

# Study Group Handbook

## A Guide to CPCU and IIA Study for Informal Study Groups

American Institute for Chartered Property Casualty Underwriters/  
Insurance Institute of America  
720 Providence Road, Malvern, Pennsylvania 19355

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# Preface

This Handbook was developed to help students meeting in informal study groups prepare for the Institutes' national exams. Informal study groups can appoint an informal leader or share leadership of the meetings. Informal study groups vary in size, but most are small because they form when:

- Few students are studying a subject,
- No formal classes are available, or
- Formal classes are inconvenient for the students of the informal group.

This Handbook provides ideas for effectively using the CPCU and IIA textbooks and course guides. Whatever your purpose for forming an informal study group, we hope that this Handbook will help.

If you have questions or need additional information, call the Institutes at (800) 644-2101.

**Note:**

“CPCU” stands for **Chartered Property Casualty Underwriter** and can refer to:

- The educational program that the American Institute for Chartered Property Casualty Underwriters administers and that leads to the CPCU professional designation,
- The CPCU designation itself, or
- A person who has earned the CPCU designation by passing the required national examinations and by meeting the experience and ethics requirements, thereby becoming eligible for membership in the CPCU Society.

“IIA” is an abbreviation for the **Insurance Institute of America** and refers to the Institute itself or its educational programs.

## BEFORE THE FIRST GROUP MEETING

Here are some things the person who has initiated the study group can do before the first meeting. **Please note we are not suggesting that you do all of them, only the ones you feel will be most helpful to the members of your group.** Keep in mind that one of the goals is shared leadership among the group members.

Optional study resources: The Institutes now publish SMART study aids, including review notes and flash cards, for many of their courses. These aids may be helpful for reviewing Educational Objectives and Key Words. Consult the catalog or call our Customer Service Department at (800) 644-2101. The Institutes also include a practice exam disc with most course guides.

✓	To do ...
	Call all members to make sure they have the right textbook and course guide. Remind them to read the textbook chapter and complete the material in the first course guide assignment.
	Read the material for Assignment 1 and jot down questions you think would lead to a good discussion. Share the questions with the group and ask them to come to the first meeting prepared to discuss a few or all of the questions.
	Complete Assignment 1 in the course guide and note the Educational Objectives, Key Words and Phrases, Review Questions, and Application Questions for the group to discuss at the meeting.
	If you see anything in current news publications that pertains to Assignment 1, bring copies to the meeting.
	List 3 to 5 questions. Select from Review Questions for Assignment 1 or from sample exam questions based on Assignment 1 at the back of the course guide.
	Bring snacks (coffee, sodas, crackers, cookies). If this works well, different group members can be assigned to bring snacks for future meetings.

## FIRST GROUP MEETING

The organizer of the group can consider the following ideas to get things started. You probably will not use all these ideas and will undoubtedly add a few of your own. Please share your ideas with us, and we will consider them for future editions of the Handbook.

<b>✓</b>	<p><b>To do ...</b></p> <p>Introductions: Knowing the other members' backgrounds and past experiences can help the organizer tailor discussions to what they know and what they do not know. Members might provide the following:</p> <ul style="list-style-type: none"> <li>• What companies they work for and in what capacities</li> <li>• Why they are taking the course</li> <li>• Whether they have taken any prior CPCU or IIA exams</li> </ul> <p>Suggest that new members read <i>How To Pass Institute Exams!</i>, found on the Institutes' Web site, <a href="http://www.aicpcu.org">www.aicpcu.org</a>, under the Student Services tabs in the Publications/Forms section. Members can also call (800) 644-2101 to request a free copy.</p> <p>Contact the Institutes' Educational Services Department (1-610-644-2100, ext. 7356) if your group has five or more members.</p>
	<p><b>Schedule of Meetings</b></p> <p>This Handbook is designed for courses with 15 assignments; however, some courses have fewer than 15 assignments. If your course has fewer than 15 assignments, plan to meet at least once for each assignment. Also, review the study tips found in later assignments in this Handbook as well as the suggestions found in the Review Session on page 18.</p> <p>Make sure each member is satisfied with the time and place for meetings.</p>

