Programme Specification



Course record information

Name and level of final award	 Bachelor of Science with Honours - Financial Economics Bachelor of Science with Honours - Financial Economics with International Experience Bachelor of Science with Honours - Financial Economics with Professional Experience The award is Bologna FQ-EHEA first cycle degree or diploma compatible 		
Name and level of intermediate awards	 Bachelor of Science (BSc) - Financial Economics Diploma of Higher Education (Dip HE) - Financial Economics Certificate of Higher Education (CertHE) - Financial Economics 		
Awarding body/institution	University of Westminster		
Teaching institution	University of Westminster		
Status of awarding body/institution	Recognised Body		
Location of delivery	Primary: Central London		
Language of delivery and assessment	English		
QAA subject benchmarking group(s)	Economics		
Professional statutory or regulatory body			
Westminster course title, mode of attendance and standard length	Financial Economics, Full-time, September start - 3 years standard length with an optional year abroad or placement		
Valid for cohorts	From 2022/3		

Admissions requirements

There are standard minimum entry requirements for all undergraduate courses. Students are advised to check the standard requirements for the most up-to-date information. For most courses a decision will be made on the basis of your application form alone. However, for some courses the selection process may include an interview to demonstrate your strengths in addition to any formal entry requirements. More information can be found here: https://www.westminster.ac.uk/study/undergraduate/how-to-apply

Recognition of Prior Learning

Applicants with prior certificated or experiential learning at the same level of the qualification for which they wish to apply are advised to visit the following page for further information:

https://www.westminster.ac.uk/current-students/guides-and-policies/student-matters/recognition-of-prior-learning

Aims of the programme

The aims of the programme are:

- 1. To provide students with knowledge and understanding of the principles of economics and their financial applications.
- 2. To stimulate students intellectually through the study of economics and to lead them to appreciate its application to a range of problems and its relevance in a variety of financial contexts.
- 3. To develop in students, through the study of financial economics, a range of intellectual, professional attributes and transferable skills such as team working, problem-solving, research, critical and creative thinking and communication that will enable them to gain employment in economics, finance or related fields.
- 4. To provide students with analytical skills and an ability to develop simplifying frameworks for studying the real world.
- 5. To provide students with the knowledge and skill base, from which they can proceed to further studies in finance, economics, related areas or in multi-disciplinary areas that involve economics.
- 6. To generate in students an appreciation of the economic dimension of wider social and political issues.

Employment and further study opportunities

University of Westminster graduates will be able to demonstrate the following five Graduate Attributes:

- · Critical and creative thinkers
- · Literate and effective communicator
- Entrepreneurial
- · Global in outlook and engaged in communities
- · Social, ethically and environmentally aware

University of Westminster courses capitalise on the benefits that London as a global city and as a major creative, intellectual and technology hub has to offer for the learning environment and experience of our students.

Careers and further study

The course will enhance your employability in the finance sector or as a specialist economist as well as equipping you for careers in management, in an international organisation, or the voluntary or public sector. Increasing numbers of students progress to further study on graduation: either taking professional qualifications (in accountancy, finance, for example) or proceeding to a specialist Masters degree in the economics or finance area.

Gaining employability skills while you study

Employability and enterprise are strongly embedded in the core modules, including taking part in Work Based and Placement Learning (WBPL) to gain valuable employability skills that will make you stand out when applying for work. Research shows that graduates are much more likely to secure highly skilled graduate level jobs upon leaving university if they have participated in some form of work-based learning or placement. Not only does this increase confidence levels and employability skills in students but it also enables employers to select graduates who have had real work experience in a professional setting.

Additionally, we provide the opportunity for all students to undertake an optional one-year work placement to add value to the student experience. You will also have the chance to spend a year studying at one of our overseas partner Universities or you may combine a semester of study with a one-semester work placement overseas. This is not only an exciting experience for you; it helps you to develop a global outlook which is valued by most employers.

Support and guidance

Whether you're looking for a part-time job while you study, wondering what career would suit you, or want to improve your transferable skills, the Careers and Employability Service can help. They work with hundreds of employers to provide you with a variety of opportunities to work and develop new skills – from part-time work and work placements to volunteering, networking events and graduate opportunities.

What will you be expected to achieve?

