

**COURSE OUTLINE: BF2222 Introduction to Compliance**

<b>Academic Year</b>	2022/2023	<b>Semester</b>	1
<b>Course Coordinator</b>	Chiew Tuan York		
<b>Course Code</b>	BF2222		
<b>Course Title</b>	Introduction to Compliance		
<b>Pre-requisites</b>	AB1201 Financial Management		
<b>No of AUs</b>	3		
<b>Contact Hours</b>	3hr x 13 weeks = 39		
<b>Proposal Date</b>	26/11/2021		

**A) Course Aims/Description**

This course aims to provide you with a broad understanding of the role of compliance in financial institutions and introduce you to the common issues in the space of regulatory and financial compliance.

Course topics include understanding the financial services sector, the role of compliance within financial institutions, the financial regulatory environment and requirements, compliance risks, anti-money laundering risks, and the importance of well-designed and effective control mechanisms. The course will also explore the impact of financial technology (FINTech) and regulatory technology (REGTech) advancements on the compliance landscape.

This course is accredited by the Institute of Banking and Finance (IBF) and students who obtain an overall score of B and above will be accredited for IBF's Level 1 Compliance Standards.

**B) Intended Learning Outcomes (ILO)/Objectives**

By the end of this course, you should be able to:

1. Explain key ethics/ regulatory/ compliance risks inherent in the financial sector and what a compliance officer within a financial institution does.
2. Identify and analyze compliance risks arising from various scenarios.
3. Propose robust advice to key stakeholders (e.g. board and senior management of financial institutions) on existence and management of compliance risks; and
4. Design effective and appropriate controls to address these risks.

*See Appendix 1 for learning objective taxonomy*

**C) Course Content**

Please refer to section on Weekly Schedule on the topics to be covered. Key areas of regulatory requirements include Licensing Requirements in the Finance Sector, Business Conduct Rules, Market Conduct Requirements, Outsourcing, Technology Risk Management, Internal Controls and Governance requirements.

**D) Assessment (includes both continuous and summative assessment)**

Component	ILO Tested	NBS Learning Goal (Refer to Appendix 1 for list)	Weightage	#Team/Individual	Assessment Rubrics (attach rubrics in appendix)
1. Class Participation	All ILOs	Critical Thinking, Acquisition of knowledge	20%	Individual	Appendix 1
2. Case Study Presentation	All ILOs	Critical Thinking Oral Communication Teamwork and Interpersonal Skills	20%	Team	Appendix 2 and Appendix 3
3. Quiz 1	ILO1 and 2	Critical thinking, acquisition and application of knowledge, and analyze issues	20%	Individual	N.A
4. Quiz 2	ILO 1 and 2	Critical thinking, acquisition and application of knowledge, and analyze issues	20%	Individual	N.A
5. Final Project	All ILOs	Critical Thinking Oral Communication Teamwork and Interpersonal Skills	20%	Team	Appendix 2 and Appendix 3
Total			100%		

**Important Notes:****Case Study (20%)**

Each team will be allocated a case for which they are required to research into the key facts, the underlying compliance risks and the regulator/ industry responses to the underlying issues. To do so, you need to demonstrate a good appreciation of the relevant part of the financial system, its vulnerabilities and industry control standards. You may also need to explain the key regulatory themes of concern to global regulators and be able to articulate the limitations in the current framework and what further reforms may be necessary in achieving regulatory/ supervisory objectives. The team will make a classroom presentation (each member is required to present) where it will be assessed on its appreciation of the case content, ability to think critically and effectiveness in communicating key messages orally. Assessment will be made as a team but individual rating may be subject to moderation following a peer evaluation (see below).

