



香港學術及職業資歷評審局
Hong Kong Council for Accreditation of
Academic & Vocational Qualifications

SUMMARY ACCREDITATION REPORT

HANG SENG MANAGEMENT COLLEGE

LEARNING PROGRAMME ACCREDITATION

**BACHELOR OF SCIENCE (HONOURS) IN
ACTUARIAL STUDIES AND INSURANCE**

**BACHELOR OF ARTS (HONOURS) IN
CULTURAL AND CREATIVE INDUSTRIES**

DECEMBER 2016

This accreditation report is issued by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ) in its capacity as the Accreditation Authority as provided for under the Accreditation of Academic and Vocational Qualifications Ordinance (Cap 592) (AAVQO). This report outlines the HKCAAVQ's determination, the validity period of the determination as well as any conditions or restrictions on the determination.

1. Introduction

- 1.1 Hang Seng Management College (the College) was registered under the Post Secondary Colleges Ordinance (Cap 320) in 2010, and started to offer bachelor degree programmes in September 2010.
- 1.2 The College has undergone a number of learning programme accreditation and re-accreditation exercises, and currently operates 14 accredited programmes at QF level 5 in various disciplines such as business administration, computing and information technology, finance, humanities, journalism and communication, language, management science, supply chain management, and translation, and one accredited programme at QF level 6 in business and legal translation.
- 1.3 HKCAAVQ was commissioned by the College to conduct a learning programme accreditation exercise with the following Terms of Reference:
 - (a) To conduct an accreditation test as provided for in the AAVQO to determine whether the Bachelor of Science (Honours) in Actuarial Studies and Insurance (BSc-AIN) programme and Bachelor of Arts (Honours) in Cultural and Creative Industries (BA-CCI) programme of the College meet the stated objectives and QF standard and can be offered as accredited programmes from the 2017/18 academic year; and
 - (b) To issue to the College an accreditation report setting out HKCAAVQ's determination in relation to (a) above.
- 1.4 The accreditation exercise was conducted according to the relevant accreditation guidelines referred to in the Service Agreement and the Terms of Reference stated therein. A site visit took place on 2 to 4 November 2016.

2. HKCAAVQ's Accreditation Determination

Having due consideration of the accreditation panel's observations and comments as presented in this Report, HKCAAVQ makes the following accreditation determination:

2.1 Learning Programme Accreditation

Approval

Name of Operator	Hang Seng Management College 恒生管理學院	
Name of Award Granting Body	Hang Seng Management College 恒生管理學院	
Title of Learning Programme	Bachelor of Science (Honours) in Actuarial Studies and Insurance 精算及保險（榮譽） 理學士	Bachelor of Arts (Honours) in Cultural and Creative Industries 文化及創意產業（榮譽） 文學士
Title of Qualification (Exit Award)	Bachelor of Science (Honours) in Actuarial Studies and Insurance 精算及保險（榮譽） 理學士	Bachelor of Arts (Honours) in Cultural and Creative Industries 文化及創意產業（榮譽） 文學士
Primary Area of Study and Training	Sciences	Arts, Design and Performing Arts
Sub-area (Primary Area of Study and Training)	Mathematics and Statistics	Arts Management
Other Area of Study and Training	Business and Management	Arts, Design and Performing Arts
Sub-area (Other Area of Study and Training)	Insurance	Design and Other Creative Industries
QF Level	Level 5	
QF Credit	Not Applicable	

Mode(s) of Delivery and Programme Length	Full-time, 4 years	
Start Date of Validity Period	1 September 2017	
End Date of Validity Period	31 August 2022	
Number of Enrolments	One enrolment per year	
Maximum Number of New Students	Year 1 Entry – 35 per year	Year 1 Entry – 40 per year (from 2017/18 to 2021/22 academic years) Year 2 Entry – 5 per year (from 2018/19 to 2021/22 academic years) Year 3 Entry – 5 per year (from 2019/20 to 2021/22 academic years)
Specification of Competency Standards-based Programme	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Address of Teaching Venue	Hang Shin Link, Siu Lek Yuen, Shatin, New Territories	

2.1.1 Recommendations

For BSc-AIN Programme

- (a) The College should review and refine the wording used in the Programme Objectives (PO), particularly PO 6, in order to better reflect the scope of knowledge and skills which students are expected to acquire in the programme.

