



QUALIFICATION

Bachelor of Commerce
(SAQA ID: 90509; NQF Level 7)

Bachelor of Commerce Majoring in **COMPLIANCE AND RISK MANAGEMENT**



Mode of Delivery:
Immersive Online Learning

**We've got you.
You've got this.**

1 Description and Programme Purpose

The **Bachelor of Commerce (BCom)** degree at **NQF Level 7** is a dynamic, broad-based qualification designed to develop independent, analytical and **ethically grounded graduates who are equipped** with a deep understanding of the core principles of business and management, **preparing them to think critically**, solve complex problems, and thrive as future leaders in a **rapidly changing South African** and global economic environment.

[Learn More](#)



This factsheet specifically focuses on the **BCom with a major in Compliance and Risk Management**, which prepares students to navigate the increasingly complex regulatory environment and manage organisational risks in an **integrated and strategic way**. The stream **emphasises the importance of aligning** compliance and risk management practices with broader business objectives, ensuring that organisations operate responsibly, **efficiently**, and in line with both legal and ethical standards.

The **Compliance and Risk Management stream** combines a **strong foundation in commerce**, including business management, accounting and law, with **specialised knowledge in regulatory frameworks**, governance structures, and **risk assessment practices**. Students are equipped with the skills to identify, analyse and **mitigate risks while ensuring compliance** with relevant policies, procedures, laws, and regulations.



The **BCom degree** is also recognised by the **Financial Sector Conduct Authority (FSCA)** for **FAIS Fit and Proper** purposes.

2

Who Should Enrol

01

The **BCom (Compliance and Risk Management)** degree is suited to aspiring professionals who want to **build a career in the vital areas** of governance, **compliance and risk management**, as well as working professionals across industries who wish to expand their expertise in this field. The **programme provides students with the specialised knowledge** and practical skills required to understand regulatory frameworks, **manage organisational risks**, and ensure that businesses operate in line with ethical, **legal and strategic expectations**.

02

Graduates of this programme will be well-positioned for careers such as Compliance Officer, Risk Manager, Internal Auditor, Fraud Examiner, Governance Specialist or Business Consultant. These skills are increasingly sought after, **not only in the financial services** sector, but also in industries such as healthcare, technology, retail, manufacturing and logistics, where **compliance and risk management** are essential to organisational success.

03

The **BCom degree** is also recognised by the **Financial Sector Conduct Authority (FSCA)** for **FAIS Fit and Proper** purposes, further enhancing its relevance in professional practice.

3

Programme Outcomes

Successful completion of this qualification should enable the student to:

1. **Apply key operational**, management and leadership principles, concepts, theories, models and practices to strategically plan, **organise and optimise the use of human** and financial resources across **diverse digital business** environments.
2. Apply principles, procedures, rules, **methods and techniques relevant** to the fields of accounting, marketing, human resources, governance, IT, logistics and supply chain management to **manage information and solve problems** to drive sustainable and ethical business operations.

3. **Explain and apply key principles**, concepts, theories, models, procedures, methods, tools and **techniques relevant** to micro- and **macroeconomics** in key business functions such as marketing, human resources, project management and **supply chain management in relevant business contexts**.
4. **Integrate knowledge**, skills and attributes from different **functional areas** of business and **entrepreneurial thinking** to report on findings in order to **execute an Applied Business Capstone** project relevant to a selected focus area.
5. **Assess and communicate** the impact of business **decisions on compliance** risk across **functional departments** of a business.



Module descriptions for all modules in the General stream can be found below.

Kindly note

That there is an overview factsheet available that provides information on all the different BCom majors offered by Milpark.

[View BCom Prospectus](#)

4 Programme Structure

Major: **General: 360 credits**

Semester 1	Year 1	Year 2	Year 3
Compulsory (all)	• Foundations to Business Studies FOBS01-5 (10/5)	• Business Management 2A BUMA2A-6 (20/6)	• Strategy and Foresight SFOR01-7 (20/7)
	• Introduction to Business Management INBA01-5 (20/5)	• Business Management 2B BUMA2B-6 (20/6)	• Leadership and Organisational Dynamics LORG01-7 (20/7)
	• Mathematical Skills for Business MABU01-5 (10/5)	• Financial Accounting for Business Decisions FBUD01-6 (20/6)	• Applied Business Capstone CAPG1C-7 (20/7)
	• Digital Skills for Business DIGB01-5 (10/5)	• Financial Crime and Fraud Risk Management FCFR01-6 (20/6)	• Corporate and Financial Services Regulation COFS01-7 (20/7)

