades, they are available for you to view.

It takes approximately three weeks from the date of submission to process a written assignment or project. If over four weeks has passed since the date an assignment or project was due, and you submitted it on time, please check your Assignment History on your Course Resources webpage to confirm that it was received and is being processed (or contact your Course Representative). In addition, you are advised to retain your marked assignments in case any questions arise concerning your status. Problems arise very rarely, but they can occur.

<table>
<thead>
<tr>
<th>Written Assignments</th>
<th>Status</th>
<th>Grade</th>
</tr>
</thead>
<tbody>
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<td>8</td>
<td>READ ONLY</td>
<td></td>
</tr>
<tr>
<td>11</td>
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<td></td>
</tr>
<tr>
<td>12</td>
<td>LATE</td>
<td>59%</td>
</tr>
</tbody>
</table>

How to View Your Answer Guides Online

As soon as an assignment or project has been received by the Real Estate Division, you will be able to access the answer guide online. This is available in the “Assignment History and Answer Guides” section of your Course Resources webpage.

How to Resubmit Your Written Projects and Assignments

If you have done poorly on a project and are concerned about your understanding of the concepts or techniques in the materials, you may wish to redo the assignment and resubmit it for a second marking (note that a $35 remarking fee applies). **Your original grade will not be changed.** However, you may gain a clearer understanding of where you went wrong and feel more confident as you approach your exam. Please refer to Regulations 2.05(6) and (7) for exceptions to these resubmission guidelines.

MULTIPLE CHOICE ASSIGNMENTS: A “HOW TO” GUIDE

How to Approach Multiple Choice Assignment Questions

The multiple choice assignments are “quizzes” with three main intents: (1) to motivate you to read the course materials closely; (2) to motivate you to proceed through the course in a timely manner and minimize procrastination; and (3) to help you study for the final exam. As such, the weight assigned to the multiple choice assignments in the final grade is comparatively minimal – most weight is on the projects and final exam.

A good strategy to approach multiple choice questions is to use a process of deduction. First, narrow down your choice by ruling out any options you know are incorrect. Then evaluate the remaining options for which you feel is the best answer. In all cases there will be one dominant answer that is correct. In some cases, you may be able to make arguments why other options could conceivably be correct, but in these cases the correct answer will be the one requiring the fewest implicit assumptions.

In writing these questions, our aim is to make them challenging, but fair. You will have to read the questions closely, as the specific language can often make a real difference to the meaning of the options. However, be careful to avoid over-analyzing questions and making them harder than intended. A good rule in answering multiple choice questions (especially on exams) is to stay with your initial “gut instinct” and not change your answer unless you have a specific reason to do so: e.g., you missed something in the question, made a mistake in the calculation, or misread something obvious. If not, then you are advised to stay with your original answer.
If you find you are spending hours on individual questions, such as making all sorts of “what if” assumptions, then you are likely going well beyond what is necessary or intended. You should contact your course tutor for clarification, as they can usually work through the problem with you quite quickly. Your time is much better spent working on your projects and in studying for the exam, as these have much more impact on your final grade in the course.

**How to Submit Multiple Choice Assignments**

Multiple choice assignments are submitted to the Real Estate Division online: go to "Course Tools" on your Course Resources webpage and click on “Submit Multiple Choice Assignments”. Easy to follow instructions are provided. Be very careful that you select the correct assignment number, as this is a common error.

**How to Check Your Assignment Status Online**

In the “Assignment History and Answer Guides” section of your Course Resources webpage you can view each of your assignment submissions to see when the assignment was received and what grade you were awarded. Assignment History is available to you in real time; that is, as soon as we receive the grades, they are available for you to view.

Multiple choice assignments are normally graded within one business day. For projects, if you have not received your graded project back within two weeks of submission, please check TurnItIn to confirm it was in fact posted and then contact your tutor for more information. If necessary, you may also contact your Course Representative at the Real Estate Division.

**How to View Your Answer Guides Online**

As soon as assignments have been received by the Real Estate Division, you will be able to access the answer guides online. This is available in the “Assignment History and Answer Guides” section of your Course Resources webpage.
EXAMINATION INFORMATION

At the end of CPD 891 is a final written examination. This section explains the policies for exam administration. The flowchart below may help in understanding the timing and important deadlines regarding examinations. The following terminology is used throughout this section and in the Program Regulations governing examinations:

- **Course Examination**: the regularly scheduled exam for your course (February, April, June, September, or December). Refer to the “Examinations” link on your Course Resources webpage for examination dates.
- **Rewrite Examination**: an exam written for a second time after not achieving a passing grade.
- **Special Examination Centres**: course tuition includes an examination written at an established examination centre; for a fee, students may request another location for a Special Examination Centre.