- (b) The College should further integrate elements of compliance, professionalism and business ethics explicitly throughout the programme content.
- (c) The College should ensure appropriate actions are taken in the immediate future for the realisation of the staffing plan, by recruiting teaching staff with knowledge and expertise to address the long-term needs of the programme.

For BA-CCI Programme

- (a) The College should ensure parity in the student learning experience for the Capstone Project by maintaining a consistent approach in module delivery and project supervision for students undertaking the Capstone Project within the same cohort.
- (b) The College should (a) explore ways to further strengthen the provision of placements for the *CCI3900 Internship* module through its industry networks and (b) consider ways to ensure students will have an opportunity to take part in internship as the programme matures.

3. Programme Details

The following programme information is provided by the operator.

3.1 Programme Objectives

For BSc-AIN Programme

- The BSc-AIN Programme aims to “provide students with core knowledge in actuarial studies and insurance practice, together with fundamental training in business administration, general education and generic skills.”
- The Programme Objectives are to:

PO 1	develop students’ critical thinking, analytical ability and problem-solving skills, especially in a business environment;
PO 2	cultivate students’ interpersonal skills to communicate with business partners as well as to take a leadership role in a team;

PO 3	instil in students a strong sense of social responsibility and professionalism, and high level of commitment to business ethics;
PO 4	enhance students' awareness and sensitivity to the global environment and local circumstances;
PO 5	equip students with professional knowledge in insurance industry such as product design and management;
PO 6	provide students with foundation of the conceptual, theoretical and practical knowledge in actuarial studies, supplemented with business administration skills; and
PO 7	develop students' ability to make informed recommendations and decisions in a business context.

For BA-CCI Programme

- The BA-CCI Programme aims to “encourage students to explore the meaning of culture and creativity in the ever changing business and management contexts of industries.”
- The Programme Objectives are to:

PO 1	develop students' creativity, critical thinking, analytical ability and problem-solving skills in a multi-disciplinary environment;
PO 2	cultivate students' interpersonal and communication skills in preparation for future careers;
PO 3	instil a strong sense of social responsibility and commitment in students to be upright citizens in multi-cultural contexts;
PO 4	enhance students' global and local awareness through exploring various contemporary issues and management issues related to different kinds of cultural and creative industries;
PO 5	provide students with a solid foundation of conceptual, theoretical and practical knowledge in the field of cultural and creative industries, supplemented with knowledge from humanities, social science and business;
PO 6	enhance students' business awareness related to cultural and creative industries; and
PO 7	develop students' ability to design and/or produce cultural and creative related products, services and businesses with local, Greater China and global perspectives.

3.2 Programme Intended Learning Outcomes

For BSc-AIN Programme

- Upon completion of the BSc-AIN programme, students should be able to:

PILO 1	address professional challenges in a business environment through the application of inter-disciplinary and multi-disciplinary knowledge acquired;
PILO 2	possess effective communication skills in a business environment and demonstrate leadership characteristics;
PILO 3	evaluate own contributions and responsibilities to the society, profession and business partners;
PILO 4	demonstrate the ability to analyse cultural, social, political, and economic issues from local and global perspectives;
PILO 5	understand the roles of insurance professionals and the characteristics of different insurance products;
PILO 6	possess the conceptual and practical knowledge and skills in actuarial studies as well as in business administration; and
PILO 7	apply the knowledge of insurance industry and financial concepts for solving problems.

For BA-CCI Programme

- Upon completion of the BA-CCI programme, students should be able to:

PILO 1	address professional and personal challenges through the application of multi-disciplinary knowledge acquired;
PILO 2	communicate effectively in academic and business-related contexts, and in a team with effective social and interpersonal skills;
PILO 3	evaluate own contributions and responsibilities in becoming responsible citizens in a multi-cultural environment;
PILO 4	employ theories, concepts and research methodologies in social sciences to examine various contemporary issues related to different kinds of cultural and creative industries;
PILO 5	apply knowledge and theories to solving problems in cultural and creative industries, addressing social, cultural, technological and professional issues;

PILO 6	incorporate art, culture and business management considerations into cultural and creative activities, events and businesses; and
PILO 7	design and/or produce cultural and creative activities, events and businesses with specific skills in management and organisation to serve both the local and international community.