Semester 1	Year 1	Year 2	Year 3
Compulsory (all)	• Introduction to Financial Reporting INFI01-5 (10/5)	• Risk Management 2 RIMA01-6 (20/6)	• Risk Management RISM01-7 (20/7)*
	• Introduction to Microeconomics MICRO1-5 (15/5)	• Advanced Compliance Risk Management ACRM01-6 (20/6)	• Compliance Risk Management Case Study CRMC01-7 (20/7)
	• Introduction to Macroeconomics MACR01-6 (15/6)		
	• Financial Reporting FIRE01-6 (10/6)		
	• Law for Business Context LABS01-6 (20/6)		
Total credits per year	120	120	128

Note: All modules are only offered via Immersive Online (IO).

Second-year modules are available from 2027, and third-year modules are available from 2028.

5 Mode of Learning

The programme will be offered via **Immersive Online (IO) Learning**. IO Learning is our guided, dynamic and **flexible digital study experience** designed to foster deeper learning and meaningful connection.

Through scheduled online sessions, interactive content, and **collaborative activities**, students engage in a human-centred environment that blends structure with flexibility. **IO Learning uses advanced online** systems and multimedia resources to **support clear pathways**, small-group collaboration, and personalised feedback, creating a rich, connected, and engaging learning journey.



**Foundations
to Business
Studies
FOBS01-5**

This module onboards students to Milpark Education by **outlining the layout and structure** of their courses, as well as providing an explanation of Milpark's learning management system. **Students will be equipped** with basic numeracy and writing skills, and the knowledge necessary to embark on higher education **studies in the commerce field**. The module will also introduce students to professional communication and **ethical skills required** not only for studies, but also to operate within the business landscape.

In this module, students are introduced to the **fundamental principles of management** and the essential skills and competencies required for effective management. The **primary management tasks** (planning, organising, leading and controlling) and supporting management tasks (communication, motivation and delegation) are **covered and applied across management** functions, notably, operations, financial, marketing and human resources management. The **importance of fostering** an entrepreneurial philosophy and ethical culture as a manager is also dealt with in this module.

**Introduction
to Business
Management
INBA01-5**

**Mathematical
Skills for
Business
MABU01-5**

The module emphasises the **use of basic principles of mathematics** to summarise and analyse business data. Students **apply a range** of mathematical **techniques to real-life business examples**. Students will be introduced to basic forecasting techniques, including time-series analysis and relating variables through regression **analysis and scatter** diagrams. The module also provides students with a **basic understanding** of the theory of interest for application to relevant business transactions.

This module introduces students to **foundational digital skills essential** for making informed and data-driven business decisions. Students will have a clear **understanding of basic components** within information technology (IT) and the relevant IT considerations within a business, including the impact and risks of digital data collection, storage, **processing and communication**. Through exercises and practical applications, students will learn to utilise digital tools for analysing and **reporting information that informs** business decisions. Since spreadsheet software and data analysis are covered in this module, the successful completion of *Foundations to Business Studies FOBS01-5* and *Mathematical Skills for Business MABU01-5* are prerequisites for this module.

**Digital Skills
for Business
DIGB01-5**

Introduction to Financial Reporting INFIO1-5

This module **provides students from non-accounting disciplines** with a broad and practical understanding of fundamental financial reporting principles. The module **explores the role of accounting** in business and guides students through the full accounting cycle, from recording transactions to preparing basic financial statements. **At the end of the module**, students will be able to process basic accounting **transactions and understand** key financial documents such as journals, trial balances and financial statements.

This **foundational microeconomics** module introduces students to the core principles and analytical tools used to understand economic behaviour at individual and firm level. **This module aims to develop economic** reasoning and equips learners to apply microeconomic concepts to real-world decision-making. **Key areas of focus include demand** and supply analysis, elasticity, consumer and producer behaviour, market structures, public goods, and the evaluation of efficiency and equity in economic outcomes. At the end of the module, students will be **able to critically assess** how economic agents interact within various market environments, and the implications of their choices.