### Exam Dates and Deadlines Overview

- **Course Registration**: At time of registration, choose your exam location, or request a special exam centre*

- **Course Start**: Assignments/projects to be submitted within one year of registration

- **Assignments/Projects Due**: If you have not submitted all assignments and projects within one year of registration, you will receive a grade of FAIL

- **Course Exam Eligibility**: To be eligible to register for the Course Exam:
  - all assignments/projects must be received within one year of registration
  - exam registration must be received no later than 30 days from the scheduled exam date
  - exam registration must be received within 24 months of course registration

- **Course Exam Date**: 10 days before the Course Exam Date, exact location and time will be posted online to Course History

- **Pass** / **Fail**: Deadline to apply to rewrite exam: 30 days before scheduled exam date

- **Rewrite Exam Date**: * All special examination centre requests must be completed at least 30 days before the exam date
Examination Eligibility

The CPD 891 course requires a final examination. To be eligible to register for and write the final examination for your course, all assignments and the project must be submitted within 12 months of your initial registration in the course. You must successfully complete your course examination within 24 months of your initial registration in the course. If you do not successfully complete the examination within two years after registration, you will be required to re-enroll in the course. Students are responsible for any changes in course material occurring after their initial course registration.

You can register for a regularly scheduled examination using the online registration system, which can be found on your Course Resources webpage under “Examination Registration”. Examinations are held in February, April, June, September, and December of each year. Your registration MUST be received no later than one month prior to the examination date chosen (i.e., if your chose exam date is December 2nd, you must register by November 2nd).

If you are writing a Rewrite Exam, registration is also completed via the Course Resources webpage.

Examination Fees

There is no examination fee for students writing a Course Examination at an established examination centre. Fees apply for all Rewrite Examinations, as well as for setting up Special Examination Centres.

Exam Location and Time

The exact time and location of the examination will be posted a minimum 10 days prior to the examination on the “Exam Centre” link on your Course Resources webpage. If there are fewer than 10 days until your exam and the time and location are not posted, please contact Examination Services.

If you have registered for an examination but are unable to attend the scheduled date, you will be required to re-register for a new exam date. This is subject to an exam registration fee of $85. Note that the 24-month exam deadline will continue to apply where you are applying for a new examination date.

At the time of course registration, you either selected an established exam centre or applied for a Special Examination Centre. If you wish to change the exam centre originally selected, you must request this location change via the “Exam Centre” link on your Course Resources webpage. This request must be completed at least 30 days prior to the exam date selected. Special Examination Centres are explained below.

Special Examination Centres

If you wish to write your examination at a location other than an established exam centre, you may apply for a Special Examination Centre at the time of course registration or via the “Exam Centre” link on your Course Resources webpage at least 30 days prior to your exam date. We will try to accommodate your request, but we cannot guarantee your choice of location due to the complexity of establishing new centres in numerous locations. Please note that Special Examination Centres will not be set up within 100 kilometres of an established centre.

There is a $200 fee to establish a Special Examination Centre. Applications must be received at least 30 days prior to the exam date.

Special Examination Centre fees are non-refundable. A Special Examination Centre may be rescheduled at no additional fee if the rescheduling application is made with at least 30 days notice. Otherwise the fee will be forfeited. If forfeited, re-establishing a Special Examination Centre for another exam date will require an additional $200 fee.

Students outside of Canada may be required to make arrangements for suitable invigilation; please contact Examination Services for more information.

Rewrite Examinations

If you do not achieve a passing course grade after your first examination attempt, you may apply to rewrite your examination on a subsequent established examination date. The fee to rewrite an exam on another established examination date is $125.

Exams may be rewritten on any established examination date within one year of your Course Examination.
Rewrite Examination requests are made online via the “Register for Rewrite Exam” link on the Course Resources webpage and must be received within one month of the established examination date you have selected.

**Examination Results**

Regularly scheduled examination results are posted on the Course Resources webpage and mailed to students, usually within four to six weeks of the date the examination was written.

