

**COURSE OUTLINE: AB5102 Forensic Accounting and Fraud Investigation**

<b>Academic Year</b>	2022/23	<b>Semester</b>	2
<b>Course Coordinator</b>	Tan How Choon		
<b>Course Code</b>	AB5102		
<b>Course Title</b>	Forensic Accounting and Fraud Investigation		
<b>Pre-requisites</b>	AC1104 (Acc) or AD1101/02 (Bus)		
<b>No of AUs</b>	3		
<b>Contact Hours</b>	39		
<b>A) Course Aims/Description</b>			
<p>The course provides a comprehensive understanding of white collar crimes in Singapore by analyzing real case studies of major crimes. Students will be taught the investigation methodology in the detection of fraud and the use of information technology forensics and social media tracing to examine documents and evidence within the Singapore legal, regulatory and professional rule-based environment. Various fraudulent schemes will be examined including financial statements, cash receipt, cash disbursement, defalcation and cybercrimes. Finally, the course teaches students effective interviewing and interrogation techniques, and the role of an expert witness. Note that this course can be considered a compact version of the White Collar Crime Investigation Training Programme offered by the Singapore government.</p>			
<b>B) Intended Learning Outcomes (ILO)/Objectives</b>			
<p>By the end of this course, you should be able to:</p> <ol style="list-style-type: none"> <li>1. Apply forensic accounting and finance techniques in white collar crimes investigation</li> <li>2. Explain legal &amp; accounting concepts related to the forensic investigation</li> <li>3. Identify fraud risk factors related to the forensic investigation</li> <li>4. Identify and analyses evidence related to the forensic investigation</li> <li>5. Lead and/or work with a team on the management and conduct of a forensic investigation</li> <li>6. Communicate investigative procedures, observations, and recommendations to management and/or relevant authorities</li> </ol>			
<b>C) Course Content</b>			
<p>This course has four main building blocks (reference to “Course Aims/Description” above).</p> <ol style="list-style-type: none"> <li>1. Forensic accounting and finance</li> <li>2. IT\Cyber Forensic</li> <li>3. Law related to forensic accounting and finance crimes</li> <li>4. Investigation methodology</li> </ol>			

<b>D) Assessment (includes both continuous and summative assessment)</b>					
<b>Component</b>	<b>ILO Tested</b>	<b>NBS Learning Goal (Refer to Appendix 1 for list)</b>	<b>Weightage</b>	<b>Team/Individual</b>	<b>Assessment Rubrics (attach rubrics in appendix)</b>
Group project/case study  (Every group every member in the group must present)	Course Learning Objectives 1 to 6.	Critical Thinking  Teamwork and Interpersonal Skills	50%	Group	See Annex A
Individual assignment	Course Learning Objectives 1 to 5.	Critical Thinking	35%	Individual	See Annex B
Class participation	Course Learning Objectives 1 to 5.	Critical Thinking  Oral Communication	15%	Individual	See Annex C
Total			100%		
<b>E) Formative feedback</b>					
<p>The goal of formative feedback in this course is to monitor your learning through ongoing effective feedback that can be used to improve the teaching for me and your learning. More specifically. It will also help you to identify their strengths and weaknesses and target areas that need further enhancement in the topics of Forensic Accounting and Fraud Investigation.</p> <p>Feedback is central to this course. You will receive written and/or verbal continuous feedback from me about their work, presentations and critique.</p>					
<b>F) Learning and Teaching approach</b>					
<p>A mix of seminar, presentation and critic is adopted. To enforce mandatory participation, a Critic Group is appointed to comment on each group presentation. Minimum 39 hours of face to face contact.</p>					

<p>Seminars</p>	<p>The seminar has numerous benefits, including improving communication skills, gaining expert knowledge of Forensic Accounting and Fraud Investigation topics, and networking with others. The seminar will also have interactive sessions that will provide ample opportunities for open discussions on conceptual issues related to Forensic Accounting and Fraud Investigation, which will allow you to think critically, share your ideas and concept with the class, and achieve the targeted learning outcomes.</p>
<p>Group project presentation and critique</p>	<p>Effective presentation skills are important to this course, Forensic Accounting and Fraud Investigation. The skills help to keep a presentation interesting, cultivate the presenters communicate with confidence, and motivate the audience to listen attentively. More importantly, they help to initial active discussion on the Forensic Accounting and Fraud Investigation topics in the class through critique. Effective presentation and critique skills will prepare the participants to be a confident expert witness in the court.</p>