Introduction to Microeconomics MICRO1-5

Introduction to Macroeconomics MACRO1-6

This module **provides students with a comprehensive** understanding of macroeconomic principles and their application to the South African economy. Over the **course of eight weeks**, students will explore key topics such as the structure and functions of the banking system, government intervention, fiscal policy, and economic growth. **The module emphasises** the practical application of theoretical models, including the Keynesian model, to real-world economic scenarios.

This practical module builds on the **foundational accounting** principles introduced in *INFIO1-5* which is a prerequisite for this module. The module explores the full **financial lifecycle of a business**, from sourcing funding and making investment decisions, to **managing daily operations** and evaluating performance. Students will see how accounting supports every stage of business activity. **Additionally, students will deepen** their understanding of financial statements, engage with the **Statement of Cash Flows** for the first time and gain insight into the South African tax system. With real-world examples and a strong focus on practical application, this module equips students to **confidently engage with financial information** and finance professionals, make informed business decisions, and apply these skills across a wide range of careers and entrepreneurial ventures. *Introduction to Financial Reporting INFIO1-5* is a prerequisite for this module.

Financial Reporting FIREO1-6

**Law for Business
Context LABS01-
6**

This module provides a **clear understanding** of the South African legal framework as it relates to the South African business environment. The **relevance of legal considerations** to business will be illustrated through practical scenarios in a business context. After completion of this module, students will be able to **identify and mitigate legal risk** and assess and communicate legal compliance across **functional departments** of a business.

This **module provides an overview of the primary business** functions that directly create and deliver value to customers: operations and marketing. It covers the role of **management in overseeing operations** management, including the planning, organising and **controlling of resources** and processes involved in inbound logistics, production or service delivery, and outbound logistics. The module also examines marketing management, focusing on market research, product development, branding, pricing strategies, promotion, communications and consumer behaviour. **Students will gain an understanding** of how the effective management of these core functions contributes to competitive advantage and **overall business success**. By the end of the module, students will have the skills and knowledge needed to manage these essential activities effectively in a **contemporary business environment**. *Introduction to Business Management INBA01-5* is a prerequisite for this module.

**Business
Management 2A
BUMA2A-6**

**Business
Management 2B
BUMA2B-6**

This **module offers an overview** of the functional areas in business that provide essential supporting activities in business. This includes the role of **management in overseeing procurement** and supplier relationships. The module also examines information technology management, a critical aspect in contemporary business. Human resource management is covered, highlighting talent acquisition, **performance management and employee development and engagement**. Additionally, the module explores basic financial functions and oversight, including tax and legal compliance, and corporate governance and **risk frameworks that support effective** and ethical business operations. Students will develop the skills and knowledge to **manage these critical supporting** functions effectively, contributing to long-term business sustainability. *Introduction to Business Management INBA01-5* is a prerequisite for this module.



This **module builds on year 1 foundation financial reporting** knowledge to the practical application of financial accounting principles. **Students will explore core accounting processes**, including VAT, depreciation, and entity-specific reporting. The **module focuses on preparing and analysing financial statements** to support business decision-making, with an emphasis on utilising digital tools and **cloud-based accounting systems**. Students will also gain an understanding of more complex accounting topics, such as group structures and basic consolidation concepts, alongside the treatment of financial instruments. **By the end of the module**, students will have the skills required for modern financial reporting and compliance with relevant accounting standards. *Introduction to Financial Reporting INF101-5 and Financial Reporting FIRE01-6* are prerequisites for this module.

**Financial
Accounting
for Business
Decisions
FBUD01-6**

**Financial Crime
and Fraud Risk
Management
FCFR01-6**

This module equips students with the knowledge and skills to identify, analyse and **manage risks related to financial crime and fraud**. Students will explore the warning signs and red flags of fraudulent activity, alongside the processes and investigative **methods required to prevent and resolve fraud**. The module further examines money laundering, terrorist financing, and bribery and corruption risks, with reference to both international and South African legislation. **Students will learn to design frameworks** within businesses to effectively detect, prevent and manage financial crime risk. Through practical application of legal principles, **complex transaction analysis** and client profiling techniques, this module prepares students to uphold compliance, safeguard organisational integrity, and respond to allegations of financial misconduct.

