



# acofe

Australian College of Financial Education Pty Ltd



## Student Manual



**"Knowledge is the source of all true wealth"**

The Australian College of Financial Education.

## **Mission**

The Mission of ACOFE is to extend, evaluate, preserve and transmit ideas and knowledge of financial awareness through teaching practice of the highest international standards for the benefit of the wider Australian community.

In striving to fulfil this mission, ACOFE is dedicated to:

- a) The achievement of excellence in its courses
- b) The maintenance of the highest intellectual and ethical standards and
- c) The development in its students of the capacity for independent thought and critical judgment.

## **Goals**

The goals of ACOFE are to:

- a) Enhance ACOFE's standing as one of Australia's leading private education providers, and maintain its position as a premier centre of personal financial learning in Australia;
- b) pursue excellence in all aspects of teaching and learning;
- c) manage effectively and efficiently all its human, financial and material resources;
- d) Maintain a close collaborative relationship with professional associations in wealth creation and personal financial management;

### Student Personal Details

After enrolling with the college you will be contacted by one of our Administration Staff who will confirm all of your contact details, such as your email address, telephone number and home address. To ensure our communication with you remains effective please notify us of any changes to your contact details.

### Communication

We have found the most efficient method of communication with students is through email. As a general rule, if you don't receive at least one email in a two week period please contact us. All student's details of addresses, email and phone numbers are entered into the Acofe database and remain confidential. Any change of address must be given to the ACOFE office. It is the student's responsibility to ensure that personal details are current and correct.

### Software

You will also be contacted by one of our Software Installers. They will contact you to arrange a suitable time for the installation of your IC-Investor program and give you some basic tuition and an orientation of ACOFE and the program. During this introductory session you will be taught how to open a chart, save a chart, draw trend lines as well as generally how to navigate around the buttons and functions of IC Investor.

Your Share Clarity manual (black folder) is your "text book" for the share market. The Share Clarity manual will give you some background information on the Share Market and bring you up to date with the terms and language used throughout the courses.

### Course Times

Details of course times and locations are published regularly on the ACOFE website. Introductory courses are generally conducted on week nights. The workshops and two day courses are generally conducted on weekends. However, to satisfy student demands and preferences, the two day courses may sometimes be scheduled for weekdays. These will be shown on the ACOFE website and details of any special events will be emailed at least two weeks in advance.

# Membership

Students are given a yearly events calendar; students are to confirm all events with the email invitations. It is deemed that all students have been invited to all workshops, it is up to the students to provide up to date and correct contact information at all times. If an email is rejected from the server on our records, ACOFE will contact you to correct the email problem.

We appreciate the fact that it can take some time to become totally familiar with the technical terms used throughout the workshops, and encourage you to attend the first "Introductory" Weekend Workshop before proceeding with the Trader's Groups and advanced topics.

## Family/Lifetime Membership

Under the Gold Membership you have a lifetime membership entitling you to attend as many Workshops and activities as you require. The Gold Membership also allows you to bring your immediate family into the college, they may attend all Workshops and Activities under your membership. Your immediate family includes up to four people, limited to or otherwise stated, Husband & Wife and two children.

## Fees

Generally there is no separate fee charged for attendance at individual ACOFE learning events. Currently the introductory seminars are free of charge. Workshops and specialist seminars are provided as part of the member benefits for ACOFE members.

From time to time ACOFE may conduct "open" education events. These will be individually priced with special discounts for ACOFE members.

The only ongoing fee will be for provision of ASX or other stock exchange data. These fees and contract terms will vary from time to time and from supplier to supplier.

An annual fee of \$550 to the Investor Centre for your data renewal is required each year, if you choose to use the IC-Investor software. Your enrolment application will detail the specifics, however generally ACOFE provides single data supply with the Investor Centre for 12 months as part of your ACOFE enrolment fee.

# Membership

## Evaluation

During learning events, students will be asked to fill in an Evaluation Questionnaire. This helps to ensure that all courses are being delivered in accordance with design specifications. It also helps ACOFE to ensure that courses are continuing to meet student requirements.