3.3 Programme Structure

For BSc-AIN Programme

Study Areas	No. of Core Modules (Credits)	No. of Elective Modules (Credits)	Total No. of Modules (Credits)	Credit Percentage (%)
Major Studies (I + II)				
• Actuarial Studies & Insurance	13(42)	-	13(42)*	33.3
• Business Education	8(24)	-	8(24)	19.1
Common Core Curriculum (I + II + III)				
(I) General Education	1(3)	6(18)	7(21)	16.7
(II) Languages				
• Chinese	3(9)	-	3(9)	7.1
• English	3(9)	-	3(9)	7.1
(III) Quantitative Methods and IT Skills	2(6)	-	2(6)	4.8
Free Electives	-	5(15)	5(15)	11.9
Total	30(93)	11(33)	41(126)	100

* Each module carries 3 credits, except that the Final Year Project has 6 credits.

For BA-CCI Programme

Study Areas	No. of Core Modules (Credits)	No. of Elective Modules (Credits)	Total No. of Modules (Credits)	Credit Percentage (%)
Cultural and Creative Industries	19(57)	4(12)	23(69)	53
Common Core Curriculum (I + II + III)				
(I) General Education	1(3)	6(18)	7(21)	16
(II) Languages				
• Chinese	3(9)	-	3(9)	7
• English	3(9)	-	3(9)	7
(III) Quantitative Methods and IT Skills	2(6)	-	2(6)	5

Business Education	3(9)	-	3(9)	7
Free Electives	-	2(6)	2(6)	5
Total	31(93)	12(36)	43(129)	100

3.4 Graduation Requirements

For BSc-AIN Programme

- Completed and obtained a Grade D or above on at least 126 credits (41 modules), including all core modules;
- Obtained a cumulative GPA of at least 2.0;
- Fulfilled the language competency exit requirement, i.e. 6.0 or above in the IELTS test and Third Class, Grade B (三級乙等) or above in the State Grade Putonghua Proficiency Test (普通話水平測試);
- Passed the Information Technology Proficiency Test; and
- Fulfilled the requirements of Community Services (20 hours), Extra-curricular Activities (10 hours) and Physical Activities (10 hours), within the course of the programme.

For BA-CCI Programme

- Completed and obtained a Grade D or above on at least 129 credits (43 modules), including all core modules;
- Obtained a cumulative GPA of at least 2.0;
- Fulfilled the language competency exit requirement, i.e. 6.0 or above in the IELTS test and Third Class, Grade B (三級乙等) or above in the State Grade Putonghua Proficiency Test (普通話水平測試);
- Passed the Information Technology Proficiency Test; and
- Fulfilled the requirements of Community Services (20 hours), Extra-curricular Activities (10 hours) and Physical Activities (10 hours), within the course of the programme.

3.5 Admission Requirements

For BSc-AIN Programme

- Year 1 Standard Entry
 - (a) Hong Kong Diploma of Secondary Education Examination (HKDSE) Level 3 or above in Chinese Language, English Language and Mathematics, and Level 2 or above in Liberal Studies and one other subject in the HKDSE;

- (b) Hong Kong Advanced Level Examination (HKALE) Pass grades in Chinese Language & Culture and Use of English plus Grade E or above in either Advanced Level (AL) Pure Mathematics or AL Applied Mathematics in the HKALE AND Grade D or above in the Hong Kong Certificate of Education Examination (HKCEE) Mathematics plus 4 passes in the HKCEE (including Chinese Language and English Language);
- (c) International Baccalaureate Diploma Programme (IB) 24 points (including 3 subjects at Higher Level (HL) and 3 at Standard Level (SL), 12 points or above to be obtained from subjects at HL AND Grade 5 or above in HL or SL Mathematics), i.e. completion of the IB Diploma;
- (d) SAT Qualification
 - A minimum of 1650 on the SAT Reasoning Test
 - 650 or above on the SAT Subject Test in Mathematics
 - Secondary school examination results are suggested to be considered apart from the SAT score.

- Year 1 Non-local Entry

Applicants with non-local qualifications are considered on a case-by-case basis.