The **purpose of this module is to provide** the student with a solid contextual understanding of risk management as a process. **Once this fundamental understanding is established**, the identification of specific business risks is studied for the purpose of **recommending suitable short-term insurance solutions** as a way of risk financing. This module also covers disaster management strategies.

**Risk
Management 2
RIMA01-6**

**Advanced
Compliance Risk
Management
ACRM01-6**

The aim of this module is to provide students with an **understanding of the compliance risk management** process within organisations, as is required by the corporate governance process, **supervisory bodies**, and relevant legislature. **Students will gain an in-depth understanding** of how closely integrated the compliance and risk management functions are. Completion of this **module will equip students with the ability to identify** and apply compliance techniques and regulations that will aid in the detection and reduction of financial crimes such as fraud, money laundering and bribery.

This **module introduces students to strategic thinking** in a fast-changing digital world. **The module explores how to use data**, digital tools, and foresight techniques to plan, manage innovation, and respond to disruption. Students will **learn to align strategy with emerging trends**, manage change, and incorporate ESG and digital risk considerations into long-term business planning. *Business Management 2A BUMA2A-6 and Business Management 2B BUMA2B-6* are prerequisites for this module.

Strategy and Foresight SFOR01-7

Leadership and Organisational Dynamics LORG01-7

This **module examines leadership within organisations** and the influence that leaders have on employee behaviour and organisational culture. It covers key leadership theories and styles, **examining how leaders motivate**, influence, and guide individuals and teams. **Students will explore leadership challenges and the use of power** and influence in leadership roles. The module also reviews the application of organisational and employee behaviour theories to understand **how individuals and groups act within the workplace**. Additionally, the development of emotional intelligence and psychological safety are covered as qualities for effective leadership. By the end of the module, **students will have a solid understanding** of how leadership influences organisational success.

This **capstone project integrates and applies** the knowledge and skills that students have gained across their coursework in a practical, real-world context. **Students will demonstrate critical thinking**, problem-solving, research, and communication skills relevant to commerce and business environments. The module covers various business disciplines, functions, and skills learned throughout the degree. **Students will develop the ability to work both independently** and collaboratively which will require them to apply academic concepts to practical situations. **Students will also reflect on their learning journey and assess** their efforts and contributions.

Applied Business Capstone CAPG1C-7

**We've got you.
You've got this.**



**Corporate
and Financial
Services
Regulation
COFS01-7**

This **module provides students with an integrated understanding** of the regulatory frameworks governing both corporate and financial institutions in South Africa. **Students will explore the compliance requirements** applicable to deposit-taking and non-deposit-taking financial institutions, as well as the broader **corporate regulatory environment** that underpins responsible and sustainable business practices. The module examines key legislation, guidelines and **restrictions designed to safeguard the integrity** of the financial system, while also addressing corporate governance obligations that ensure organisations operate as legally **compliant and ethical corporate citizens**. By analysing and interpreting compliance requirements, students will develop the knowledge, **skills and attitudes necessary to apply** regulatory frameworks in practice, equipping them to align business operations with legal and regulatory standards and to mitigate regulatory risk. *Advanced Compliance Risk Management ACRM01-6* is a prerequisite for this module.

This **module covers the principles and practices** of risk management at corporate, strategic business, and project levels. **Students become aware of the various types** of risks, how to analyse risks, and a range of response strategies. **It also introduces students** to principles of corporate governance and the ethical debate in the financial services sector. **This module is only on offer in Semester 1.**

**Risk
Management
RISM01-7**

**Compliance Risk
Management
Case Study
CRMC01-7**

The **purpose of this module is to integrate compliance and risk management** knowledge acquired so far in the programme and apply the theory to practical cases. This will **enable the student to tackle issues** in the workplace head on, with a sense of context, rather than using isolated pieces of knowledge to manage risks in a **practical work environment**. *Advanced Compliance Risk Management ACRM01-6* is a prerequisite for this module.