Learning outcomes are statements on what successful students have achieved as the result of learning. These are threshold statements of achievement the learning outcomes broadly fall into four categories:

- The overall knowledge and understanding you will gain from your course (KU)
- Graduate attributes are characteristics that you will have developed during the duration of your course (GA)
- Professional and personal practice learning outcomes are specific skills that you will be expected to have gained on successful completion of the course (PPP)
- Key transferable skills that you will be expected to have gained on successful completion of the course. (KTS)

Level 4 course learning outcomes: upon completion of Level 4 you will be able to:

- L4.0 Interpret real-world economic events and critically assess a range of types of evidence. (KU GA PPP KTS)
- L4.1 Work effectively in a group, meeting obligations to other group members while demonstrating an
 understanding of the characteristics, functions and processes of business organisations and economies in a global
 context. (KU GA KTS)
- L4.2 Demonstrate an understanding of the efficient allocation and utilisation of scarce resources by households, enterprises and governments in a globalised world and critically evaluate the consequences of related decisions for business and social outcomes. (KU GA PPP CS)
- L4.3 Appreciate the nature of the contexts in which finance can be seen as operating including an understanding of
 the relationship between financial theory and empirical testing, and application of this knowledge to the appraisal of
 the empirical evidence. (KU GA)
- L4.4 Apply research skills including the ability to collect, categorise and analyse economic, financial and social data from a variety of sources and structure a coherent argument with conclusions linked to evidence. (GA PPP KTS)
- L4.5 Use the tools of economic analysis, including an understanding of mathematical techniques and the impact of risk and uncertainty, to solve real world economic problems. (GA KTS)
- L4.6 Communicate effectively in an appropriate format, and in a clear and concise manner using a range of communication tools, which are widely used in business. (GA KTS)
- L4.7 Access and use a range of information tools and understand how to work safely and securely in an online environment. (GA KTS)
- L4.8 Demonstrate logical economic thinking and the ability to identify an economic problem and frame an economic argument, even if it is presented in language typical of another discipline. (GA PPP KTS)
- L4.9 Understand alternative approaches to the analysis of economic phenomena and by exploring different cultures, values, beliefs and conventions show an awareness of ethical constraints and dilemmas in relation to personal beliefs and values. (KU GA PPP)

Level 5 course learning outcomes: upon completion of Level 5 you will be able to:

- L5.0 Frame a problem, while understanding the important 'parameters' and the factors that may cause these parameters to change, allowing the economic problem to be considered in its broader social and political context and constraining the solutions available to decision-makers. (KU GA PPP)
- L5.1 Apply microeconomic analysis to assess the consequences of decisions on the allocation of resources on firms' outcomes and the impact of those decisions on consumers. (KU GA PPP)
- L5.2 Compare and contrast the economic performance of different countries, by critically evaluating the options
 available to government agencies and by making rational policy choices based on the application of economic
 principles and an appreciation of past historical economic events. (KU GA PPP)
- L5.3 Apply the tools of economic analysis to a range of problems and identify the economic dimension in a real world problem. (GA PPP CS)
- L5.4 Mobilise appropriate tools of analysis to tackle issues and problems of economic decision making and policy through a range of generic skills, analytical skills and the selection and use of appropriate techniques. (GA PPP CS)
- L5.5 Provide a critical evaluation of arguments and evidence. (KU GA CS)
- L5.6 Communicate, including presenting quantitative and qualitative information, together with analysis, argument and commentary, in a form appropriate to the intended audience. (GA)
- L5.7 Demonstrate confidence in the handling of economic, social and financial data and the application of

quantitative techniques to solve real world problems and make intelligent inferences based on the results. (GA PPP KTS CS)

- L5.8 Work with others (such as through small group projects). (GA PPP KTS)
- L5.9 Use contemporary information and communications technology for the acquisition, analysis and communication of financial information. (GA PPP)

Additional Year course learning outcomes: upon completion of Additional Year you will be able to:

- L5Y.0 Demonstrate insight and understanding of the challenges and opportunities of working and/or studying in an international context. (PPP)
- L5Y.1 Apply theories, concepts and research skills related to the cultural context(s) of the society within which the experience takes place. (KU)
- L5Y.2 Demonstrate acquisition of a range of professional and commercial skills required within the contemporary business environment through the completion of an extended period of professional practice in the work placement year (PPP)

Level 6 course learning outcomes: upon completion of Level 6 you will be able to:

- L6.0 Demonstrate the knowledge and skills base from which to proceed to further studies in economics, related areas or in multidisciplinary areas that involve economics. (GA PPP)
- L6.1 Demonstrate knowledge of the main theories used in finance and an ability to apply them in straightforward structured situations from given data generated for the purpose. (KU GA)
- L6.2 Critically apply appropriate tools of analysis to tackle real world economic problems using a range of generic
 and analytical skills, and by managing and planning for risk, uncertainty and complexity in conditions of limited
 knowledge. (KU GA CS)
- L6.3 Challenge, critique and synthesise existing economic theories and analysis to create new approaches to economic problem-solving. (GA PPP KTS)
- L6.4 Interpret financial data and carry out statistical and financial analysis. (KU GA PPP)
- L6.5 Critically evaluate arguments, assumptions, abstract concepts and data (that may be incomplete), to make
 your own judgements and formulate a complex argument within a given theoretical and contextual framework. (GA
 KTS)
- L6.6 Apply modern methods of business and economic analysis, and display a high degree of digital literacy, numeracy and confidence in data handling, in order to inform business and organisational decision making, and the design and implementation of economic policy by government agencies. (GA PPP)
- L6.7 Reflect on outcomes, processes, the experience of others and your own experience to improve performance and to effectively manage personal development. (GA)
- L6.8 Demonstrate professional communication and interpersonal skills which are directly relevant to employment in the field of economics and business. (GA)
- L6.9 Apply knowledge and skills acquired to solve specific theoretical and applied problems in economics (GA PPP KTS CS)

How will you learn?

Learning methods

Embedding equality and diversity in the curriculum

Your modules have been been designed against the backdrop of a diverse group of learners. Staff actively and intentionally design and deliver inclusive modules, which are relevant and accessible to all. This creates a sense of belonging and engagement where you can relate content to your own experiences. The following discussion explains how the teaching team use different approaches to meet the needs of students who learn in different ways.

(a) Problem-based learning

The Level 4 core module 4BUSS008W Global Business Environment is an integrating module which draws together your knowledge to see the bigger picture of how businesses operate locally and globally. It uses problem-based learning: working in teams, you identify what you need to know, what you already know, and how and where to access new

information that may lead to a solution of the problem. This helps you to develop flexibility, knowledge, effective problem-solving skills, self directed learning, collaboration skills and intrinsic motivation. Students are actively encouraged display to positive behaviour during their collaboration. While this approach is used extensively in the Global Business Environment module, this approach is a feature of other modules across the course.

(b) Blended learning

We use a blended learning approach which combines the best of traditional face to face teaching methods such as seminars with the use of on-line resources such as videos, tests and quizzes to improve your learning experience. Blended learning will enable you to:

- 1. Have a degree of flexibility regarding when you study
- 2. Become an independent learner
- 3. Clarify confusing topics by reviewing videos of topics (as many times as required)
- 4. Help you to revise using multi-media resources and not just your own notes

The flexibility allowed for with this approach is an important dimension of ensuring equal access for a range of learners.

(c) Embedding employability and enterprise

Employability and enterprise are strongly embedded in the core modules so that you have the opportunity to relate what you have learnt to your own career aspirations. The Level 4 core module Introduction to Financial Economics provides students with an understanding of money and payments as financial systems. Students will work on an authentic live scenario based on the virtual experience of a company. This will give students the ability to analyse different financial systems, analyse data and understand different types of financial markets. Within the Level 5 module Financial Policy and Analysis, you will apply your knowledge in financial economics to the management, regulation, and supervision of financial institutions. This will give you practical insight into the financial industry and macro-prudential regulation. Furthermore, you will also develop problem solving skills using statistical/econometric packages and take part in Work Based and Placement Learning (WBPL) to gain valuable employability skills that will make you stand out when applying for work. The Level 6 core module Applied Financial Economics will enable you to use models to understand risk, investment decisions and make inferences from data.

(d) Specialist research-engaged teaching

At Level 6 you will be expected to undertake substantial reading on all specialist subjects so that you are actively engaged in the process of research and inquiry; this is good practice for the continuing professional development expected by employers as well as for those of you who may be planning to continue on to postgraduate study. You will be guided to read across a diverse range of approaches. Teaching will also be informed by our research so giving you the benefit of the knowledge of current theories and, where appropriate, their practical application, which can be related to your own experiences.