**Post Examination Review**

A “Post Examination Review” is an examination remarking and a confirmation of your grade, together with a brief statement of the topic areas you had difficulty with. Candidates may request a Post Examination Review online through the Course Resources webpage. Please see Program Regulation 3.04 for more information and fees.

**Preparing for Exams**

After completing each assignment, you should review and revise your notes, putting them in a systematic and readable form. This will frequently identify areas of uncertainty that may require clarification by tutors or further reading. It is important to have such points cleared up immediately, as these courses tend to build in complexity.

When you are getting ready for your exam, you should carry out your review continually and systematically well in advance – do not wait to review until the night before! Decide how much review you think you will need and schedule your review sessions with sufficient time between them to digest the materials and refresh yourself. Some students like to review complex subject matter one step at a time, trying to completely understand each successive point and topic first and leave understanding the “big picture” until later. Others prefer to start with the “big picture” and work downwards to the details. This again reflects individual differences in learning and either method can be effective as long as it is applied systematically.

An important final point on preparing for your exam: on exam day, you will have the most probability of success if you are well-rested, calm, and poised. For most students, this means it is not a good idea to study late the night before the exam or try to “cram” information on the day of the exam. If you have prepared well in advance, the best thing you can do on the night before the exam is to put your books down early, do something you find enjoyable, and get a good night’s sleep. In the morning, have a nutritious breakfast and relax – when you sit down to write your exam, you will be rested and alert.

**Writing Exams**

The first thing to do when you open your exam envelope is to quickly skim through the whole exam once before answering any questions. You may want to underline or highlight key words as you read. Exams are time constrained, so you need to budget your time well. Start with questions you find easier and work your way through the exam towards the questions that will either take you a long time or are not worth many marks. You can budget your time by figuring out how much time you should be spending on each question (i.e., if your exam has 60 marks and is 2 hours, this roughly means 2 minutes per mark, so a 10 mark question should take you no more than 20 minutes; each multiple choice question is worth one mark). In managing your time, you need to be disciplined – if you are taking too long on a question, you are better to move on and come back to it later if you have time.

If you still have time remaining at the end of the exam, review your answers. Do not leave early unless you have completely read through your exam at least once. If you are running out of time and cannot complete your entire exam, do not panic! Use the time you have remaining to its full advantage – write down in point form the basic points for each remaining question so that the marker can see that you ran out of time and can award you partial marks where appropriate.

For multiple choice questions, you are advised to fill in the answer sheet as you answer questions, rather than trying to complete the whole sheet after finishing all of the exam. You will not be given any extra time to fill in the answer sheet at the end of the exam and you do not want to run out of time – it takes surprisingly long to fill the sheets in, and answers not recorded on the answer sheet will not be considered. If you are running out of time, you must concentrate on using the time you have left efficiently. For any remaining questions, quickly eliminate any obviously incorrect options and then make an educated guess from the remainder. No marks are deducted for wrong answers, so you are better off not to leave any questions unanswered.
Exam Anxiety

Exam anxiety is a fairly common phenomenon that involves feelings of tension or uneasiness that occur before, during, or after an exam. Many people experience feelings of anxiety around exams, and some find it helpful as it can be motivating and create the pressure that is needed to stay focused on studying. However, in some cases, anxiety can become so intense that it leads to disruptive symptoms that ultimately lead to a negative impact on one’s performance. In these cases, it is important for students to attend to their symptoms and find a way to cope effectively, so that their schooling does not suffer any further.

What are the Symptoms?

Although anxiety can affect each person in different ways, there are several symptoms that are quite common. Some of these are emotional, which include feelings of fear, disappointment, anger, depression, or helplessness. Other symptoms are more behavioural, ranging from fidgeting or pacing to substance abuse or other self destructive behaviours. There are also physiological symptoms, which include fast heartbeat, feelings of nausea, headaches, light-headedness, sweating, and other disruptions in bodily functions. Finally, many people experience cognitive symptoms, such as negative thinking about oneself and racing thoughts.

Other symptoms include:
- memory blocks or “blanking out” on things that you have studied;
- fear of failing before the exam is even written;
- lower reading comprehension; and
- poor attention and inability to concentrate.

Some of the strategies for coping with exam anxiety are practical and relatively easy to implement, such as contacting a tutor to discuss course material, avoiding people who speak negatively, arriving early to the exam, and reading exam directions carefully. Also, make sure you are practicing good time management skills and managing your stress on a daily basis through exercise, good nutrition, and enjoyable activities. If you work on what you have control over, you can help minimize exam anxiety. Following are some specific tips for easing exam anxiety.