**Final Project (20%)**

The final project will consist of a series of scenarios that will require you to work as a team in identifying the underlying compliance risks and propose solutions in addressing the risks. To do so, you need to demonstrate a good appreciation of the financial system, its vulnerabilities and

industry control standards. You may also need to explain the key regulatory themes of concern to global regulators and be able to articulate the limitations in the current framework and what further reforms may be necessary in achieving regulatory/ supervisory objectives. Working as a team is especially important in this course. Each team is required to make a written submission and a presentation. In order to encourage team work, your final score will be moderated using a peer evaluation as explained in Appendix 4.

### **E) Formative feedback**

The course will be highly interactive and feedback (relating to critical thinking and oral communication) will be given verbally directly to participating individuals and groups on the spot. Real life examples will be used to facilitate discussions on areas where risks arise and how compliance theories and concepts are operationalized to cater to the risks. The process encourages analytical thinking and requires a constant validation of understanding where ambiguities and inconsistencies can be resolved.

### **F) Learning and Teaching approach**

<b>Approach</b>	<b>How does this approach support you in achieving the learning outcomes?</b>
Weekly seminars with group work of four hours each	<p>The interactive weekly seminars provide ample opportunities for open discussion on the conceptual questions raised in the class and allows you to think critically and share your ideas and concepts with the class. This also allows me to get the concepts clearly through the entire class by involving you and ensure that the targeted learning outcomes are being achieved</p> <p>Each week, we will introduce you to a set of compliance-related topics to help you understand the background to each of the issues studied. We will go through the necessary background information for the topic with the aid of PowerPoint slides as well as relevant textbook or regulatory readings. You are expected to fully participate in the class and raise questions or doubts when you have any. Such question-and-answer session will be useful for students to have a deeper insight into what is being taught in the class.</p>
Individual assignment(s)	<p>Case Study Presentation- There will also be a student-led case study presentation based on real-world examples. Students will form groups of three to five, depending on class size. Each week, one group will prepare the materials for the case to be presented to the class. Other students should actively participate in the case presentation. Such an approach will help students gain a better perspective of the issues at hand through discussions with fellow students and team members.</p> <p>Final Project – You will be provided with a set of scenarios where you will be required to identify underlying issues and/or the regulatory reforms required, propose an appropriate set of solutions setting out the relevant</p>

	assumptions and limitations, and effectively communicate your messages to the audience within the prescribed time frame.
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*\*Please delete accordingly*

## **G) Reading and References**

### Regulatory readings

The below readings will be used and they are available online.

- MAS paper on Objectives and Principles of Financial Supervision in Singapore (MOPFS)
- MAS Monograph: MAS Framework for Impact and Risk Assessment of Financial Institutions (MFIRA)
- MAS Monograph: Tenets of Effective Regulation (MTER)
  
- MAS Act (MA) – via Statues Online
- Payment Services Act (PSA) – via Statues Online
- Banking Act (BA) – via Statues Online
- Securities and Futures Act (SFA) – via Statues Online
- Financial Advisers Act (FAA) – via Statues Online
- Personal Data Protection Act – via Statues Online
  
- MAS Guide to the Payment Service Act
- MAS Guide to Digital Token Offerings
- MAS Guidelines on Provision of Digital Advisory Services
  
- MAS Notice on Information to Clients and Product Information Disclosures
- MAS Notice on Recommendations on Investment Products
- MAS Information Paper on Private Banking Sales and Advisory Practices- Observations and Supervisory Expectations from Thematic Inspections
- MAS Guidelines on FAIR Dealing
  
- MAS Risk Management Guidelines (MRMG)
- MAS Notice on Technology Risk Management
- MAS Guidelines on Environmental Risk Management for Banks
- MAS Guidelines on Outsourcing
- MAS/ABS Information Paper on Risk Management and Operational Resilience in a Remote Working Environment
  
- MAS Information Paper on Culture and Conduct Practices of FIs
- MAS Guidelines on Individual Accountability and Conduct (IAC)
- MAS Information Paper on Incentive Structures in the Banking Industry (MAS IS)
- MAS Information Paper on Good Practices Relating to Disciplinary Action Framework in the Financial Advisory Industry
- MAS Notice on Misconduct Reporting
- MAS Guidelines on Fit and Proper Criteria