**G) Reading and References**

Textbooks

Forensic Accounting and Fraud Examination  
 Mary-Jo Kranacher, Richard Riley, Joseph T. Wells  
 2nd Edition, John Wiley & Sons, 2019

Guide to Computer Forensics and Investigations: Processing Digital Evidence  
 Bill Nelson, Amelia Phillips, Christopher Steuart  
 6th Edition, Cengage

Banks: Fraud and Crime  
 2nd Edition  
 Joseph Norton, George Walker  
 Routledge

References

Fraud Examination  
 Albrecht, Albrecht, Albrecht, Zimbelman  
 6<sup>th</sup> Edition, Cengage

Guide to Computer Forensics and Investigation  
 Nelson, Philips, Steuart  
 6<sup>th</sup> Edition, Cengage

Financial Investigation and Forensic Accounting

George A. Manning  
3rd Edition, Taylor & Francis, 2010

Fraud Auditing and Forensic Accounting  
TOMMIE W. SINGLETON, AARON J. SINGLETON  
4th Edition, John Wiley & Sons, 2010

A Guide to Forensic Accounting Investigation  
STEVEN L. SKALAK, THOMAS W. GOLDEN, CFE, MONA M. CLAYTON, CFE JESSICA S. PILL  
2nd Edition, John Wiley & Sons, 2011

International White Collar Crime: Cases and Materials  
Bruce Zagaris  
2nd Edition, Cambridge University Press, 2015

Detecting Accounting Fraud: Analysis and Ethics  
Cecil W. Jackson  
Pearson, 2015

Fraud Analytics Using Descriptive, Predictive, and Social Network Techniques: A Guide to Data Science for Fraud Detection  
Bart Baesens, Veronique Van Vlasselaer, Wouter Verbeke  
Wiley, 2015

Financial Crimes in Singapore, Second Edition  
by Hamidul Haq, Thong Chee Kun, Istyana Ibrahim  
LexisLexis

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## **H) Course Policies and Student Responsibilities**

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### (1) General

You are expected to

- a. Complete all assigned pre-class readings and activities, attend all seminar classes punctually and take all scheduled assignments and tests by the due dates.
- b. Take responsibility to follow up with course notes, assignments and course related announcements for seminar sessions you have missed.
- c. Participate in all seminar discussions and activities.

(2) Absenteeism

Absence from class without a valid reason will affect your overall course grade. Valid reasons include falling sick supported by a medical certificate and participation in NTU's approved activities supported by an excuse letter from the relevant bodies. If you are going to miss a class, you must inform the course instructor via email prior to the start of the class.

(3) Plagiarism

Do not copy another person's writings or works or ideas from textbooks, readings, journals, newspapers, internet or any other media without proper referencing and/or permission from the author(s).

(4) Free riding

In the unfortunate event that free-riding occurs in a team, team members should raise the issue ahead of the actual presentation so that the "free-rider" is given the opportunity to rectify the situation. Where the "free-rider" does nothing to rectify the situation despite the warning, penalties will be imposed on the "free-rider".

Since the instructor is not able to assess each team member's input into the overall completion of team project, each member will be given the opportunity to assess his/her team members' participation and contribution. This will be conducted online through eUreka (accessed through NTULearn), using the format shown in the "Confidential Peer Rating Form". Please note that if a student's average score by the team is strictly below 6 (out of 10), s/he will receive a lower grade than the team grade (refer to the Confidential Peer Rating Form for details). All evaluations will be kept in absolute confidence. Team members will only be able to see the average rating given by his/her team members.

Each team member must submit the Peer Evaluation online by the same deadline s/he submits the PowerPoint slides (see above). Any student who fails to submit the Peer Evaluation will receive 90% of the team marks, after which the average rating by his/her members will be considered if further adjustment is required.

**1) Academic Integrity**

Good academic work depends on honesty and ethical behaviour. The quality of your work as a student relies on adhering to the principles of academic integrity and to the NTU Honour Code, a set of values shared by the whole university community. Truth, Trust and Justice are at the core of NTU's shared values.