Exam Anxiety Tips

Tip 1: Be prepared early

The most common cause of exam anxiety is lack of preparation for the exam. Set up a study schedule at least three weeks before your exam. You may find that you actually need to start studying even earlier due to other commitments. Planning ahead also helps you to avoid cramming, which can be a major cause of exam anxiety.

Tip 2: Sleep well

Regular sleep is one of the best ways to control stress. Getting up and going to bed each day at the same times ensures that your body and brain are getting the rest they need for optimal functioning. Students who follow a regular sleeping pattern have been shown to perform 30% better than students who stay up late or get up early to study.

Tip 3: Same caffeine & sugar intake

Keep caffeine and sugar intake the same during exam time. Don’t increase or decrease the amount of coffee, tea or cola that you normally drink, as your body and brain are accustomed to getting a certain amount. Keep things in your life as stable as possible, especially during exam time.

Tip 4: Learn relaxed breathing

When you display any symptoms of anxiety during studying or during the exam, use relaxed breathing to calm yourself. Take your attention away from the task and take a few slow breaths. Say to yourself, “calm and relaxed” as you exhale. Practice relaxed breathing before the exam.

Tip 5: Don’t study the night before

Studying the night before an exam causes your anxiety level to increase. Unfortunately, it doesn’t decrease when you go to sleep. Reduce anxiety by taking the evening off to relax – watch TV, see a movie, read a novel, etc.
Tip 6: Review main themes
If it causes you anxiety NOT to study the night before an exam, review the main themes of the course earlier in the day. Of course, that implies that you should have already studied well.

Tip 7: Have a plan before the exam
As part of your studying, think about how you will approach the exam, and what you will do when you run into trouble. Having a plan in place will assist you to worry less about failing, and help you to concentrate more on passing.

Tip 8: Aim to do your best
Often, students start thinking negatively when things aren’t going well on an exam. This can lead to lower self-confidence and increased self doubt. Recognize and turn off your negative internal dialogue. Focus on the task instead of on yourself. Do not try for perfection – aim to do your very best.

Concluding Successfully

You can expect your course to be challenging, but with careful planning and a systematic studying process, you will find it manageable. Effective studying is not a skill that is innate, but one that must be learned and strengthened through practice. We hope that the strategies suggested above help you in developing study techniques that are effective for you and we wish you success in this and future courses.

ALERT!

Note that you may be writing the examination with several hundred other people and also encounter noise from outside of the exam centre. If noise distracts you, you are strongly urged to bring earplugs with you to your examination.

Remember, if you need a calculator for your examination, you are also advised to bring extra batteries or a spare calculator as a back-up. As well, your calculator may not be both programmable and alphanumeric (graphing calculators are also not allowed).
PROGRAM REGULATIONS
Reserve Fund Planning Program (RFPP)
2013/14

I. INTERPRETATION

1.01 Definitions
The following words and phrases shall have the following meanings:

“Admissions Officer” means the Real Estate Division staff person responsible for admissions and program requirements;

“Assignment” includes multiple choice and written assignments, and projects;

“Course” means a particular subject of study within the program as defined herein;

“Course Examination” means the regularly scheduled examinations offered periodically during the year;

“Course Representative”, “Admissions Officer”, and “Exams Coordinator” all refer to staff members of the Real Estate Division;

“Course Resources webpage” refers to a course’s designated webpage found on the Real Estate Division website www.realestate.ubc.ca;

“Course Workbook” refers to the most current published edition of the document that contains the assignments for a given course;

“Director” means the Director or Senior Manager responsible for Continuing Professional Development (CPD) courses (UBC Real Estate Division);

“Division” refers to the Real Estate Division of the Sauder School of Business;

“Mandatory Withdrawal” means expulsion from a course;

“Post Examination Review” means an examination remarking and a confirmation of the student’s grade, together with a brief statement of topic areas;

“Program” means Reserve Fund Planning Program (RFPP);

“Rewrite Examination” refers to a second attempt to write an examination for a failed course;

“Scheduled Examination” means a regularly scheduled examination in any course for a given year;

“Special Examination Centre” refers to an examination centre established at the request of a student;

“Withdrawal” means a student’s voluntary permanent discontinuation of a course.