- The Singapore Guide to Conduct and Market Practices for the Wholesale Financial Markets
- BIS paper on Compliance and the compliance function in banks (BIS Compliance)
- BIS paper on Sound Practices: Implications of Fintech Developments for Banks and Bank Supervisors
- Corruption, Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act (CDSA) – via Statues Online
- Terrorism (Suppression of Financing) Act (TSOFA) – via Statues Online
- MAS National Policy Statement
- MAS Notice 626, Guidelines and Response Paper (MAS Notice 626)
- National Risk Assessment Report (NRA)
- Guidance to Private Banking Controls (GPBC)  
(<http://www.mas.gov.sg/~media/MAS/About%20MAS/Monographs%20and%20information%20papers/Guidance%20on%20PB%20Controls%20%20June2014.pdf>)
- Bank of International Settlements (BIS) Paper on Sound Management of Risks Related to Money Laundering and Financing of Terrorism (BIS) (<http://www.bis.org/bcbs/publ/d353.htm>)
- FATF Mutual Evaluation Report on Singapore (MER)
- Regulations (Sanctions)
- AML/CFT Industry Partnership - Best Practices for Countering Trade Based Money Laundering
- AML/CFT Industry Partnership – Legal Persons – Misuse Typologies and Best Practices

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

### 1) General

You are expected to complete all assigned pre-class readings and activities, attend all seminar classes punctually and take all scheduled assignments and tests by due dates. You are expected to take responsibility to follow up with course notes, assignments and course related announcements for seminar sessions you have missed. You are expected to 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 miss a lecture, you must inform the course instructor via email prior to the start of the class.

## **I) 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
Chiew Tuan York	NA	NA	<a href="mailto:tuanyork.chiew@ntu.edu.sg">tuanyork.chiew@ntu.edu.sg</a>	<i>By prior appointment via email</i>
Fiona Tan	NA	NA	<a href="mailto:fionatan@ntu.edu.sg">fionatan@ntu.edu.sg</a>	<i>By prior appointment via email</i>

#### K) Planned Weekly Schedule

Week	Topic	Learning Objectives	ILO	Readings/Activity
1	Introduction: Compliance Role in the Financial System	-Understand how the Compliance Function has evolved and its role in the modern financial sector	ILO1 and 2	BIS Compliance
2	Financial Regulation and Supervision (Case Study 1)	-Understand the components of the Global/ Singapore regulatory and supervisory framework	All ILOs	Relevant Parts of MOPFS, MFIRA, MTER
3	Key Regulatory Requirements Part 1 (Case Study 2)	-Establish a high level understanding of key regulatory requirements that are relevant to financial institutions in Singapore  -Establish ability to identify regulatory issues via use of practical examples	All ILOs	Relevant Parts of BA, SFA, FAA and the MAS Notices/ Guidelines
4	Key Regulatory Requirements Part 2 (Case Study 3)	-Per Week 2 Learning Objectives	All ILOs	Relevant Parts of

				BA, SFA, FAA and the MAS Notices/ Guidelines
5	Operationalizing Compliance  Compliance Risk Management / Compliance in Practice  (Case Study 4)	<ul style="list-style-type: none"> <li>- Understand the what, why, who and how of Compliance</li> <li>- Understand the nature of compliance risks and the techniques on compliance risk management.</li> <li>- Gain a good understanding of the Compliance department</li> </ul>	All ILOs	Refer to Lecture Notes
6	Ethics, Culture and Conduct Risk  (Case Study 5)	<ul style="list-style-type: none"> <li>- Understand conduct risk and the industry/ FI approach to managing conduct risks</li> <li>- Ethical issues in a digitised world</li> </ul>	All ILOs	Relevant Parts of BA, SFA, FAA and the MAS Notices/ Guidelines including IAC and MAS IS
7	Introduction to Anti-Money Laundering and Application within the Financial Sector	<ul style="list-style-type: none"> <li>- Understand the concepts of money laundering and terrorist financing</li> <li>- Understand the overarching AML/CFT regulations in Singapore</li> </ul>	ILO 1 and 2	CDSA s3, TSOFA Part II, MAS National Policy Statement, MAS Notice 626 section 1 – 3 and accompanying guidelines
8	Designing and Applying Effective Client Due Diligence Measures  (Case Study 6)	<ul style="list-style-type: none"> <li>- Understand the key client due diligence regulatory requirements</li> <li>- Through scenario-based learning, appreciate how due diligence measures can be applied and can differ when adopting a risk-based approach</li> <li>- Analyse due diligence issues and design a</li> </ul>	All ILOs	GPBC page 5 to 13, MAS Notice 626 section 6 – 9 and accompanying guidelines