As a student, it is important that you recognize your responsibilities in understanding and applying the principles of academic integrity in all the work you do at NTU. Not knowing what is involved in maintaining academic integrity does not excuse academic dishonesty. You need to actively equip yourself with strategies to avoid all forms of academic dishonesty, including plagiarism, academic fraud, collusion and cheating. If you are uncertain of the definitions of any of these terms, you should go to the [academic integrity website](#)

for more information. Consult your instructor(s) if you need any clarification about the requirements of academic integrity in the course.

**J) Course Instructors**

Instructor	Office Location	Phone	Email	Consultation Hours
Tan How Choon	N.A.	96289595	howchoon@ntu.edu.sg	By prior appointment via email

**K) Planned Weekly Schedule**

Week	Topic	ILO	Readings/Activities
1	<b>Course introduction and the bigger picture: White Collar Crime Investigation</b> <b>Case study on declassified Singapore cases</b>	ILO1, ILO2, ILO3 and ILO4	Forensic Accounting and career Video Case study
2	<b>Topic 1: Core Foundation Related to Fraud Examination and Financial Forensics</b> <b>Topic 2: Careers in Fraud Examination and Financial Forensics</b>	ILO1, ILO2, ILO3 and ILO4	Main Text: Chapter 1 and 2 Workshop 1: Create a perfect fraud:
3	<b>Topic 3: Who Commits Fraud and Why: Criminology and Ethics</b> <b>Topic 4: Complex Frauds and Financial Crimes</b>	ILO1, ILO2, ILO3 and ILO4	Main Text: Chapter 3 and 4 Workshop 2: Covert & conceal illegal proceed from the perfect fraud
4	<b>Topic 5: Cybercrime: Computer and Internet Fraud</b> <b>Advance Digital Forensic Topics</b>  <b>Topic 6: Legal, Regulatory and Professional Environment</b>	ILO1, ILO2, ILO3 and ILO4	Main Text: Chapter 5 and 6 Annex G Computer and Cyber Forensic video Workshop 3 Propose investigation approach to crack the perfect fraud

5	<p><b>Topic 7: Fraud Detection: Red Flags and Targeted Risk Assessment</b></p> <p><b>Topic 8: Detection and Investigations</b></p>	<p>ILO1, ILO2, ILO3 and ILO4</p>	<p>Main Text: Chapter 7 and 8 Investigation Approach Video Case study</p>
6	<p><b>Topic 9: Effective Interviewing and Interrogation</b></p> <p><b>Topic 10: Using Information Technology for Fraud Examination and Financial Forensics</b></p> <p><b>Advance Digital Forensic Topics</b></p>	<p>ILO1, ILO2, ILO3 and ILO4</p>	<p>Main Text: Chapter 9 and 10 Workshop 4: Hands-on Computer and Cyber Forensic Tool, Autopsy (Annex D) Raid Operation: Search and Seizure video Case study</p> <p>Annex G</p>
7	<p><b>Topic 11: Cash Receipt Schemes and Other Asset Misappropriations</b></p> <p><b>Chapter 12: Cash Disbursement Schemes</b></p>	<p>ILO1, ILO2, ILO3 and ILO4</p>	<p>Main Text: Chapter 11 and 12 Case study</p>
8	<p><b>Topic 13: Corruption and the Human Factor</b></p> <p><b>Topic 14: Financial Statement Fraud</b></p>	<p>ILO1, ILO2, ILO3 and ILO4</p>	<p>Main Text: Chapter 13 and 14 Workshop 5: Games on Financial Statement Fraud Case study</p>
9	<p><b>Topic 15: Consulting, Litigation Support and Expert Witnesses: Damages, Valuations and Other Engagements Pitfalls in Accounting and Financial Forensic</b></p> <p><b>EP 100 Code of Professional Conduct and Ethics</b></p> <p><b>Banking and Financial Crimes</b></p>	<p>ILO1, ILO2, ILO3, ILO4 and ILO6</p>	<p>Main Text: Chapter 15 Supplement reading on valuation methods and financial statement analysis</p> <p>Annex H</p> <p>EP 100 and EP 200 Download from ISCA</p>