## Student Services

Please be aware that 'help is at hand' should you be experiencing difficulties. If you are struggling with content, study or any other related issue, please contact the support team. ACOFE is absolutely committed to each student's progress through the educational program. With this in mind we will contact you from time to time to gauge your satisfaction with your own program.

# Attending Courses

## Weekend Workshops and Trader's Groups

When arriving at a Trader's Group, Weekend Workshop or any other ACOFE event there will be a registration table set up at the front of the lecture theatre. One of our friendly staff will direct you to your name badge and lecture notes for that event, you will then be requested to sign your name in the attendance book before proceeding into the lecture theatre. Please try to arrive 10-15minutes prior to the event to allow for registration and seating.

Throughout the event there will be coffee breaks for you to stretch your legs, grab a cup of coffee and a biscuit, provided by ACOFE. This is also a great opportunity to ask any questions to either ACOFE Staff or Educators.

After the event we encourage you to place you name badges on the registration table as you leave, also read over your notes from the event to keep them fresh in your mind.

Trader's Groups and Weekend Workshops are booked in advance and outlined in your Events Calendar please confirm all events with the emailed invitations, as some events may change due to greater participants etc.

## Workshop Subjects Include:

- "Introduction" to Shares (beginner)
- "A Small feast of trading strategies" (Advanced)
- Options
- Futures and Currencies
- Superannuation
- CFD's
- Property and more

Please register your participation by replying to the email invitation for each event or contact the Acofe office.

## Traders' Groups

Traders' Groups are held of an evening and focus on one particular subject per group. Subjects are run in a series from 101 – 106 , each topic is different therefore you can attend them in which ever order fits in with your schedule.

# Attending Courses

Subjects can include:

- Turning Points and Trend Lines
- Indicators
- Chart Patterns
- Physiological aspect of trading and more

Please register your intention to participate by replying to the email invitation of each event or contact the Acofe office.

## Investor Club Meetings

Our Investor Club meetings are held as special events from time to time, but generally each month presenting different investing topics. These events are not listed in the 2009 Calendar of events as subjects but are scheduled one month in advance. Please keep an eye out for the invitations sent out via email, the invitation will include all details of the upcoming event.

# Student Support Groups

## Student Support Groups

Having attended a Weekend Workshop, you will be eligible to become a member of a Student Support Group.

Student Support groups help you to accelerate your learning, by sharing information with other students, learning from other others experiences, and gaining knowledge and motivation by others successes and failures.

Groups are determined by location, availability and level of trading knowledge, meeting weekly or fortnightly.

When you are eligible to be put into a group, an email will be sent to you with a survey, please fill in the survey and email it back to us. The survey helps us determine which Support Group you would be best suitable for.

After returning the survey, one of our friendly staff will contact you and confirm time slots available and organise your first meeting.

Support Groups usually meet weekly or fortnightly, some of our existing Support Groups meet at coffee shops or take turns in meeting at each others houses.

# Personal Tuition

## One on One Coaching

One on one coaching is a teaching method we have implemented for you to be able to have personal time with our Educators. This is where you can discuss your trading plan, trading technique, charting and software, and get all your questions answered.

For availability, and to book in a time to see one of our Educators please contact the ACOFE office.

# Included in your ACOFE Enrolment.

- **ACOFE SHARE CLARITY MANUAL**

A comprehensive manual professionally prepared for ACOFE by the National Institute of Financial Studies. This manual is designed to take you from an entry-level understanding through to an advanced understanding of the share market. It includes detailed insights into technical analysis and charting of shares as well as options, currencies and overseas markets.

- **ONGOING SUPPORT**

Any questions, queries, challenges, or requests can and will be attended to as soon as possible by our dedicated ACOFE staff. We at ACOFE are dedicated to helping you achieve your goals in your time frames, that is how our success is judged.

- **ACOFE TRADING TUTORIALS**

These tutorials go through in detail all aspects of technical analysis and how to apply these to enhance your prospects of trading the share market profitably.

Compiled by Chris Jasch, Director of Education, of a listed Stock market data supply company.