	<p><b>Mentors and Buddies</b></p> <ul style="list-style-type: none"> <li>• Mentors help students stay focused on their study by encouraging them or helping them understand difficult topics. Contact the local CPCU chapter or the National Office of the CPCU Society (1-800-932-2728) for help in locating mentors.</li> <li>• Several members may want a “study buddy”—a partner to study with. If so, this is the time to form the relationship.</li> </ul>
	<p><b>Meeting the Goal</b></p> <ul style="list-style-type: none"> <li>• Encourage members to discuss how the major ideas of each assignment fit together to form the course.</li> <li>• Help each other clarify difficult topics in an assignment.</li> <li>• Encourage members to write an answer to at least one Application Question for each assignment and to share their answers.</li> </ul>
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• Review the Outline before and after completing the assignment.</li> <li>• Explain to someone else what you have learned. This reinforces your own learning.</li> <li>• If the group does not understand a concept, assign one member to locate a co-worker or another expert who can attend the next meeting and explain the concept. Mentors are a valuable resource.</li> <li>• Review the Educational Objectives. Use these objectives to preview and review each assignment.</li> <li>• Write definitions, descriptions, or answers for Key Words and Phrases, Review Questions, and Application Questions.</li> </ul>
	Use a few Review Questions as a quiz. Discuss the answers.
	Identify the difficult topics, and make sure everyone understands them.
	Decide who will lead the next meeting.

## SECOND GROUP MEETING

<b>✓</b>	<b>To do ...</b>
	Discuss how each member studies. There are different ways to prepare for the study group meetings. Share these ideas.
	Briefly review the prior assignment. Because it was Assignment 1, many members might not have studied it before the meeting.
	Discuss (again) the importance of the Educational Objectives. Master this information and complete each course guide assignment to increase the likelihood of passing the exam.
	Select one Educational Objective and discuss it as a group.
	<p><b>Exercise: Current Events</b></p> <p>If there is current news about a topic from this assignment, use that news to discuss the topic. Members can bring newspaper clippings or Internet printouts to the meeting.</p>
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• When an Educational Objective instructs you to explain all the elements of a concept, make a chart to list and describe those elements.</li> <li>• When an Educational Objective instructs you to demonstrate an understanding of a concept, apply that concept to a given set of facts, and provide an example to illustrate the concept. Practice these skills with Application Questions.</li> <li>• To understand a concept, you need to develop the ability to translate, rephrase, interpret, and recognize essentials. Some Educational Objectives will provide supporting objectives to help you understand the concept.</li> </ul>
	Identify the difficult topics, and make sure everyone understands them.
	Decide who will lead the next meeting.

## THIRD GROUP MEETING

<b>✓</b>	<b>To do ...</b>
	Register for the national exam. Follow the Examination Registration Procedures and Policies to avoid paying late fees. Note fees, deadline dates, and cancellation provisions. If some members did not get exam registration packets with their study materials, they should contact the Institutes' Customer Service Department at (800) 644-2101.
	<p><b>Discussion Tips</b></p> <ul style="list-style-type: none"> <li>• What Educational Objective gave you the most difficulty?</li> <li>• What Review Question gave you the most difficulty?</li> </ul>
	Select several Review Questions and discuss the answers as a group.
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• Write the meanings of the Key Words and Phrases for this assignment in your course guide. First learn to understand the concepts and the terminology.</li> <li>• Complete the Review Questions. These questions guide you to a thorough understanding of the material in the assignment.</li> <li>• Describe to a co-worker how you can apply an idea from this assignment to your job.</li> <li>• Use a sticky note or paper clip to mark any part of the textbook chapter that is confusing to you. Discuss and clarify this at the next group meeting.</li> </ul>
	Identify the difficult topics, and make sure everyone understands them.
	Decide who will lead the next meeting.