	<b>EP 200 Anti-Money Laundering and Countering the Financing of Terrorism</b>		
10	<b>Application of Singapore Law to White Collar Crimes Case study on declassified Singapore cases</b>	ILO1, ILO2, ILO3, ILO4 and ILO6	Singapore Statutes Online <a href="http://statutes.agc.gov.sg">http://statutes.agc.gov.sg</a> Case study Workshop on Singapore legal matrix & analysis (Annex E)
11	<b>Investigation methodology Case study on international cases  Project submission/presentation</b>	ILO1, ILO2, ILO3 ILO4, ILO5 and ILO6	Supplementary reading on investigation methodology  Group presentation and group critic
12	<b>Project submission/presentation  Interactive Forensic and Fraud Investigation Scenario Simulation</b>	ILO1, ILO2, ILO3 ILO4, ILO5 and ILO6	Group presentation and group critic  Simulation (Annex F)
13	<b>Further study and future research Course Summary</b>	ILO1, ILO2, ILO3 ILO4, ILO5 and ILO6	Supplementary reading and demonstration on IT forensic and social media tracing



**Annex A: Group Project Marking Rubric**

<b>Component</b>	<b>Marking</b>	<b>Remarks</b>
<p><b><u>Teamwork</u></b> The team worked well together to achieve the objectives. Each member contributed in a valuable way to the project. All data sources indicated a high level of mutual respect and collaboration.</p>	15%	<p>Based on course instructor's observation and evaluation of the group's overall presentation and mandatory Q &amp; A in class. If free riding is an issue, marks will be adjusted based on the group leader and individual member's feedback using the Confidential Peer Evaluation Form for Group Project (See Annex G). Rely on Informant and Whistle Blower. Whistle Blower Hotlines: H/P no: 96289595 or Email address: howchoon@ntu.edu.sg</p>
<p><b><u>Critical Thinking and Application</u></b> Critical thinking includes application, analysis, synthesis and evaluation. Arguments were clear and show depth of insight into theoretical issues, originality of treatment, and relevance. Arguments were well supported. May include unusual insights.</p>	15%	
<p><b><u>Subject Knowledge and Research</u></b> The deliverable demonstrated knowledge of the course content by integrating major and minor concepts into the response. The deliverable also demonstrated evidence of extensive research effort and a depth of thinking about the topic.</p>	10%	
<p><b><u>Supporting Material</u></b> All relevant information was obtained and information sources were valid. Analysis and design considerations were well supported by the information.</p>	5%	
<p><b><u>Composition</u></b> The deliverable was well organized and clearly written. The underlying logic was clearly articulated and easy to follow. Words were chosen that precisely expressed the intended meaning and supported reader comprehension. Diagrams or analyses enhanced and clarified presentation of ideas. Sentences were grammatically and free from error. References format were observed.</p>	5%	

**Annex B: Individual Assignment Marking Rubric**

<b>Component</b>	<b>Marking</b>	<b>Remarks</b>
<p><b><u>Critical Thinking and Application</u></b>            Critical thinking includes application, analysis, synthesis and evaluation. Arguments were clear and show depth of insight into theoretical issues, originality of treatment, and relevance. Arguments were well supported. May include unusual insights</p>	15%	
<p><b><u>Subject Knowledge and Research</u></b>            The deliverable demonstrated knowledge of the course content by integrating major and minor concepts into the response. The deliverable also demonstrated evidence of extensive research effort and a depth of thinking about the topic.</p>	10%	
<p><b><u>Supporting Material</u></b>            All relevant information was obtained and information sources were valid. Analysis and design considerations were well supported by the information.</p>	5%	
<p><b><u>Composition</u></b>            The deliverable was well organized and clearly written. The underlying logic was clearly articulated and easy to follow. Words were chosen that precisely expressed the intended meaning and supported reader comprehension. Diagrams or analyses enhanced and clarified presentation of ideas. Sentences were grammatically and free from error. References format were observed.</p>	5%	

**Annex C: Class Participation Marking Rubric**

The class participation assessment is further elaborated below:

- |    |                            |    |
|----|----------------------------|----|
| A. | Punctuality and attendance | 5% |
| B. | Frequency of participation | 5% |
| C. | Quality of participation   | 5% |
1. seeking information;
  2. giving information;
  3. offering an opinion;
  4. arguing;
  5. clarifying;
  6. synthesising information;
  7. identifying problems;
  8. applying information/formulating solutions.
  9. In particular:
    - i. the kind(s) of questions asked;
    - ii. the quality of answers given (the degree to which they reflect understanding);
    - iii. the ability to articulate ideas clearly and coherently.