For BA-CCI Programme

- Year 1 Standard Entry
 - (a) Hong Kong Diploma of Secondary Education Examination (HKDSE) Level 3 or above in Chinese Language and English Language, Level 2 or above in Mathematics, Liberal Studies and one other subject in the HKDSE;
 - (b) Hong Kong Advanced Level Examination (HKALE) Pass grades in Chinese Language & Culture and Use of English plus 1 Advanced Level (AL) or 2 Advanced Supplementary Level (AS) subjects in the HKALE AND 5 passes in the Hong Kong Certificate of Education Examination (HKCEE) (including Chinese Language, English Language and Mathematics);

(c) International Baccalaureate Diploma Programme (IB) 24 points (including 3 subjects at Higher Level and 3 at Standard Level, 12 points or above to be obtained from subjects at Higher Level), i.e. completion of the IB Diploma;

(d) SAT Qualification

- A minimum of 1650 on the SAT Reasoning Test
- Secondary school examination results are suggested to be considered apart from the SAT score.

▪ Year 1 Non-local Entry

Applicants with non-local qualifications are considered on a case-by-case basis.

▪ Year 2 Standard Entry

Applicants should have completed an Associate Degree (AD) or Higher Diploma (HD) in a related discipline from a recognised institution in Hong Kong or overseas, with a minimum overall Grade Point Average (GPA) of 2.3 or equivalent.

▪ Year 3 Standard Entry

Applicants should have completed an Associate Degree or Higher Diploma in a related discipline from a recognised institution in Hong Kong or overseas, with a minimum overall Grade Point Average (GPA) of 2.5 or equivalent, and pass the assessment as required by the programme, e.g. written test, interview, etc.

3.6 Graduate Profile

- Please refer to Appendix.

4. Substantial Change

4.1 The accreditation status of the learning programme(s) will lapse upon the expiry of the validity period or HKCAAVQ may withdraw the accreditation status at any time during the validity period if there are substantial changes made to the programme(s) that have not been approved by HKCAAVQ. Please refer to the '*Guidance Notes on Substantial Change to Accreditation Status*' in seeking approval for

proposed changes. The Guidance Notes can be downloaded from the HKCAAVQ website.

5. Qualifications Register

- 5.1 Qualifications accredited by HKCAAVQ are eligible for entry into the Qualifications Register (QR) at <http://www.hkqr.gov.hk> for recognition under the Qualifications Framework (QF). The Operator should apply separately to have their quality-assured qualifications entered into the QR.

- 5.2 Only learners who commence the study of the named accredited learning programme during the validity period and who have graduated with the named qualification listed in the QR will be considered to have acquired a qualification recognised under the QF.