## FOURTH GROUP MEETING

✓	<b>To do ...</b>
	<p><b>Reminder</b></p> <p>Check and follow the Exam Registration Procedures and Policies to avoid paying late fees.</p>
	<p><b>Exam Tips for CPCU Essay Examinations</b></p> <ul style="list-style-type: none"> <li>• There is sometimes more than <b>one</b> right answer to an exam question. A question on the national exam can have an answer from the text and an answer from real life. Although a question can be correct with a “yes” or a “no” answer, the student will often earn full credit by explaining or defending the “yes” or “no.”</li> <li>• Read exam questions carefully and watch for action words like “explain” and “describe.” Follow the verbs carefully and use them as instructions for your answers. See the discussion of action words in the front pages of the course guide.</li> </ul>
	Develop a consensus or group answer to one Application Question.
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• For each Educational Objective with “describe” or “explain,” circle what is to be described or explained.</li> <li>• When an Educational Objective indicates that a concept has supporting elements, draw a circle with spokes coming out of it. Write the concept inside the circle and place one supporting element on each spoke.</li> <li>• If the text chapter describes a process, develop a flow chart using arrows to show how one step leads to another.</li> </ul>
	Identify the difficult topics, and make sure everyone understands them.
	Decide who will lead the next meeting.

## FIFTH GROUP MEETING

<b>✓</b>	<b>To do ...</b>
	<p><b>Discussion Tip</b></p> <ul style="list-style-type: none"> <li>• Select several Review Questions and discuss the answers as a group.</li> </ul>
	<p><b>Preparation Methods</b></p> <ul style="list-style-type: none"> <li>• Members need to study effectively to prepare for the national exam. Encourage members to share their study methods and discuss their study problems.</li> <li>• If work or family pressures are giving one member a time problem, another member may have already solved this problem and can share the solution.</li> <li>• If one member is having difficulty finding a quiet place to study, others can suggest solutions.</li> </ul>
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• Answer all the Review Questions. Circle the Key Words and Phrases used in your answers.</li> <li>• If the text chapter lists advantages and disadvantages, create a table to list them.</li> <li>• If an exhibit in this assignment was especially useful, photocopy or mark it with a paper clip or sticky note for easy reference.</li> </ul>
	Identify the difficult topics, and make sure everyone understands them.
	Decide who will lead the next meeting.

## SIXTH GROUP MEETING

<b>✓</b>	<b>To do ...</b>
	Select one Review Question from each of the first five assignments and discuss the answer as a group.
	Practice identification skills. Have each member choose a partner. One person can provide a definition or description. The other member can identify the Key Word or Phrase.
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• Sometimes several Key Words and Phrases are related to another. Draw a box around these related Key Words and Phrases. When you review, the box will remind you of the overall concept.</li> <li>• Have each member write answers for the first six questions in the sample exam in the back of the course guide. Discuss the answers.</li> <li>• Calculations are important. A calculation can appear complex if you consider all factors at once. A good approach is to follow a step-by-step procedure. Circle the Educational Objectives that contain “calculate,” and practice your calculation skills on the Application Questions at the end of the assignment.</li> </ul>
	Select two Review Questions and two Application Questions and discuss their answers.
	<p><b>Schedule of Meetings</b></p> <p>Are the meeting time and place still convenient for everyone? If not, change the time or place.</p>
	Identify the difficult topics, and make sure everyone understands them.
	Decide who will lead the next meeting.

## SEVENTH GROUP MEETING

<b>✓</b>	<b>To do ...</b>
	Review prior assignments, including any Educational Objectives that members reported as difficult.
	<p><b>Review</b></p> <ol style="list-style-type: none"> <li>1. Take one minute to review the Outline in the course guide for Assignment 1.</li> <li>2. Identify one topic to review.</li> <li>3. Spend five minutes looking at the text material and discussing the topic.</li> </ol>
	Discuss how to cover material that members have not yet covered and how to thoroughly study this in the coming weeks. Share review schedules, self-practice sessions, and other ideas for studying.
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• This is often the time when some members fall behind in their studying. Develop a schedule to catch up.</li> <li>• Identify the most difficult concept in the assignment. Review the text material on that concept. Discuss the concept as a group.</li> <li>• If a relationship exists between two Key Words or Phrases, use vertical arrows to show how a change in one relates to a change in the other. (Note: Point arrows in the same direction to show that a change in one will cause a change in the same direction for the other. Point arrows in opposite directions to show that a change in one will cause a change in the opposite direction for the other.)</li> </ul>
	Identify the difficult topics, and make sure everyone understands them.
	Decide who will lead the next meeting.