Teaching methods

At the University of Westminster, diversity, inclusion and equality of opportunity are at the core of how we engage with you. We are fully committed to enabling a supportive and safe learning environment which is equitable, diverse and inclusive, is based on mutual respect and trust, and in which harassment and discrimination are neither tolerated nor acceptable. Our inclusive culture will support you to reach your full potential, regardless of age, disability, gender reassignment, marriage and civil partnership, pregnancy, maternity and paternity, race, religion or belief, sex, sexual orientation, ethnic or national origins, family circumstances, nationality, political beliefs and affiliations, socio-economic background, or other quality. We pledge to continue to respect and value diversity within our communities of students, colleagues and stakeholders, to challenge inequities, to strive to eliminate unlawful discrimination, to promote equality of opportunity, and to foster an inclusive institutional culture. We acknowledge the special role of higher education in promoting equality of opportunity and furthering social inclusion and mobility, within and beyond our university. We recognise that ensuring equality of opportunity is essential for our culture, performance and success. All our students, colleagues and stakeholders have rights and responsibilities. All our students, colleagues and stakeholders are required to become familiar with and observe the spirit and letter of our equality, diversity and inclusion related policies and practices.

The BSc Financial Economics emphasises active student learning through seminars, workshops, problem-based and blended learning designed to engage your interest. Employability and enterprise are strongly embedded in the modules through the use of practical activities, which will prepare you for work in diverse labour markets. Through this mix of activities we will provide you with equal access to learning, which will help you reach your full potential. Course material

will be provided electronically through the virtual learning environment platform (Blackboard) which means you can access learning material when and where you want. For students with disabilities, technology can play a critical part in supporting learning. Therefore, the Blackboard learning platform conforms to the highest levels of global accessibility standards and the use of this technology is an important part of establishing a learning culture around accessibility. Blackboard also allows you to communicate with your group members and your module leader through wikis and blogs and interact and share information on online platforms such as Padlet. You will be encouraged to work in groups with other students during seminars and for any non-assessed purpose, including revision. This gives you the opportunity to learn from one another and helps you to value the views of others and to learn to give and receive constructive feedback. During your time at University positive behaviour will be encouraged, and we will challenge all forms of negative behaviour or ideas.

Assessment methods

Assessment is an integral part of your learning process. It is designed to promote initiative and creativity, critical thinking, structuring of coherent arguments, evaluation, research and analysis, professional communication skills, effective group work, personal reflection, time- management, the ability to meet deadlines, and ability to work under pressure. It is not merely about giving and receiving a mark: rather to ensure that your competences and abilities in economics are enhanced.

Formative assessment

Every module incorporates 'formative assessment' which you are expected to complete as it provides you with useful feedback, so you can reflect on your progress and act on the feedback to prepare for the assessments that count. Formative assessments are important to you as they help you to identify ways in which you can improve and areas of strength to be developed further. This type of feedback also ensures that extra support is put in place as needed so that students are given sufficient support to allow them to succeed.

Summative assessment

Summative assessment will measure your individual learning and achievement. Weightings for each assessment element will vary to reflect the nature and level of the module. The course team actively adopt a variety of summative assessment, as described below, as this is critically important to ensure that we take account of a range of ways that students can demonstrate their learning.

Authentic Assessment

The University's Education Strategy 2020-2023 commits the University to adopting "varied, authentic and inclusive means of assessment". Authentic assessment may be understood as assessment that requires students to use the same competencies, or combinations of knowledge, skills, and attitudes that they need to apply in the criterion situation in professional life. Examples include: case studies, blogs or presentations.

Assessment types

It is a key University objective to ensure that the assessment and feedback that you receive is clear, consistent, inclusive, fair, constructive and timely. Across the course as a whole there is a variety of types and modes of assessment, to promote the development of the full range of knowledge, understanding and skills required to meet the course learning outcomes. Careful consideration will be given to the design of individual assessment tasks within modules. The course team is committed to innovative approaches to assessment in order to stimulate your interest, provide variety and engage you purposefully. The excessive use of traditional forms of assessment will be avoided and the tasks you will be set will promote higher level learning rather than just the reproduction of information.