1.02 Miscellaneous

(1) Where the context requires it, the masculine shall include the feminine and vice-versa and the singular shall include the plural and vice-versa.

(2) Regulations and fees may change from time to time, without notice.

(3) These regulations are also posted on the Division website. In case of conflict, the posted version is considered to be the official version.

II. ASSIGNMENTS

2.01 Format

(1) Written assignments will not be accepted for grading unless they:
(a) are written in English;
(b) are completed according to the instructions in the “Written Assignments: A ‘How to’ Guide” section of the Student Handbook.

(2) Notwithstanding Regulations 2.01 (1) and 2.01(2) assignments shall be submitted in an alternate format as requested by the Division from time to time.

2.02 Assignment Delivery

(1) Assignments must be submitted using the TurnItIn.com website according to the specifications noted on the Course Resources website.

(2) All assignments and projects must be completed within 12 months of course enrollment. If any assignments or projects are outstanding beyond 12 months, the student will be mandatorily withdrawn from the course, with a grade of Fail recorded.

2.03 Plagiarism/Assignment Copying

(1) It is assumed that all work submitted by students is their own within the acceptable limits afforded by the use of quotations and footnote credits. It is unacceptable to copy someone else’s work and submit it as one’s own. This would include copying of solutions from old answer guides, copying directly from a textbook or lesson notes, copying other students’ assignments, from internet websites, or from artificial intelligence (AI) systems or bots. Knowingly allowing one’s work to be plagiarized is also academic misconduct. The Division may require the use of TurnItIn.com or other verification services as it deems necessary.

2.04 Assignments as Prerequisite to Examination

(1) No student shall be eligible to write the examination in a course unless he or she has submitted all assignments in accordance with these Regulations.

(2) Notwithstanding anything contained to the contrary herein, the Course Representative may permit a student to write on a subsequently scheduled examination date provided that:
(a) all assignments have been submitted within 12 months of course registration; AND
(b) there has been no mandatory withdrawal.

2.05 Assignments as Credit for Final Marks

(1) The final grade will represent a combination of the student's performance on assignments and on the final examination.

(2) The proportion of final grade attributed to performance on assignments and the final examination will be specified in the Foreword section of the applicable Course Workbook.

(3) Absolutely no appeal is available to increase marks awarded on an assignment unless the appeal is based on an error in the addition of the marks.

(4) Students may resubmit an assignment for marking to obtain additional feedback. A $35 remarking fee will be assessed. Marks will not be increased in any circumstances other than those specified in Regulation 2.05(3), 2.05(6), or 2.05(7).

(5) Where a student has received an official letter pursuant to Regulation 2.03(2)(d) or 2.03(2)(e), Regulation 2.05(2) will not apply.

(6) Students in CPD 891 may at the discretion of the Director be permitted to modify and resubmit their grade, subject to:
   (a) the student having achieved a passing grade on their examination; AND
   (b) the student's project performance reduced their overall course grade below the 60% passing grade; AND
   (c) the student has demonstrated a sincere effort and positive attitude toward learning in the course, with no evidence of academic misconduct; AND
   (d) the student achieving a minimum project grade of 70% on the resubmission; AND
   (e) the student receiving a maximum course grade of 60% overall.

(7) Students in CPD 899 may modify and resubmit their final assignment or project if the original submission received a failing grade.

Resubmissions must be received by the due date specified and must be accompanied by the $175 remarking fee. No mark greater than a pass (60%) will be awarded to an assignment or project submitted for a second time. The maximum course grade in this instance will also be a minimum passing grade of 60%.

III. EXAMINATIONS

3.01 General Information

(1) Scheduled Examination Centres have been established at a number of locations across Canada.

(2) Upon completion of all course assignments students are eligible to register for an examination.

(3) Students must register for an examination no less than 30 days prior to the examination date.

(4) Students that cannot attend an examination date for which they are registered may re-register for a future examination date. Re-registration is subject to an $85 fee. The 24-month deadline specified in Regulation 4.01(1)(b) continues to apply.

(5) If the conditions at any examination centre are not satisfactory, a written complaint must be received by the Division within 5 days from the date of the examination. Complaints shall be reviewed by the Exams Coordinator, and if upheld, that student's examination will be considered void, and no mark will be issued. The student will rewrite the examination at the next available sitting. Complaints regarding exam conditions will not be considered after exam grades have been released.