## EIGHTH GROUP MEETING

<b>✓</b>	<b>To do ...</b>
	<p><b>Review</b></p> <ol style="list-style-type: none"> <li>1. Take one minute to review the Outline for the previous assignment.</li> <li>2. Identify one topic to review.</li> <li>3. Spend five minutes looking at the text material and discussing the topic.</li> </ol>
	If the course you are studying has twelve assignments, use these ideas and those from the Thirteenth Group Meeting in this Handbook.
	<p><b>Study Tip</b></p> <ul style="list-style-type: none"> <li>• Circle the Review Questions that directly answer an Educational Objective. This will help you review later.</li> </ul>
	Identify the difficult topics and make sure everyone understands them.
	Decide who will lead the next meeting.
	Decide how the group can treat itself at the next meeting. Snacks? Lunch at a favorite restaurant? Or....

## NINTH GROUP MEETING

<b>✓</b>	<b>To do ...</b>
	<p><b>Review</b></p> <ol style="list-style-type: none"> <li>1. Take one minute to review the Outline for the prior assignment.</li> <li>2. Identify one topic to review.</li> <li>3. Spend five minutes looking at the text material and discussing the topic.</li> </ol>
	If the course you are studying has twelve assignments, use these ideas and those from the Fourteenth Group Meeting in the Handbook.
	Encourage each member to continue studying. Don't give up now!
	Go around the group and have each member describe or define a Key Word or Phrase until all have been used.
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• Focus on the Educational Objectives for this assignment. Spend two minutes on each one. Did you cover the main points of each Educational Objective?</li> <li>• Identify the <i>easiest</i> Key Word and Phrase. Does each member have the same definition or description?</li> <li>• Answer the questions in the sample exam that have been covered through this assignment.</li> </ul>
	Identify the difficult topics, and make sure everyone understands them.
	Decide who will lead the next meeting.

## TENTH GROUP MEETING

<b>✓</b>	<b>To do ...</b>
	<p><b>Review</b></p> <ol style="list-style-type: none"> <li>1. Take one minute to review the Outline for the previous assignment.</li> <li>2. Identify one topic to review.</li> <li>3. Spend five minutes looking at the text material and discussing the topic.</li> <li>4. Review the Key Words and Phrases from the previous assignments.</li> <li>5. Identify the exhibits in previous assignments that will be helpful when you review. Mark the pages with paper clips or sticky notes for easy reference. Photocopy these pages and post them at the office or at home as reminders.</li> </ol>
	Have members pair up. One member can give a Key Word. The other member can give an example of it. Do all Key Words have examples?
	If the course you are studying has twelve assignments, use the following ideas and those from the Fifteenth Group Meeting.
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• Circle the lists in the Outline for this assignment. What types of items are grouped together? To help you remember the parts of a list, think of an acronym or silly story that uses the first letter of each item.</li> <li>• Answer all of the Application Questions for the assignment. Can you relate each Application Question to an Educational Objective?</li> <li>• If the assignment includes calculations, try to work through the math. If you lack confidence, ask for help at the study group meeting.</li> </ul>
	Decide who will lead the next meeting.

## ELEVENTH GROUP MEETING

<b>✓</b>	<b>To do ...</b>
	<p><b>Review</b></p> <ol style="list-style-type: none"> <li>1. Take one minute to review the Outline for the assignment.</li> <li>2. Identify one topic to review.</li> <li>3. Spend five minutes looking at the text material and discussing the topic.</li> <li>4. Review the Key Words and Phrases from previous assignments.</li> <li>5. Identify the important exhibits in the previous assignments. Mark the pages with paper clips or sticky notes for easy reference. Photocopy some exhibits and post them at the office or at home.</li> </ol>
	<p><b>Exam Tips</b></p> <ul style="list-style-type: none"> <li>• Read the questions on the exam very carefully.</li> <li>• For a short answer exam question, respond only to the question asked. If directed to “identify,” provide a Key Word or Phrase or a list of answers. If directed to “describe” or “explain,” elaborate on the concept or topic.</li> <li>• For a multiple-choice exam question, read all the answers before choosing one. When an answer lists two or three items, one or more of those items within the answer might be incorrect. For example: <p style="margin-left: 20px;">The United States includes:</p> <ol style="list-style-type: none"> <li>a. Texas, California, and Canada</li> <li>b. Brazil, Missouri, and New York</li> <li>c. South Carolina, Tokyo, and Alaska</li> <li>d. Florida, Minnesota, and Idaho</li> </ol> </li> <li>• Try the sample exam on the Institutes’ Web site, <a href="http://www.aicpcu.org">www.aicpcu.org</a>, under the Examinations link, to become familiar with the look of Institute exams.</li> </ul>