		suitable due diligence framework		
9	On-going Monitoring Part 1 – Designing and Applying Effective Periodic Review Measures (Case Study 7)	<ul style="list-style-type: none"> <li>- Understand the key periodic review regulatory requirements</li> <li>- Through scenario-based learning, appreciate how periodic review measures can be applied and can differ when adopting a risk-based approach</li> <li>- Analyse periodic review issues and design a suitable periodic review framework</li> </ul>	All ILOs	GPBC page 14 – 16, 18 – 20 MAS Notice 626 Part VI, 6.39 to 6.42
10	On-going Monitoring Part 2 – Transaction Monitoring and Filing of Suspicious Transaction Report (Case Study 8)	<ul style="list-style-type: none"> <li>- Understand and identify potential suspicious transaction or behavior through transactional analysis</li> <li>- Understand and appreciate the regulatory and operational implications of a suspicious transaction report</li> <li>- Evaluate and consider how a robust transaction monitoring system can be designed</li> </ul>	All ILOs	CDSA s3A, Part V Division 3, Part VI, First Schedule and Second Schedule, TSOFA Part III, First Schedule and Second Schedule, GPBC page 16 – 17, 21, MAS Notice 626 section 14 and accompanying guidelines
11	On-going Monitoring Part 3 – Sanctions, Training and Audit (Case Study 9)	<ul style="list-style-type: none"> <li>- Understand sanctions regime and its implications</li> <li>- Understand training and audit regulatory requirements</li> <li>- Consider why these are important and how it can be implemented</li> </ul>	All ILOs	GPBC page 22 – 23, MAS Notice 626 section 11 – 13, 15 and accompanying guidelines, MAS Targeted Financial Sanctions



12	Designing and Implementing an Effective AML Framework (Case Study 10)	<ul style="list-style-type: none"> <li>- Identify and evaluate the critical components of an effective AML/CFT framework</li> <li>- Demonstrate ability to propose and design an effective AML/CFT framework that is practical and appropriate</li> </ul>	All ILOs	BIS, MER Announcement and Executive Summary, NRA, MAS Notice 626 section 4 and 5, and accompanying guidelines
13	Final Project Presentation	<ul style="list-style-type: none"> <li>- - Demonstrate ability to identify compliance issues and apply acquired knowledge to various scenarios</li> <li>- - Demonstrate teamwork, oral and written communication skills</li> </ul>	All ILOs	-

**ANNEX A:****Class Participation**

Traits	Performance		
	1	2	3
<b>Engagement</b>	Hardly focuses in class (e.g. using mobile phone, unnecessary chatting)	Occasionally engages in distracting activities (e.g. using mobile phone, unnecessary chatting) in class.	Engages fully in class
<b>Contribution frequency</b>	Does not speak up/contribute in class	Occasionally speaks up/contributes in class	Speaks up/contributes in all classes
<b>Contribution quality</b>	No contributions/Contributions lack substance	Contributions demonstrate knowledge of subject matter	Contributions are constructive and insightful