(6) In the event of a disruption of an examination (e.g., fire alarm), the invigilator will make the decision whether or not to resume the examination. In making this decision, the invigilator shall take into account the class size, the length of the exam, the length of the exam delay, the weather, and any other influencing circumstances.

(7) In order to be permitted to write the examination, a candidate MUST be able to present, at the examination centre on the day of the examination, one of the following types of picture identification in the name in which the candidate originally registered for the course:
   (a) a current provincial driver's licence that has a picture of the candidate (interim driver's licenses are not acceptable); OR
   (b) a current passport that has a picture of the candidate; OR
   (c) an official identification card issued by either the Federal Government of Canada, or by one of the provincial governments, that has a picture of the candidate; OR
   (d) an official employment picture-identification card issued by either the Government of British Columbia, one of the other provincial governments, or the Federal Government of Canada.

(8) If your name changes during your course, you must bring your change of name documentation to the examination centre on the day of your exam. See Regulation 5.01.

(9) Examination fees are non-refundable.

(10) In courses with take-home case study assignments/ projects as a substitute for a final examination, these submissions will be subject to examination regulations. In the case of conflict between these Examinations regulations and the policies stated in the Foreword section of the applicable Course Workbook, the Workbook policies will generally be applicable.

(11) Where a student has requested that a Special Examination Centre be established, the student will be responsible for the cost of the centre, which is at minimum $200. The establishment of a Special Examination Centre is subject to availability, and is established only when the student resides more than 100 kilometres from an established examination centre. A request for a Special Examination Centre must be received no later than 30 days prior to the exam date.

(12) Any student receiving accommodations to their examination setting upon order from UBC Access and Diversity shall remain subject to all other Examination Regulations, particularly with respect to Exam Centre selection and costs for establishing Special Centres.

3.02 Conduct of Examinations

The following regulations govern the conduct of examinations:

(1) Examinations are to be written in English.

(2) Late candidates will not be permitted to write if another candidate writing the same exam has already left the examination room. Candidates arriving late will also not be granted any additional time.

(3) The answers to multiple choice questions MUST be recorded in
Candidates may not bring scrap paper into the examination room and are not to refer to any notes, books, calendars, dictionaries, or amortization tables unless they are permitted to do so by the examiner. No other calculators or computers will be permitted without the written permission of the Division.

Electronic devices, including but not limited to: cameras, digital cameras, pinhole cameras, video cameras, digital video cameras, pagers, cellular phones, personal data assistants, any listening device, laptop computers, netbooks, tablets, iPads, iPhones, iPods, digital music players, pen recorders, any device capable of sending or receiving wireless signals, and any device capable of capturing digital images or recording video will not be permitted in the Examination room.

Candidates are not to communicate with, receive assistance from, pass a calculator to, or copy from the paper of another. Any such communication between candidates will result in the immediate confiscation of the examination papers of both candidates.

Once the examination has commenced, no candidate is permitted to leave the room without permission or until that candidate has handed his or her examination to the examiner. A candidate who leaves the room without permission will not be allowed to return. An examiner may refuse permission if the examiner has no one to escort the candidate. Smoking is not permitted during the examination.

All rough work and calculations must be handed in with the rest of the examination paper.

Examination time is three hours. Candidates must cease writing as soon as the examiner has declared the examination time to be over.

Upon completion of the examination, candidates are to return all material, including the exam question booklet and any extra stationery that was provided for the candidate’s use, into the examination envelope. Candidates should ensure that the exam envelope is signed before passing it to the examiner.

Candidates failing to comply with any of Regulations 3.02(4) through 3.02(11) inclusive may, at the discretion of the Director, be subject to penalties that may include, but are not limited to, the following:

(a) a failing grade or mark of zero in the course or examination in which the academic misconduct occurred; AND/OR
(b) a suspension from the program for a specified period of time, or indefinitely. Students will not receive credit for courses taken at another institution during a suspension; AND/OR
(c) a reprimand, with letter placed in student’s file; AND/OR
(d) providing restitution in the case of damage to, or removal or unauthorized use of, property; AND/OR
(e) a notation on the student’s permanent record of the penalty imposed.

Candidates subject to penalties under Regulation 3.02(12) jeopardize their opportunity to apply for rewrite examinations and to register in future courses with the Division.