The admission criteria for the **Bachelor of Commerce** degree are as follows:

Candidates who matriculated in 2007 or earlier require:

1. **A Senior Certificate with matriculation** endorsement/exemption for degree studies. Candidates who have a Senior Certificate but **who do not meet the matriculation** endorsement/exemption requirements stated above may apply to Universities South Africa (USAF) for mature age exemption (<https://mb.usaf.ac.za/>).
2. A symbol of **E or higher for Mathematics on HG**, or a symbol of D or higher for Mathematics on SG. Candidates who do not meet the mathematics requirement may be offered admission on **condition that they successfully complete the BCom Bridging programme**, if they have achieved at least a symbol of E on HG or a C on SG in any two of the following subjects:



Economics



Business Economics



Accounting



Physical Science
or Physics/
Chemistry



Natural Science
or Biology

Candidates who matriculated in 2008 or later require:

1. A **National Senior Certificate (NSC)** with a **minimum of 50%** in four **NSC 20-credit** subjects, including English as the language of instruction at Milpark Education, as certified by Umalusi. **Life Orientation is not a 20-credit-bearing subject**. Candidates who have a **National Senior Certificate (NSC)** but who do not meet the matriculation endorsement/exemption requirements stated above may apply to **Universities South Africa (USAf)** for mature age exemption (<https://mb.usaf.ac.za/>).
2. A **minimum mark of 50% for Mathematics or 70% for Mathematics Literacy**. Candidates who do not meet the mathematics requirement but who **have achieved a minimum** mark of **50% or higher in any two** of the following subjects, may be offered admission on condition that they successfully complete the bridging programme:



Economics



Business Economics



Accounting



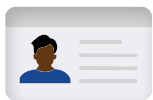
Physical Science
or Physics/
Chemistry



Natural Science
or Biology

Candidates who have completed a relevant **Higher Certificate (NQF 5)** or **Diploma (NQF 6)** in the field of business or commerce, may also be admitted to the **BCom degree**.

Applicants must, at a minimum, **submit the following documents with their application**:



Copy of
**South African
13-digit identity
document** or
valid passport.



Copy of **Senior
Certificate** with
matriculation
endorsement/
exemption for
degree studies



Copy of
**National Senior
Certificate** with
a bachelor's
degree pass



Copy of **Senior
Certificate** or
**National Senior
Certificate** plus
a qualification
at **NQF Level 5
or above (120
credits or more)**,
supported
by a copy of
the certificate
or letter of
completion.

Kindly note

The **documents listed above** represent the minimum requirements. Applicants may be asked to provide **additional supporting documentation** if further evidence is needed. Applicants are encouraged to provide all **supporting documentation** at the time of applying to avoid unnecessary delays in the processing of their application.

Other / International certificates

Further to the requirements for admission provided above, foreign nationals or South African nationals seeking to apply for admission onto the qualification, based on a **non-South African/foreign** senior school leaving certificate, must obtain and submit to Milpark a Certificate of Exemption from Universities South Africa (USAf) (www.usaf.ac.za).

Applicants with foreign senior **school leaving certificates** who have already completed the equivalent of a South African Grade 12, are advised to submit their **USAf Certificate of Exemption** at the time of applying online for the Milpark bachelor's degree.

Any **foreign national or South African** national seeking admission based on a non-South African/foreign **tertiary qualification** must obtain and submit to Milpark, a Certificate of Exemption from Universities South Africa (USAf) (www.usaf.ac.za) at the time of applying for admission onto the qualification.

www.saqa.org.za



Foreign nationals residing in South Africa on a temporary visa must provide proof from the **South African Home Affairs** offices that they are permitted to study and **enrol for studies at the tertiary level**.

Recognition of Prior Learning (RPL) applications

Milpark admits a small number of students onto its programme via **Recognition of Prior Learning (RPL)**. Applicants interested in applying via **RPL will be considered** individually by the relevant Head of School.

Applicants will be required to provide evidence as outlined below **when applying for admission via the RPL route**:

- Curriculum vitae – applicant must have **10 years** of relevant work experience.
- Applicant must have a **matric qualification**, even if they performed poorly on it.
- **Personal motivational letter**, advising how the qualification will assist them and how the qualification links with their line of work.
- **Evidence from performance in the workplace**, i.e. Direct Line Manager Motivational Letter, evidence from workplace appraisal
- **Evidence** from prior achievement.
- **Certified academic transcript**/statement of result.

[Learn More About The RPL Requirements](#)

8 Mode of Delivery

The **Department of Higher Education and Training** has registered the programme, and the Council on Higher Education has accredited the programme for delivery via **distance learning**.