01\_Introduction to Trading

02\_BarCharts

03\_BarChartApplications

04\_CandlestickCharts1

05\_CandlestickCharts2

06\_Indices

07\_MovingAverages

08\_Trends

09\_SupportAndResistance

10\_TrendLines

11\_TradingPlan

12\_EUT1

13\_EUT2

14\_EUT3

15\_StopLoss

16\_ExitingATrade

17\_Shorting

18\_EDT1

# Administration

## STUDENT CODE OF CONDUCT

This Code of Conduct has been developed to engender good communication and a helpful learning environment at ACOFE.

Students of ACOFE are expected to:

- Observe all ACOFE policies and procedures, including those relating to confidential information, privacy, and all legal, legislative, health and safety requirements;
- Participate in workshops and seminars not under the influence of alcohol or any drug that has an inappropriate effect on their behavior, learning or participation;
- Respect the rights and dignity of other people, affording them all common courtesy and assistance, and not discriminating in any deliberate way;
- Be positive and supportive of those studying and working in the ACOFE environment;
- Refrain from talking excessively or at inappropriate times so as to cause disruption to the achievement of learning outcomes of others; and
- Speak with other students and the trainers in a proper manner, not causing distress.

### Smoking

Regulations regarding smoking are those that apply at the host venue for each event. However, no smoking is permitted during learning events or at any time in the rooms where the events are to be conducted.

### Mobile Phones

You are requested to switch off mobile phones during class time.

### Office Hours

Office hours are 9.00am to 5.00pm Monday to Friday. (Excluding Public Holidays)

# Language Literacy and Numeracy

Students who self-identify as having language, literacy or numeracy difficulties, are asked to attend an appraisal session with one of the nominated institutes. This will be arranged by the interviewer. Students who are identified by staff as having such difficulties will be offered a similar appraisal to assist them in meeting course requirements.

Appraisal in Language, Literacy or Numeracy problems and any other assistance is obtained from the following sources:

## **Brisbane**

Contact: Executive Officer, Community Learning and Skilling  
Department of Employment and Training  
(07) 3247 0278  
[www.det.qld.gov.au](http://www.det.qld.gov.au)

Contact: TAFE Language Literacy Services  
Denise Mapleston  
Project Manager  
[denise.mapleston@det.qld.gov.au](mailto:denise.mapleston@det.qld.gov.au)  
(07) 3234 1666

Contact: Southbank TAFE  
Mary Perry  
(07) 3244 5014

## **Melbourne**

Contact: Specific Learning Difficulties Association of Victoria (SPECO) Inc  
Andrea Waddell  
General Manager  
494 Brunswick Street  
NORTH FITZROY VIC 3068  
[spelduic@bigpond.com.au](mailto:spelduic@bigpond.com.au)  
(03) 9489 4344

# ACOFE Additional Services

## Acofe Home Loans

### ACOFE Home Loan Services

During your ACOFE enrolment, if you have any questions regarding home loans you can contact our office and speak to our Finance Director, Scott Jarrett.

The Colleges' Finance Director, Mr. Scott Jarrett brings a youthful edge needed in any successful business where the playing field is dynamic and ever competitive.

Scott has a joint degree from the University of Queensland where he studied Commerce and Business Management. He is currently studying the Diploma of Financial Planning through the University of Technology Sydney.

He also manages a successful finance brokering business, which is accredited with over 35 lending institutions and specialises in residential, commercial and non-conforming lending. College members can draw on Scott's up to date knowledge on correct personal and business/investment debt structuring and different forms of investment planning, along with keeping in touch with leading banking products.

He firmly believes in understanding what you want financially first and then telling the financial lender what products you want and how you want your debt structured. He has seen first hand clients being told what loans to take by the leading banks and not understanding that these products assist in the bank's billion dollar profits each quarter.

Scott Jarrett will assist you in one of the college's prime objectives of taking control of your financial independence via building your financial intelligence.