	<b>Study Tips</b> <ul style="list-style-type: none"><li>• Answer as many Review Questions as you can in the time you have available.</li><li>• If a process has been described in this assignment, list and understand each step in the process.</li><li>• If two terms have been contrasted in the text chapter, develop a table to show how the terms are different.</li></ul>
	Identify the difficult topics, and make sure everyone understands them.
	Decide who will lead the next meeting.

## TWELFTH GROUP MEETING

<b>✓</b>	<b>To do ...</b>
	<p><b>Review</b></p> <ol style="list-style-type: none"> <li>1. Take one minute to review the Outline for the previous assignment.</li> <li>2. Identify one topic to review.</li> <li>3. Spend five minutes looking at the text chapter and discussing the topic.</li> <li>4. Review the Key Words and Phrases from the last two assignments.</li> <li>5. Identify the important exhibits in the previous assignments. Mark the pages with paper clips or sticky notes for easy reference. Photocopy some exhibits and post them at the office or at home.</li> </ol>
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• Answer the questions in the sample exam that have been covered to this point.</li> <li>• Highlight the Key Words and Phrases, Review Questions, and Application Questions that directly address the Educational Objectives.</li> <li>• Use a prior Study Tip that worked well.</li> <li>• Write a word or two beside each heading in the Outline in the course guide to remind you of what is covered by that part of the assignment.</li> <li>• For some courses, you will have already completed all assignments and can start to review for the exam. Quickly read the notes for the next three meetings to see if any ideas will help you. Then plan your review session.</li> </ul>
	Decide who will lead the next meeting.

## THIRTEENTH GROUP MEETING

✓	<b>To do ...</b>
	<p><b>Review</b></p> <ol style="list-style-type: none"> <li>1. Take one minute to review the Outline for the previous assignment.</li> <li>2. Identify one topic to review.</li> <li>3. Spend five minutes looking at the text material and discussing the topic.</li> <li>4. Review the Key Words and Phrases from the prior assignments.</li> </ol>
	Ask one member to read, or change, a key statement from the text. Discuss why the statement is true or false.
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• Rephrase the Educational Objectives as questions. How many questions can you think of for each Educational Objective?</li> <li>• Identify specific Review Questions and Application Questions that are similar to the questions you developed from the Educational Objectives.</li> <li>• If you have trouble remembering a concept, write the concept on one side of a 3" × 5" card and key ideas on the other side. Refer to this card to clarify your ideas.</li> </ul>
	Identify the difficult topics and make sure everyone understands them.
	Decide who will lead the next meeting.

## FOURTEENTH GROUP MEETING

<b>✓</b>	<b>To do ...</b>
	<p><b>Review</b></p> <ol style="list-style-type: none"> <li>1. Take one minute to review the Outline for the previous assignment.</li> <li>2. Identify one topic to review.</li> <li>3. Spend five minutes looking at the text material and discussing the topic.</li> <li>4. Review the Key Words and Phrases from the last two assignments.</li> <li>5. Circle “calculate” in the Educational Objectives for all assignments, and practice these calculations. Take extra time to review these calculations before the national exam.</li> </ol>
	Ask one member to give a definition, example, or implication. Who can be first to identify the Key Word or Phrase?
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• Circle the parts of the Outline that are particularly helpful for understanding key relationships in this assignment.</li> <li>• Clarify all information to understand the important exhibits for this assignment.</li> <li>• Write each step needed to answer the math questions in this assignment.</li> </ul>
	Identify the difficult topics, and make sure everyone understands them.
	Decide who will lead the next meeting.