**ANNEX B:****For Case Study Presentation and Final Project  
Critical Thinking Rubric**

Traits	Performance									
Identifies and summarizes the issue at hand.	<b>Not Yet</b> Does not identify and summarize the issue, is confused or represents the issue inaccurately.	<b>Substantially Developed</b> Identifies the main issue and its implicit aspects, addresses their relationships to each other and recognizes nuances of the issue.								
	<b>Evaluation: Not Yet</b> <u>1 2 3 4 5 6 7 8 9 10</u> <b>Substantially Developed</b>									
Identifies and considers other theoretical perspectives that are important to the analysis of the issue	<b>Not Yet</b> Deals only with a single perspective and fails to discuss other possible perspectives, especially those salient to the issue. Fails to identify or hastily dismisses strong, relevant counter-arguments.	<b>Substantially Developed</b> Addresses perspectives noted previously, and additional diverse perspectives drawn from outside information. Identifies the salient arguments (reasons and claims) pro and con.								
	<b>Evaluation: Not Yet</b> <u>1 2 3 4 5 6 7 8 9 10</u> <b>Substantially Developed</b>									
<u>Identifies and assesses the quality of supporting data/evidence and provides additional data/evidence related to the issue.</u>	<b>Not Yet</b> Merely repeats information provided, taking it as truth, or denies evidence without adequate justification. Confuses associations and correlations with cause and effect.	<b>Substantially Developed</b> <u>Examines the evidence and source of evidence; questions its accuracy, precision, relevance, and completeness. Observes cause and effect and addresses existing or potential consequences.</u>								
	<b>Evaluation: Not Yet</b> <u>1 2 3 4 5 6 7 8 9 10</u> <b>Substantially Developed</b>									
Identifies and considers key assumptions and the influence of the context on the issue.	<b>Not Yet</b> Does not surface the assumptions of the author and does not examine the contexts, e.g., cultural, and political.	<b>Substantially Developed</b> Identifies and questions the validity of the assumptions and analyzes the issue with a clear sense of scope and context.								
	<b>Evaluation: Not Yet</b> <u>1 2 3 4 5 6 7 8 9 10</u> <b>Substantially Developed</b>									
Identifies and assesses conclusions, implications and consequences	<b>Not Yet</b> Fails to identify conclusions, implications, and consequences of the issue or the key relationships among the various elements such as context, evidence or assumptions. Regardless of the evidence or reasons, maintains or defends views based on self-interest or preconceptions.	<b>Substantially Developed</b> Identifies and discusses conclusions, implications, and consequences, considering context, assumptions, data, and evidence. Objectively reflects upon own assertions. Draws warranted, judicious, non-fallacious conclusions.								
	<b>Evaluation: Not Yet</b> <u>1 2 3 4 5 6 7 8 9 10</u> <b>Substantially Developed</b>									