Report No.: 16/151
File Reference: 56/19/01

**Graduate Profile of Bachelor of Science (Honours) in
Actuarial Studies and Insurance**

Qualification Title	Bachelor of Science (Honours) in Actuarial Studies and Insurance 精算及保險（榮譽）理學士															
Qualification Type	Bachelor Degree															
QF Level	5															
Primary Area of Study and Training	Sciences															
Sub-area (Primary Area of Study and Training)	Mathematics and Statistics															
Other Area of Study and Training	Business and Management															
Sub-area (Other Area of Study and Training)	Insurance															
Programme Objectives	<p>The objectives of the programme are to:</p> <table border="1"> <tr> <td>PO 1</td> <td>Develop students' critical thinking, analytical ability and problem-solving skills, especially in a business environment;</td> </tr> <tr> <td>PO 2</td> <td>Cultivate students' interpersonal skills to communicate with business partners as well as to take a leadership role in a team;</td> </tr> <tr> <td>PO 3</td> <td>Instil in students a strong sense of social responsibility and professionalism, and high level of commitment to business ethics;</td> </tr> <tr> <td>PO 4</td> <td>Enhance students' awareness and sensitivity to the global environment and local circumstances;</td> </tr> <tr> <td>PO 5</td> <td>Equip students with professional knowledge in insurance industry such as product design and management;</td> </tr> <tr> <td>PO 6</td> <td>Provide students with foundation of the conceptual, theoretical and practical knowledge in actuarial studies, supplemented with business administration skills; and</td> </tr> <tr> <td>PO 7</td> <td>Develop students' ability to make informed recommendations and decisions in a business context.</td> </tr> </table>		PO 1	Develop students' critical thinking, analytical ability and problem-solving skills, especially in a business environment;	PO 2	Cultivate students' interpersonal skills to communicate with business partners as well as to take a leadership role in a team;	PO 3	Instil in students a strong sense of social responsibility and professionalism, and high level of commitment to business ethics;	PO 4	Enhance students' awareness and sensitivity to the global environment and local circumstances;	PO 5	Equip students with professional knowledge in insurance industry such as product design and management;	PO 6	Provide students with foundation of the conceptual, theoretical and practical knowledge in actuarial studies, supplemented with business administration skills; and	PO 7	Develop students' ability to make informed recommendations and decisions in a business context.
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	<p>PILO 5 Understand the roles of insurance professionals and the characteristics of different insurance products;</p> <p>PILO 6 Possess the conceptual and practical knowledge and skills in actuarial studies as well as in business administration; and</p> <p>PILO 7 Apply the knowledge of insurance industry and financial concepts for solving problems.</p>
Education Pathways	Graduates are encouraged to pursue further study in academic and professional degrees at master's and doctoral levels, in disciplines such as actuarial science, business administration, financial analysis, financial engineering, financial mathematics, financial services, investment management, operations research and risk analysis, quantitative finance, risk management science, and statistics.
Employment Pathways	Graduates are expected to be capable of working in insurance and investment companies/businesses and government organisations as insurance administrator, claims officer, underwriter, risk analyst, product manager, distribution officer, actuary, actuarial consultant, and asset/liability manager.
Minimum Admission Requirements	<p><u>Year 1 Standard Entry</u></p> <p>(a) <u>Hong Kong Diploma of Secondary Education Examination (HKDSE)</u> Level 3 or above in Chinese Language, English Language and Mathematics, and Level 2 or above in Liberal Studies and one other subject in the HKDSE;</p> <p>(b) <u>Hong Kong Advanced Level Examination (HKALE)</u> Pass grades in Chinese Language & Culture and Use of English plus Grade E or above in either Advanced Level (AL) Pure Mathematics or AL Applied Mathematics in the HKALE AND Grade D or above in the Hong Kong Certificate of Education Examination (HKCEE) Mathematics plus 4 passes in the HKCEE (including Chinese Language and English Language);</p> <p>(c) <u>International Baccalaureate Diploma Programme (IB)</u> 24 points (including 3 subjects at Higher Level (HL) and 3 at Standard Level (SL), 12 points or above to be obtained from subjects at HL AND Grade 5 or above in HL or SL Mathematics), i.e. completion of the IB Diploma;</p> <p>(d) <u>SAT Qualification</u></p> <ul style="list-style-type: none"> ▪ A minimum of 1650 on the SAT Reasoning Test ▪ 650 or above on the SAT Subject Test in Mathematics ▪ Secondary school examination results are suggested to be considered apart from the SAT score. <p><u>Year 1 Non-local Entry</u> Applicants with non-local qualifications are considered on a case-by-case basis.</p>
Operator	Hang Seng Management College 恒生管理學院

Graduate Profile of Bachelor of Arts (Honours) in Cultural and Creative Industries