The final grade will be determined as set out in Regulations 2.05(1) through 2.05(7). In order to pass a course, candidates must obtain:

(a) a minimum examination grade of 50%; and
(b) a minimum overall course grade of 60%.

For the purposes of Regulation 2.05(6), the passing grade on the examination is 60%.

Examination results are mailed to students, normally within four to six weeks of the date the examination was written. Results are also available on the Division’s website. No results will be provided in person or by telephone.

Examination results will be withheld if any fees are outstanding.

Candidates may request a Post Examination Review online by paying a non-refundable fee of $50 for course CPD 891.

Where a Post Examination Review results in a failing candidate being awarded a passing mark, the review fee will be refunded in full unless the original mark was a result of the candidate failing to follow examination instructions.

A Post Examination Review request must be received by the Division no later than three months from the examination date. Exams are destroyed 3 months after the exam date.

3.05 Rewrite Examinations

If a student receives a failing grade in a course, he or she may apply for a Rewrite Examination on a subsequent scheduled examination date. Applications to Rewrite an examination must be made via the online application in the Course Resources webpage. Applications to Rewrite an examination:

(a) are subject to a $125 examination fee;
(b) must be made no later than one month prior to a scheduled examination date; and
(c) must be received within one year of the scheduled Course Examination for his or her course.

If a student fails on a second attempt at writing an examination or does not apply for a rewrite exam date within one year of the scheduled final examination for his or her course, then he or she will receive a grade of Fail and must repeat the entire course.

No final course grade higher than a minimum passing grade of 60% is awarded where a student is writing a final examination for the second time. This also applies to courses with take-home case study examinations.

3.06 Program Continuity

Where a student is repeating a course due to failure, the Division may make any course modifications necessary to ensure appropriate and optimal learning in the repeated course. This may include, but is not limited to, new or revised assignments and projects.

Where a student shows a lack of academic progress in a course, the Division may refuse further enrollment in that course until successful completion of specified pre-requisite courses.

Where a student withdraws or is mandatory withdrawn from a course and wishes to continue, they must re-register and complete all course requirements.
IV. ADMISSIONS, REGISTRATIONS, TRANSFERS AND WITHDRAWALS

4.01 Admissions & Registrations

(1) Before an applicant can register in a RFPP course, the applicant must first be admitted to the program. This requires at minimum:

(a) Properly completed online application form from the Division’s website.
(b) Completion of all program prerequisites, as noted on the RFPP website.
(c) Payment of the $35 UBC Admissions fee.

(2) Applicants who have not met the stated prerequisites may be admitted conditionally, pending completion of necessary prerequisites.

(3) Registration will not be processed if the registrant has any fees outstanding to the Division.

4.02 Withdrawals

(1) Where a student withdraws from CPD 891 or 899 he or she must submit an online Withdrawal request. If the request to withdraw is received within one month after the student’s date of registration in CPD 891 or within two months in CPD 899, the Real Estate Division shall refund fees paid for the Course less the following charges:

(a) a $100.00 administration fee for any course for which the materials have not been mailed or sent; AND
(b) a $100.00 administration fee and a $100.00 material fee for any course for which materials have been mailed or sent, but within 30 days of registration; AND
(c) a $15.00 fee for each assignment or project submitted.

(2) Where a student withdraws from the program or a course within the program, their course record will either not list the withdrawn course, or assign the withdrawn course a “W” (withdrawal). The last day to withdraw without a “W” is not more than one month after registration in CPD 891 or two months in CPD 899.

4.03 Mandatory Withdrawal

(1) The Course Representative may, at any time, withdraw a student for cause by means of a mandatory withdrawal letter mailed to the student’s last known address for:

(a) failing to comply with the 12 month maximum for submission of assignments and projects as specified in Regulation 2.02(2);
(b) failure to write a final examination within 24 months of registration.
(c) plagiarism or assignment copying, as outlined in Regulation 2.03 (2)(f); or
(d) other reasonable grounds established at the discretion of the Director.

(2) The Course Representative may, at any time, withdraw a student for cause by means of a mandatory withdrawal letter mailed to the student’s last known address.

(3) Where a student is mandatorily withdrawn from a course, no credit shall be granted for any assignments completed, no refund will be permitted, and a grade of “Fail” will be recorded for that course.

4.04 Appeal Procedure

(1) Where a student receives a letter pursuant to Regulation 4.03(1) or 2.03(2)(f), a written appeal of the mandatory withdrawal may be made to the Appeals Committee.