**Annex D: Technologies adopted/taught**

**Develop your own Forensic Tools**

**Forensic tools used by international law enforcement agencies:**

- OS Forensic
- EnCase
- FTK
- OXYGEN
- ProDiscovery
- Autopsy (hands on in class)

**Mobile Forensic Tools:**

- Cellebrite UFED (mobile phone)
- MSAB XRY

**Computer Assisted Audit Tools**

- ACCESS, EXCEL, IDEA & ACL
- Benford's Law
- Net Worth/Conceal Income Analysis
- Link Analysis, IBM i2 Analyze
- Microsoft Power Business Intelligence (BI)

**Investigation Management Software**

- NUIX (main tool used in Panama scandal case)

**Data Analytical Tools:**

- Tableau
- Python
- SAS

**Annex E**

Law Enforcement Agencies and Relevant Laws Matrix & Analysis												
	CAD	CID	CPIB	IRAS	CNB	SGX RegCo	ACO	Singapore Custom	SID/MinDef	ISD/MHA	Big 4 & LLP	
Singapore Legal System												
Court Procedure and Court Form, CPC												
Penal Code												
Corruption, Drug Trafficking and Other Serious Crimes Act												
Security Future Act												
Company Act												
Evidence Act												
Prevention of Corruption Act												
Money Laundry and Terrorist Financing Act												
Computer misused and Cyber Security Act												
Personal Data Protection Act												
Income Tax Act												
Custom Act												
Internal Security Act												
Official Secret Act												
Racial and Religious Harmony Act												
Mutual Legal Assistance												
Any other related law?												

**Annex F: Interactive Forensic and Fraud Investigation Scenario Simulation**

This is the conclusion of learning through game play.

The lecturer acts as a facilitator firing out various fraud scenarios based on one of a prominent fraud cases in Singapore. The investigation teams which are also the group project teams will then react to the scenarios based on the domain knowledge learnt in the class.

Play this simulation game and experience a realistic simulation of a fraud. The class will learn how an investigation unfolds in a time pressured environment, the decisions that need to be made along the way, and the sources of evidence at your disposal as you build your understanding of the case. You will search internal documents & external documents and digital documents with e-discovering etc., interview/interrogate/polygraph suspects/witnesses/victims, plan a surprise search & seizure operation, analyze accounting & financial data and make real time decisions to compile evidence and identify the suspects. When you produce a pragmatic investigation report to be submitted to the court, you will find out your confidence level and how well your team performed in this simulation game.

**Annex G: Advance Digital Forensic Topics**

- Understanding the Digital Forensics Profession and Investigations
- The Investigator's Office and Laboratory
- Data Acquisition
- Processing Crime and Incident Scenes
- Working with Windows and CLI Systems
- Current Digital Forensics Tools
- Linux and Macintosh File Systems
- Recovering Graphics Files
- Digital Forensics Analysis and Validation
- Virtual Machine Forensics, Live Acquisitions, and Network Forensics
- Email and Social Media
- Mobil Device Forensics
- Cloud Forensics
- Report Writing for High Tech Investigations
- Expert Testimony in High Tech Investigations
- Ethics for the Investigator and Expert Witness
- Application and Data Center Operation Forensic

**Annex H: Banking and Financial Crimes**

<https://www.financierworldwide.com/financial-crimes-in-singapore-an-overview#.Y2ywlHZBzIU>

[https://content.next.westlaw.com/practical-law/document/Id9e6813e652311e598dc8b09b4f043e0/Financial-crime-in-Singapore-overview?viewType=FullText&transitionType=Default&contextData=\(sc.Default\)](https://content.next.westlaw.com/practical-law/document/Id9e6813e652311e598dc8b09b4f043e0/Financial-crime-in-Singapore-overview?viewType=FullText&transitionType=Default&contextData=(sc.Default))

- Bank Checking Fraud
- Credit Card Fraud
- FinTech Fraud
- New Payment Methods and Digitally Enabled Money Laundering
- Inter-Bank fund Transfer Fraud, Local and International
- Banking System and Operation Fraud
- Bank Loan Fraud
- Bank Financial Products Fraud
- Crypto Currency Fraud
- Bank Digital Currency Fraud
- Internet Banking Fraud
- Money Laundering and Terrorist Financing
- Insider dealing, trading and market manipulation
- NFT Scams
- Metaverse pitfalls
- Start-up financing Fraud
- Government Subsidy Fraud



**Annex I: Confidential Peer Evaluation**

All members are required to complete a peer evaluation for all other members in the team (i.e., self-assessment is not required). Your ratings are **confidential** and will not be revealed to your team members. Team members will only be able to see the average rating given by his/her team members.