Qualification Title	Bachelor of Arts (Honours) in Cultural and Creative Industries 文化及創意產業（榮譽）文學士															
Qualification Type	Bachelor Degree															
QF Level	5															
Primary Area of Study and Training	Arts, Design and Performing Arts															
Sub-area (Primary Area of Study and Training)	Arts Management															
Other Area of Study and Training	Arts, Design and Performing Arts															
Sub-area (Other Area of Study and Training)	Design and Other Creative Industries															
Programme Objectives	<p>The objectives of the programme are to:</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">PO 1</td> <td>Develop students' creativity, critical thinking, analytical ability and problem-solving skills in a multi-disciplinary environment;</td> </tr> <tr> <td>PO 2</td> <td>Cultivate students' interpersonal and communication skills in preparation for future careers;</td> </tr> <tr> <td>PO 3</td> <td>Instil a strong sense of social responsibility and commitment in students to be upright citizens in multi-cultural contexts;</td> </tr> <tr> <td>PO 4</td> <td>Enhance students' global and local awareness through exploring various contemporary issues and management issues related to different kinds of cultural and creative industries;</td> </tr> <tr> <td>PO 5</td> <td>Provide students with a solid foundation of conceptual, theoretical and practical knowledge in the field of cultural and creative industries, supplemented with knowledge from humanities, social science and business;</td> </tr> <tr> <td>PO 6</td> <td>Enhance students' business awareness related to cultural and creative industries; and</td> </tr> <tr> <td>PO 7</td> <td>Develop students' ability to design and/or produce cultural and creative related products, services and businesses with local, Greater China and global perspectives.</td> </tr> </table>		PO 1	Develop students' creativity, critical thinking, analytical ability and problem-solving skills in a multi-disciplinary environment;	PO 2	Cultivate students' interpersonal and communication skills in preparation for future careers;	PO 3	Instil a strong sense of social responsibility and commitment in students to be upright citizens in multi-cultural contexts;	PO 4	Enhance students' global and local awareness through exploring various contemporary issues and management issues related to different kinds of cultural and creative industries;	PO 5	Provide students with a solid foundation of conceptual, theoretical and practical knowledge in the field of cultural and creative industries, supplemented with knowledge from humanities, social science and business;	PO 6	Enhance students' business awareness related to cultural and creative industries; and	PO 7	Develop students' ability to design and/or produce cultural and creative related products, services and businesses with local, Greater China and global perspectives.
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	<p>PILO 4 Employ theories, concepts and research methodologies in social sciences to examine various contemporary issues related to different kinds of cultural and creative industries;</p> <p>PILO 5 Apply knowledge and theories to solving problems in cultural and creative industries, addressing social, cultural, technological and professional issues;</p> <p>PILO 6 Incorporate art, culture and business management considerations into cultural and creative activities, events and businesses; and</p> <p>PILO 7 Design and/or produce cultural and creative activities, events and businesses with specific skills in management and organisation to serve both the local and international community.</p>
Education Pathways	Graduates are encouraged to pursue postgraduate study in disciplines such as architecture, arts/cultural management, business administration/management, creative media, cultural studies, intercultural studies, media cultures/design, media management, planning/hotel and tourism/leisure management, public policy, sociology, urban design/conservation, urban studies, and visual culture studies.
Employment Pathways	Graduates are expected to be capable of working in industries related to culture and creativity, exhibition and event, business and social entrepreneurship, tourism and leisure, and retail and services, as project manager, management trainee/assistant, programme officer, cultural affairs manager/officer, event manager, business development manager, administrative assistant, customer service officer/trainee, and assistant service designer.
Minimum Admission Requirements	<p><u>Year 1 Standard Entry</u></p> <p>(a) <u>Hong Kong Diploma of Secondary Education Examination (HKDSE)</u> Level 3 or above in Chinese Language and English Language, Level 2 or above in Mathematics, Liberal Studies and one other subject in the HKDSE;</p> <p>(b) <u>Hong Kong Advanced Level Examination (HKALE)</u> Pass grades in Chinese Language & Culture and Use of English plus 1 Advanced Level (AL) or 2 Advanced Supplementary Level (AS) subjects in the HKALE AND 5 passes in the Hong Kong Certificate of Education Examination (HKCEE) (including Chinese Language, English Language and Mathematics);</p> <p>(c) <u>International Baccalaureate Diploma Programme (IB)</u> 24 points (including 3 subjects at Higher Level and 3 at Standard Level, 12 points or above to be obtained from subjects at Higher Level), i.e. completion of the IB Diploma;</p> <p>(d) <u>SAT Qualification</u></p> <ul style="list-style-type: none"> • A minimum of 1650 on the SAT Reasoning Test • Secondary school examination results are suggested to be considered apart from the SAT score.

	<p><u>Year 1 Non-local Entry</u> Applicants with non-local qualifications are considered on a case-by-case basis.</p> <p><u>Year 2 Standard Entry</u> Applicants should have completed an Associate Degree or Higher Diploma in a related discipline from a recognised institution in Hong Kong or overseas, with a minimum overall Grade Point Average (GPA) of 2.3 or equivalent.</p> <p><u>Year 3 Standard Entry</u> Applicants should have completed an Associate Degree or Higher Diploma in a related discipline from a recognised institution in Hong Kong or overseas, with a minimum overall Grade Point Average (GPA) of 2.5 or equivalent, and pass the assessment as required by the programme, e.g. written test, interview, etc.</p>
Operator	<p>Hang Seng Management College 恒生管理學院</p>