[Learn More](#)

Following mode is available for this specific programme:



Distance
learning



Immersive
Online
Learning



Through the *myMilpark* and *myCourses* **online tuition** and support environments, students have **access to all course materials** (including formative and summative assessments), discussion opportunities, administrative **services and a wealth of external resources**.

Minimum requirements to study online and complete assessments and online proctored assessments

A **laptop or personal computer (PC)** with one of the **following operating systems**:



Windows 10+



macOS 10.11+



Ubuntu 18.04+



Chrome 58+



Continuous (daily) access to a **stable internet connection** with an upload and download speed of at least 5 Mbps.



A **camera/webcam** (720p resolution)



Speakers and a microphone **OR** headphones



2GB free **RAM** (memory)



250MB **free disk space**.

[View Technical Requirements](#)

[How To Check Your RAM](#)

Library access

The **Milpark Library provides access to e-books** in a virtual library called Cyberlibris (Scholartext). **Lecturers may create smart bookshelves** per course or module for students to access - these shelves can contain **prescribed and recommended** books. Students can also create their own personal **smart bookshelves containing** resources for their studies. Having access to a digital library means that thousands of **students can access books** and resources from anywhere at the same time online.

There is no need to make reservations and requests, and **no limit on the time a student** has to access a book. With the **implementation of Cyberlibris**, students also have access to full-text resources via ProQuest (global), Emerald (global), Ebsco (global) and Sabinet (South African publications) to **assist with research and to enrich their learning experience. Access to the Library is included in the module fee.**

Online Lecturer (IO)

Comprehensive student support services are available. Students are provided with administrative support by Student Services. To assist with **understanding content**, students have access to **tutors whom they can contact individually**. Students who experience study and/or personal problems have access to a student counsellor.

All support services are available to registered students via myMilpark (myCourses).

Compulsory modules have to be completed by all students. Students are required to select one of the majors which will determine the electives available to them.

Most of the **advanced modules have prerequisites** which are indicated under the Module Descriptions.

Candidates may NOT register for any Level 2 or Level 3 modules if they still have four or more modules outstanding on the previous level. Candidates with any outstanding first-year module(s) may **NOT register for any third-year module.**

12 Assessment

Formative assessment will contribute between **30%** and **40% to the final mark depending on the specific module**. It may consist of a combination of the following: assignments, quizzes, presentations, journalling, participation, engagement, and tests. **Students are advised to consult the module orientation** and assessment guidelines provided for each module to ensure that they understand how **their final mark will be calculated**.

Students will complete a final summative assessment at the end of each module which will contribute between **60%** and **70%** towards the final mark, depending on the module. In all cases, students are required to obtain a sub-minimum of **40%** in the **final summative assessment** and an overall final mark of **50% to pass the module**.

Students are advised to consult the module orientation and assessment **guidelines provided for each module** to ensure that they understand how their final mark will be calculated.

13 Duration

Part-time and distance-learning students have a **minimum of three years** and a **maximum of nine years** to complete the qualification.

14 Certification

Upon **successful completion of the qualification**, the student will receive a **Bachelor of Commerce degree**, NQF Level 7. **The Bachelor of Commerce degree is accredited** by the Higher Education Quality Committee of the Council on Higher Education (CHE).



15 Further Studies

Milpark Education is **committed to the process of lifelong learning** and to opening access to higher education. The programme is at **NQF level 7** and will provide articulation options into **NQF level 8** programmes. Narrowly, students may proceed to a **Postgraduate Diploma in Business Administration** offered by Milpark Education, a **Postgraduate Diploma**, or an Honours degree at **any number of public universities** in one of the disciplines, subject to meeting the admission and **selection criteria of the receiving institution**.



A student who **has completed certain modules** on this qualification at Milpark Education, and who wishes to transfer to another **tertiary-level institution**, should be able to apply for exemption from **relevant modules based** on the modules that have been passed at Milpark Education.

16 Pricing

All module fees include one round of formative and summative assessments, supplementary examinations excluded. **Module fees do not include the cost of prescribed textbooks** which will be for the students' own account. **The prescribed book list will be available on myMilpark, on registration.**

17 Disclaimer

The content of this **brochure is accurate at the time** of going to print. Milpark Education reserves the right to change the programme content due to changes in legislation, **market requirements and other reasons**. Notice of such changes will be published on our website.

Website:

www.milpark.ac.za

Apply Now

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You've got this.**