**ANNEX C:****Communication Rubric (Oral)**

<b>Traits</b>		<b>Performance</b>	
<b><u>Communication Outcome</u></b>	<ul style="list-style-type: none"> <li>• Has a clear message for audience</li> <li>• Maximizes likelihood of audience accepting the message</li> </ul>	<b>Not Yet</b> Central message is not explicitly stated in the presentation. Main points are not clearly identified, audience unsure of the direction of the message.	<b>Substantially Developed</b> Central message is precisely stated; main points are clearly identified.
		Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed	
<b><u>Situational Factors</u></b>	<ul style="list-style-type: none"> <li>• Addresses audience needs</li> <li>• Builds rapport with audience</li> </ul>	<b>Not Yet</b> Topic is irrelevant to audience needs and interest. No attempt made to connect topic to audience.	<b>Substantially Developed</b> Connection of topic to audience needs and interest is stated with sophistication. Identifies and expresses a deep understanding of the target audience.
		Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed	
<b><u>Design Factors</u></b>	<b><u>Content</u></b> <ul style="list-style-type: none"> <li>• Presents relevant information</li> <li>• Supports main points with strong evidence</li> </ul>	<b>Not Yet</b> Content is erroneous or irrelevant; references and supporting materials are absent. Lacks of depth in content and little insights are exhibited. Presentation falls outside set time parameters.	<b>Substantially Developed</b> Content is accurate, thorough, and directly on point; strong support and references are provided. Exhibits depth and insight in content. Effective use of time and stays within time parameters.
		Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed	
	<b><u>Structure</u></b> <ul style="list-style-type: none"> <li>• Organises content coherently</li> <li>• Signals transitions between points</li> </ul>	<b>Not Yet</b> Organizational pattern (specific introduction and conclusion, sequenced materials within the body, and transitions) is not observable.	<b>Substantially Developed</b> Organizational pattern is clearly and consistently observable and makes the content of the presentation cohesive.
		Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed	
	<b><u>Verbal</u></b> <ul style="list-style-type: none"> <li>• Speaks at appropriate speed and volume</li> <li>• Uses correct grammar and pronunciation</li> </ul>	<b>Not Yet</b> Grammar, pronunciation and word choice are deficient. Vocal delivery is too soft or too fast to understand; gap-fillers interfere with expression.	<b>Substantially Developed</b> Free of errors in grammar and pronunciation; good choices of word enhance clarity of expression. Vocal delivery is varied and dynamic. Speech rate, volume, and tone facilitate audience comprehension. Minimal gap fillers.
		Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed	

	<p><b><u>Non-Verbal</u></b></p> <ul style="list-style-type: none"> <li>• Establishes eye contact</li> <li>• Uses gestures and movement to convey energy and confidence</li> </ul>	<p><b>Not Yet</b></p> <p>Eye contact, posture, gestures, movement and facial expressions are inappropriate and significantly distracting.</p>	<p><b>Substantially Developed</b></p> <p>Eye contact, posture, gestures, movement and facial expressions make the presentation compelling, and speaker appears polished and confident.</p>
<p>Evaluation: Not Yet <u>1</u> <u>2</u> <u>3</u> <u>4</u> <u>5</u> <u>6</u> <u>7</u> <u>8</u> <u>9</u> <u>10</u></p> <p style="margin-left: 150px;">Substantially Developed</p>			

**ANNEX D:****CONFIDENTIAL PEER EVALUATION FORM FOR TEAM PROJECT**

Member's name: \_\_\_\_\_

Seminar group and team number: \_\_\_\_\_

Please use the attached Peer Evaluation Rubric to evaluate yourself and your team members on each of the 5 stated attributes (on a scale of 1 to 7). State your ratings for yourself and each of your team members in the table below. For your self-assessment, insert "(Self)" after your name in the table below.

Index #	Name of team members	1 - RR	2 - CM	3 - CR	4 - CT	5 - RS	Average Rating
1							
2							
3							
4							
5							
6							

If any of your ratings above is < 4, please provide a brief explanation to justify the ratings.

Index #	Brief explanation to justify a rating of < 4

*You may attach supporting documents (like emails and screen shots), if any, to support your explanations above.*

**Teamwork & Interpersonal Skills (Peer Evaluation) Rubric****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><b>Evaluation: Scant <u>1 2 3 4 5 6 7</u> 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><b>Evaluation: Scant <u>1 2 3 4 5 6 7</u> 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><b>Evaluation: Scant <u>1 2 3 4 5 6 7</u> 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> Actively attends and participates in all activities and provides meaningful contribution in articulating ideas and opinions.</p>
<p><b>Evaluation: Scant <u>1 2 3 4 5 6 7</u> Substantially Developed</b></p>		
<p><b><u>5. Relationship (RS)</u></b> Maintains cooperative interaction with other team members regardless of individual /cultural differences and respects diverse perspectives.</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> Engages in respectful relationships with all other members in the team. Embraces and accepts diverse points of view without prejudice.</p>
<p><b>Evaluation: Scant <u>1 2 3 4 5 6 7</u> Substantially Developed</b></p>		

**References:**

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