## FIFTEENTH GROUP MEETING

<b>✓</b>	<b>To do ...</b>
	Take a few minutes to discuss how the group used this Handbook. Ask one member to complete the Group Response Feedback Sheet and return it to the Institutes.
	<p><b>Review</b></p> <ol style="list-style-type: none"> <li>1. Take one minute to review the Outline for the last assignment.</li> <li>2. Identify one topic to review.</li> <li>3. Spend five minutes looking at the text material and discussing the topic.</li> <li>4. Review the Key Words and Phrases from the last two assignments.</li> <li>5. Review the exhibits in all assignments that are important for understanding the text material.</li> </ol>
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• Use the Study Tips from previous meetings that worked best.</li> <li>• After completing the final assignment, begin a complete review of all assignments to prepare for the national exam.</li> <li>• Review and master the Educational Objectives for each assignment.</li> <li>• Refer to <i>How to Pass Institute Exams!</i> for additional study and exam-taking tips.</li> </ul>
	Identify the difficult topics, and make sure everyone understands them.
	If the group has scheduled a review session, determine who reviews and leads the review of each assignment.

## REVIEW SESSION

<b>✓</b>	<b>To do ...</b>
	<p><b>Conquering Jitters</b></p> <p>Some members will have the “jitters.” To conquer this feeling, have their needs determine the activities for the review session.</p> <ul style="list-style-type: none"> <li>• Discuss the problem topics, and use the exam CD-ROM that comes with your course guide.</li> <li>• Review appointment times for the exam and check that members have their Confirmation Notices. If some members have not received their notices, they should contact the Institutes’ Customer Service Department at (800) 644-2101 as soon as possible.</li> </ul>
	<p><b>Getting Ready</b></p> <p>Members who have already taken an Institute exam can share insights into review techniques and exam-taking methods with others who are taking an Institute exam for the first time.</p> <ul style="list-style-type: none"> <li>• Discuss what to take to the exam (pens, watches, calculators); nutrition, exercise, and rest; commuting routes to the exam center; comfortable clothing; and post-exam discussions.</li> <li>• Discuss how to use the remaining pre-exam days effectively. Ask members who have developed review schedules or review techniques to share them.</li> </ul>
	<p><b>Study Tips</b></p> <ul style="list-style-type: none"> <li>• Spend fifteen minutes per assignment to review the course guide. Schedule one fifteen-minute session in the morning, one at lunch, and one in the evening. During that fifteen minutes, read the Educational Objectives and scan the Outline.</li> <li>• Review the Educational Objectives that members reported as problems.</li> <li>• Don’t forget to review the exhibits and math calculations the group considered important.</li> </ul>

	Discuss the next Institute course to take and when to start the study group.
	<p><b>Plan a post-exam celebration for the study group.</b></p> <ul style="list-style-type: none"><li>• Pizza party</li><li>• Potluck dinner</li><li>• Bowling</li><li>• Picnic</li><li>• Hike</li><li>• Restaurant lunch</li><li>• Party with family and friends</li></ul>

## GROUP RESPONSE FEEDBACK SHEET

We want to know what you think of this Handbook. During your last class, please take a few minutes to discuss how it helped you and to gather any suggestions you may have to improve it. Decide who will write the group ideas, and fax the completed sheet to us at (610) 644-0122. If you have questions or need more information, contact Dotty Platt at (610) 644-2100, ext. 7356, or [platt@cpcuiia.org](mailto:platt@cpcuiia.org).

For how many meetings did you use this Handbook?

- Every assignment
- Five or more assignments
- One to five assignments
- Not at all

How did you use the Handbook for your meetings?

- As a general guide
- As a specific tool to plan each meeting
- Did not use
- Other \_\_\_\_\_

What Study Tips did you use the *most*?

- Review of the Outline
- Review of the Educational Objectives
- Writing out answers to questions in the course guide
- Group discussion

What Study Tips do you want to see added to this Handbook?

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Comments:

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