We will use your ratings to grade the performance of your team members by averaging the rating from all the team members. The team project marks (content) for each team member will be computed as follows:

1. If the average rating of the individual is 6 or more (i.e., average score  $\geq 6$ ), the individual will receive 100% of the group's marks.
2. If the average rating of the individual is between 4 and 6 (i.e.,  $4 \leq \text{average score} < 6$ ), the individual will receive **80%** of the group's marks.
3. If the average rating of the individual is between 2 and 4 inclusive (i.e.,  $2 \leq \text{average score} < 4$ ), the individual will receive **50%** of the group's marks.
4. If the average rating of the individual is less than 2 (i.e., average score  $< 2$ ), the individual will receive **30%** of the group's marks.

**Please complete the ratings through eUreka for all your team members for the group project. Deadline for the peer rating is the submission date of your group project report.**

*A member who has concerns with the ratings given by other team members and/or his/her average Rating should immediately consult his/her instructor upon receiving his/her peer evaluation feedback*

## Confidential Peer Rating Scale

**Learning Objective:** The ability to work effectively with others in a group setting.

Traits	Performance	
<p><b><u>1. Roles and Responsibility (RR)</u></b> Behaves professionally by upholding responsibility and assuming accountability for self and others in progressing towards the team's goal.</p>	<p><b>Scant</b> Unclear about his/her own role; refuses to take a role in the group; insists to work individually and has limited coordination or communication with others.</p>	<p><b>Substantially Developed</b> Always fulfills responsibilities; performs his/her role within the group with enthusiasm and demonstrates willingness to work collaboratively.</p>
<p align="center"><b>Evaluation: Scant 1 2 3 4 5 6 7 8 9 10 Substantially Developed</b></p>		
<p><b><u>2. Communication (CM)</u></b> Identifies appropriate mechanisms to coordinate and correspond with team members.</p>	<p><b>Scant</b> Modes of communication are not appropriate, causing confusion and miscommunication among team members.</p>	<p><b>Substantially Developed</b> Modes of communication are appropriate, and maintaining timely communication and correspondence with team members.</p>
<p align="center"><b>Evaluation: Scant 1 2 3 4 5 6 7 8 9 10 Substantially Developed</b></p>		
<p><b><u>3. Conflict Resolution (CR)</u></b> Resolves conflicts using a variety of approaches.</p>	<p><b>Scant</b> Does not recognize conflicts or is unwilling to resolve conflicts.</p>	<p><b>Substantially Developed</b> Consistently resolves conflicts through facilitating open discussion and compromise.</p>
<p align="center"><b>Evaluation: Scant 1 2 3 4 5 6 7 8 9 10 Substantially Developed</b></p>		
<p><b><u>4. Contributions (CT)</u></b> Contributes positive input for the team; effectively utilizes one's knowledge and expertise.</p>	<p><b>Scant</b> Largely disinterested in working in a group and refuses to participate; observes passively or is unwilling to share information with other team members.</p>	<p><b>Substantially Developed</b> <u>Actively attends and participates in all activities and provides meaningful contribution in articulating ideas and opinions.</u></p>
<p align="center"><b>Evaluation: Scant 1 2 3 4 5 6 7 8 9 10 Substantially Developed</b></p>		
<p><b><u>5. Relationship (RS)</u></b></p>	<p><b>Scant</b> Rarely listens to others and does not acknowledge the opinions that differ from his/her own.</p>	<p><b>Substantially Developed</b></p>

Maintains cooperative interaction with other team members regardless of individual /cultural differences and respects diverse perspectives.		Engages in respectful relationships with all other members in the team. Embraces and accepts diverse points of view without prejudice.
	<b>Evaluation: Scant <u>1</u> 2 3 4 5 6 <u>7</u> 8 9 10 Substantially Developed</b>	

**References:** *Teamwork Value Rubric - Association of American Colleges and Universities*. Retrieved from <http://www.aacu.org/value/rubrics/pdf/teamwork.pdf>