Graduate Attribute	Evident in Course Outcomes
Critical and creative thinker	L4.0, L4.1, L4.2, L4.3, L4.4, L5.0, L5.1, L5.2, L5.3, L5.4, L5.5, L6.2, L6.3, L6.4, L6.5, L6.6, L6.7, L6.9
Literate and effective communicator	L4.4, L4.6, L5.0, L5.5, L5.6, L5.9, L6.0, L6.1, L6.8
Entrepreneurial	L4.1, L4.5, L4.7, L4.8, L4.9, L5.1, L5.3, L5.4, L5.5, L5.7, L5.8, L5.9, L6.2, L6.3, L6.4, L6.6, L6.7, L6.8
Global in outlook and engaged in communities	L4.0, L4.2, L4.9, L5.1, L5.2, L5.3, L5.8, L5.9, L6.2, L6.3, L6.7
Socially, ethically and environmentally aware	L4.1, L4.2, L4.9, L5.1, L5.2, L6.2, L6.3

Course Structure

This section shows the core and option modules available as part of the course and their credit value. Full-time Undergraduate students study 120 credits per year. Course structures can be subject to change each academic year following feedback from a variety of sources.

Modules are described as:

- Core modules are compulsory and must be undertaken by all students on the course.
- Option modules give you a choice of modules and are normally related to your subject area.
- **Electives**: are modules from across the either the whole University or your College. Such modules allow you to broaden your academic experience. For example, where electives are indicated you may choose to commence the study of a foreign language alongside your course modules (and take this through to the final year), thereby adding further value to your degree.
- Additional information may also be included above each level for example where you must choose one of two specific modules.

Modules

Level 4

Select 4ECON004W Crises and Controversies in Economics or an elective. If students select 4ECON004W Crises and Controversies in Economics then they may be eligible to transfer to BSc Economics. Students should speak to the Course Leader for further details.

Module Code	Module Title	Status	UK credit	ECTS
4BUSS008W	Global Business Environment	Core	20	10
4ECON015W	Introduction to Financial Economics	Core	20	10
4ECON002W	Macroeconomics 1	Core	20	10
4ECON003W	Mathematics for Economists	Core	20	10
4ECON001W	Microeconomics 1	Core	20	10
4ECON004W	Crises and Controversies in Economics	Option	20	10
		Elective	20	10

Level 5

Students should select either one option module or one elective.

Module Code	Module Title	Status	UK credit	ECTS
5ECON029W	Financial Policy Analysis	Core	20	10
5ECON003W	Macroeconomics 2	Core	20	10
5ECON002W	Microeconomics 2	Core	20	10
5ECON005W	Money Banking and Financial Markets	Core	20	10
5ECON004W	Statistics for Economists	Core	20	10
5ECON007W	Digital Economy	Option	20	10
5ECON006W	Global Economic Issues	Option	20	10
5ECON028W	The Economics and Finance of Sport	Option	20	10
		Elective	20	10

Additional Year

The following modules must be passed for the award title 'with International Experience': 5BUSS013W and

5BUSS014W. The following modules must be passed for the award title 'with Professional Experience': 5BUS011W and 5BUSS012W.

Module Code	Module Title	Status	UK credit	ECTS
5BUSS011W	Professional Placement Project Part 1	Option	60	30
5BUSS012W	Professional Placement Project Part 2	Option	60	30
5BUSS013W	WBS International Experience Year Semester 1	Option	60	30
5BUSS014W	WBS International Experience Year Semester 2	Option	60	30

Level 6

Students should select either a) two option modules and one elective or b) three option modules.

Module Code	Module Title	Status	UK credit	ECTS
6ECON031W	Advanced Economics	Core	20	10
6ECON003W	Applied Econometrics	Core	20	10
6ECON032W	Applied Financial Economics	Core	20	10
6ECON004W	Development Economics	Option	20	10
6BUSS004W	Dissertation	Option	20	10
6ECON006W	Forecasting for Managers	Option	20	10
6ECON005W	International Trade	Option	20	10
6ECON033W	Labour Markets and Global Migration	Option	20	10
		Elective	20	10

Please note: Not all option modules will necessarily be offered in any one year. In addition, timetabling and limited spaces may mean you cannot register for your first choice of option modules.