Let ACOFE Home Loan Services assist you with:

- Premium Home Loans
- Business/Investment Loans
- First-time Home Buyers Grants
- Lines of Credit
- Mortgage Elimination
- Business / Commercial Leases
- Financial Planning
- Investment Properties

# ACOFE Additional Services

## ACOFE Property Services

### ACOFE Real Estate

ACOFE encourages a broad based approach to education. We seek to provide courses covering all aspects of the share market as well as Superannuation and of course Property.

- Investment Property Searching on request of the buyer.
- Market Analysis - Property history search - Recent sales in street - Suburb economic outline.
- Property Appraisals - Comparing target property to similar properties in the area to ensure realistic valuation.
- Advertising property for sales not only through the existing student base but also through outside contacts nation wide.
- In association with ACOFE Home Loan Services, Finance and Re-financing for both investment and owner occupier.

**If you have any further questions please do not hesitate to contact Dave or the Acofe office, either via email or telephone.**

# Terms and Conditions

## Membership Terms and Conditions

1. The purchaser understands that all tuition material and software remains the copyright property of Australian College of Financial Education and agrees not to copy or reproduce any or all of it.
2. The seller and purchaser choose for all purposes under this agreement their (Domicillium Citandi – Executandi contactable address) at the respective addresses stated on the face of this contract.
3. Notwithstanding the delivery of the goods to the purchaser, ownership shall only pass to the purchaser against payment of the full purchase price to the seller on the due date, and it shall remain vested in the seller until then.
4. Failure to commence or complete the course does not affect the purchaser's liability to settle the contracted fees. Money paid is not refundable.
5. Fees must be settled promptly. Should the purchaser fail to pay any installment on the due date, the whole balance will become due and payable immediately. In such an event, the purchaser shall pay interest upon the balance at the maximum prevailing prime overdraft date.
6. No variation to this agreement shall be of any effect unless recorded in writing and signed by or on behalf of all parties.
7. This agreement contains all the terms and conditions of the agreement between the seller and purchaser and, therefore, there are no understandings, representations of terms between the seller and the purchaser other than those stated in this agreement.
8. In the event of legal action being instituted, the purchaser shall also be liable for all tracing fees, collection fees and all legal costs incurred by the seller on attorney and client scale.
9. Without prejudice to the seller's rights to institute any action in the Supreme Court having jurisdiction, the purchaser hereby consents to the jurisdiction of the local Magistrate's Court in respect of any action brought against him by the seller in connection with this sale, notwithstanding that the action would otherwise be beyond that jurisdiction.

# Terms and Conditions

## Membership Terms and Conditions

10. No relaxation which the seller may give at any time whatsoever in regard to the carrying out of any of the purchaser's obligations in terms of this agreement shall prejudice or be waiver of any of the seller's rights in terms of this agreement.
11. Although all possible care will be taken while handling your computers, hardware and software, Australian College of Financial Education will not be liable for damage, theft or loss incurred whatsoever.
12. Save as is otherwise expressly agreed in writing, any statement, condition or Warranty, express or implied, statutory or otherwise as to the success of the student with regard to investing on the Australian Stock Exchange, is hereby excluded and Australian College of Financial Education shall not be liable to the student or any other persons for loss, liability, damage (whether direct or consequential) or expense arising directly or indirectly out of any such statement, condition or warranty by the student Australian College of Financial Education shall not be responsible for any loss, liability, damage or expense which the student may suffer or incur whether directly or indirectly, as a result of investing on the Australian Stock Exchange or any other stock exchange.

# ACOFE

Please take your time to read all information regarding your membership, if you do not fully understand any aspect of your enrollment please contact one of our friendly staff for assistance.

Of course our friendly staff are always on hand to assist you in any way during your enrollment. We want you to succeed & be completely satisfied with our services. We are looking forward to seeing you on a regular basis.

The College is dedicated to help you achieve your financial goals so you can fulfill your lifetime dreams.

I have read, understood and agree to all Terms and Conditions, policies and procedures outlined in the Student Manual.

MEMBER'S SIGNATURE..... DATE...../...../.....

Signed for and on behalf of the Operator of The Australian College of Financial Education by its authorized representative: DATE...../...../.....