(2) Where a student receives a letter pursuant to Regulation 2.03(2)(d) or (g), a written appeal may be made to the Appeals Committee.

(3) Appeal requests must be:

(a) in writing and accompanied by a non-refundable appeal fee of $50;
(b) set out the reason for appealing the decision on compassionate or medical grounds only, with medical or legal certification of the circumstances surrounding the appeal; AND
(c) mailed within 21 days of the date of the Division’s letter to:
   Appeals Committee
   UBC Real Estate Division
   PO Box 3510
   Station Terminal
   Vancouver BC V6B 3Y4

V. GENERAL PROGRAM REGULATIONS

5.01 Change of Address, Name, and Correspondence

(1) Correspondence will be sent to the latest address on record. The Division must be notified of any change of address by correcting the “Student Profile” link on the Course Resources webpage.

(2) Correspondence must be forwarded to the Division under a separate cover from assignments.

(3) The Division must be notified of any change of name by completing the “Change of Name” form from the Course Resources webpage. Requests must be accompanied by change of name documentation (e.g., government-issued marriage certificate; church-issued is not acceptable).

5.02 Student Conduct and Discipline

(1) The Division is committed to ensuring that all students are able to study and work in an environment of tolerance and mutual respect that is free from harassment and discrimination. When communicating with staff or other students, it is expected that students conduct themselves in ways that are consistent with these principles, and with the University’s regulations governing nonacademic misconduct. Students who contravene these principles or regulations are subject to nonacademic discipline including suspension or expulsion from the program.

(2) Students may not use the personal information of other students in any manner other than the academic use for which it was collected and distributed. Inappropriate use may result in restricted future access to this information together with further disciplinary measures as described in Regulation 5.02(5).

(3) All students are expected to behave as honest and responsible members of the academic community. Failure to follow the appropriate policies, principles, rules and guidelines as outlined in these regulations may result in disciplinary action.

(4) Academic misconduct that is subject to disciplinary measures includes, but is not limited to, engaging in, attempting to engage in, or assisting others to engage in the following:

(a) assignment copying/plagiarism, as outlined in Regulation 2.03; OR
(b) examination cheating and/or misconduct, as outlined in Regulation 3.02; OR
(c) falsifying any material subject to academic evaluation; OR
(d) impersonating a candidate at an examination, or availing oneself of the results of an impersonation; OR
5.11 Tuition
Tuition fees are as stated on the RFPP webpage. Tuition fees are inclusive of all required course materials, with the exception of the following:

(1) Spreadsheet software required;
(2) Financial calculator; and
(3) Other additional materials as specified from time to time.

5.12 Payment Policy
All fees are payable by Visa, MasterCard, or in the form of a certified cheque or money order made payable to The University of British Columbia. Online payments can only be made using Visa or MasterCard.

5.13 Copyright & Confidentiality

(1) All assignments and examinations once submitted are property of the Division and will be archived for future reference and/or educational use, including but not limited to Turnitin.com, as per Regulation 2.01(1).

(2) All work produced by students remains confidential and will not be published or distributed beyond Division staff or educational consultants without the express consent of the author.

5.14 Bulletins
Bulletins are posted to the Course Resources webpage. These may outline significant revisions to the course materials, including assignments, projects, and examinations. Students are responsible for the material contained in any posted bulletins.

5.15 Use of Electronic Mail

(1) During your studies with the Division, you can expect periodic electronic mail notices regarding course and program issues.

(2) In select courses, assignments/projects may be submitted by electronic mail. It is the student’s responsibility to ensure that these are in a format acceptable to the course tutor/marker and that these assignments are free of viruses or file corruption. Emailed assignments may be refused at the discretion of the tutor/marker or Division staff.

5.16 Official Course Start Date and Course End Date
The course start date is the date that the student’s registration in the course is processed by the Real Estate Division. The Course End Date is one year from course registration date.

5.17 Appropriate Use of Educational Materials
While a great deal of care is taken to provide accurate and current information in courses, neither the University, its staff, nor its consultants assume responsibility for any use or reliance beyond the course’s operation. The course materials are prepared for educational purposes with the understanding that the publisher is not engaged in rendering legal, accounting, or other professional advice. The general principles and conclusions presented are subject to local, provincial, and federal laws and regulations, court cases, and any revisions of the same.