Professional body accreditation or other external references

Course management

Financial Economics degree has a designated Course Leader whom you will meet during your first week and who is available for consultation during weekly office hours throughout the year or by appointment. You take modules, normally in common with students from your course, which each have a Module Leader who is responsible for the smooth running of that module. Module Leaders are usually available during term-time during their office hours or by appointment. The degree is one of a number offered by Westminster Business School and you will be part of a vibrant academic community with access to a full programme of additional seminars and social events organised by our student societies. At all levels of your university study you will have a Personal and Professional Development Tutor who will help and guide you through the complexities of life at University.

Academic regulations

The current Handbook of Academic Regulations is available at westminster.ac.uk/academic-regulations.

Course specific regulations apply to some courses.

Academic Support

Upon arrival, an induction programme will introduce you to the staff responsible for the course, the campus on which you will be studying, the Library and IT facilities, additional support available and to your Campus Registry. You will be provided with the Course Handbook, which provides detailed information about the course. Each course has a course leader or Director of Studies. All students enrolled on a full-time course and part time students registered for more than 60 credits a year have a personal tutor, who provides advice and guidance on academic matters. The University uses a

Virtual Learning Environment called Blackboard where students access their course materials, and can communicate and collaborate with staff and other students. Further information on Blackboard can be found at https://www.westminster.ac.uk/current-students/studies/your-student-journey/when-you-arrive/blackboard

The Academic Learning Development Centre supports students in developing the skills required for higher education. As well as online resources in Blackboard, students have the opportunity to attend Study Skills workshops and one to one appointments. Further information on the Academic Learning Development Centre can be found at westminster.ac.uk/academic-learning-development.

Learning support includes four libraries, each holding a collection of resources related to the subjects taught at that site. Students1 can search the entire library collection online through the Library Search service to find and reserve printed books, and access electronic resources (databases, e-journals, e-books). Students can choose to study in the libraries, which have areas for silent and group study, desktop computers, laptops for loan, photocopying and printing services. They can also choose from several computer rooms at each campus where desktop computers are available with the general and specialist software that supports the courses taught in their College. Students can also securely connect their own laptops and mobile devices to the University wireless network.

Support Services

The University of Westminster Student and Academic Services department provide advice and guidance on accommodation, financial and legal matters, personal counselling, health and disability issues, careers, specialist advice for international students and the chaplaincy providing multi-faith guidance. Further information on the advice available to students can be found at https://www.westminster.ac.uk/student-advice

The University of Westminster Students' Union also provides a range of facilities to support students during their time at the University. Further information on UWSU can be found at https://www.westminster.ac.uk/students-union

How do we ensure the quality of our courses and continuous improvement?

The course was initially approved by a University Validation Panel. University Panels normally include internal peers from the University, academic(s) from another university, a representative from industry and a Student Advisor.

The course is also monitored each year by the College to ensure it is running effectively and that issues which might affect the student experience have been appropriately addressed. Staff will consider evidence about the course, including the evidence of student surveys, student progression and achievement and reports from external examiners, in order to evaluate the effectiveness of the course and make changes where necessary.

A Course revalidation takes place periodically to ensure that the curriculum is up-to-date and that the skills gained on the course continue to be relevant to employers. Students meet with revalidation panels to provide feedback on their experiences. Student feedback from previous years is also part of the evidence used to assess how the course has been running.

How do we act on student feedback?

Student feedback is important to the University and student views are taken seriously. Student feedback is gathered in a variety of ways.

- Through student engagement activities at Course/Module level, students have the opportunity to express their voice
 in the running of their course. Course representatives are elected to expressly represent the views of their peers.
 The University and the Students' Union work together to provide a full induction to the role of the course
 representatives.
- There are also School Representatives appointed jointly by the University and the Students' Union who meet with senior School staff to discuss wider issues affecting student experience across the School. Student representatives are also represented on key College and University committees.;
- All students are invited to complete a questionnaire before the end of each module. The feedback from this will inform the module leader on the effectiveness of the module and highlight areas that could be enhanced.
- Final year Undergraduate students will be asked to complete the National Student Survey which helps to inform the national university league tables.

This programme specification provides a concise summary of the main features of the course and the learning outcomes that a student might reasonably be expected to achieve and demonstrate, if they take full advantage of the learning opportunities that are provided. This specification is supplemented by the Course Handbook, Module proforma and Module Handbooks provided to students. Copyright in this document belongs to the University of Westminster. All rights are reserved. This document is for personal use only and may not be reproduced or used for any other purpose, either in

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