



Undergraduate Students' Programme Handbook

**School of Mathematical and Computer Sciences
Actuarial Mathematics and Statistics**

Edinburgh Campus

2022/2023

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PART A: SCHOOL INFORMATION

A1. How to Use This Handbook

This handbook provides you with:

- An overview of your programme, its structure and its courses.
- Contact information for key staff in your programme, subject and academic School.
- Details of support and resources available to you as a Heriot-Watt student.

Take time to look through the information provided, but also use it for reference if you are unsure of anything, if you want to contact someone, or if you want to find out more about any aspect of your studies. This Handbook is not just for your first week or two at University, nor is it something to be read once and discarded, you will find it useful to refer back to its contents in the coming weeks and months. If you can't find the information you are looking for then you can ask your personal tutor.

All information is correct at the time the Handbook was produced.

A2. Welcome and Introduction

Welcome from the Principal and Vice Chancellor of Heriot-Watt University

I am delighted that you have chosen our unique and innovative University and have entrusted us with your education for the next few years. Heriot-Watt has been at the forefront of pioneering education and future thinking since 1821, and now more than 200 years on, we continue to lead the way in world class education as a distinctive, globally connected institution.

The global pandemic affected all of us, not least in how institutions delivered learning and teaching. You may have studied extensively online in the last year or two. Fortunately, we are now able to look forward to enhancing our on-campus learning and teaching, and offering an outstanding on-campus student experience at all of our global campuses, which is so valued by our students.

We have developed a unique approach to learning for this academic year called Globally Connected Learning, which blends on-campus teaching with online activities, support and resources to create a rich student learning experience. This will allow you to actively participate in the learning opportunities open to you and to engage with the global Heriot-Watt community, which spans five campuses in three countries.

The University is a community of people, with a purpose, and I would encourage you to seek out the opportunities that will enable you to further develop your own individual sense of purpose to impact society. Many students and staff participate in creating their own 'impact statement' during the course of their studies, so do look out for this.

Throughout your studies you will have the opportunity to thrive both personally and academically, and I would encourage you to take advantage of all that our campuses, student societies and global community has to offer you. As a University committed to preparing you for your future, we're delighted to offer opportunities for students to gain a global perspective, whether at a single campus or abroad. Our Go Global programme will continue to offer inter-campus transfers and exchanges across our campuses in Dubai, Scotland and Malaysia, allowing you to study, socialise or experience new cultures and places. We encourage you to connect with likeminded individuals across the globe and grasp every opportunity with both hands.

Our graduates are sought-after by global professions and industries all over the world. The very nature of a Heriot-Watt education is one that allows you to benefit from our research-informed approach, underpinned by our rich heritage and values. We're dedicated to providing you with the confidence and purposeful leadership skills to be a global citizen,

and the expertise to one day become a leader in your chosen field or career. Together we will help shape tomorrow to deliver benefits for all of society.

We look forward to supporting you as you grow and become a successful graduate of Heriot-Watt University. On behalf of our global *OneWatt* community, I'd like to take this opportunity to say: welcome to the family.

*Professor Richard A. Williams OBE
Principal and Vice-Chancellor*

Welcome from Head of Department Actuarial Mathematics and Statistics

I am delighted to welcome you as students in the Department of Actuarial Mathematics and Statistics, on behalf of all the staff at Heriot-Watt University. We are a close, warm department and we want every student to reach their full potential.

You will be taught by people who are at the cutting edge of their discipline. The Department of Actuarial Mathematics and Statistics is internationally renowned for teaching and research. It was among the first universities in the UK to offer degree programmes in actuarial science. We are ranked first in the UK for actuarial research, among all non-business schools. In addition to actuaries, financial mathematicians, probabilists and statisticians, we have a thriving group of data scientists who work on fundamental research in data science. The combination of different staff expertise means that you can be assured of a degree which will give you the skills and knowledge you need to succeed in your future career.

I encourage you to explore the wider opportunities we offer. You can spend a semester or two at our campus in Malaysia, or study in Canada or Australia for a year. You can do a well-paid industrial placement in your penultimate year, gaining valuable experience of work and helping you to get your first graduate job. There are ample opportunities to attend talks and seminars related to your degree, including the Annual Conference and other events organised by the Students' Actuarial Society.

Once again, we are delighted to welcome you as part of this wonderful community. I hope that the academic year ahead will be successful, inspiring and enjoyable for you.

*Professor Catherine Donnelly
Head of Department*

A3. Globally Connected Learning

Our University teaching model is **Globally Connected Learning**, an approach that blends on-campus teaching with online activities, support and resources to create a rich student learning experience. Throughout your studies at Heriot Watt you will be able to learn, interact and collaborate with your classmates and your academic teaching team through a range of inspiring activities and learning events.

If you are enrolled on our campus-based programmes you will be able to take full advantage of all that campus life offers. Our campuses are at the heart of our community and campus-based learning is core to the Heriot-Watt student learning experience. You will be expected to attend campus-based teaching and undertake any assessments or examinations scheduled on campus.

The specific balance of learning on individual courses will depend on the subjects you are studying and the activities and resources your course team have designed to help you engage effectively with your studies.

Our approach is founded on a commitment to student partnership. That means you are encouraged to take responsibility for your own learning, to actively participate in the

opportunities open to you. Your course team will support you to plan your time carefully to [make the most of Globally Connected Learning](#).

We recognise that your studies will have been significantly disrupted in recent years as a result of the Covid pandemic. You can discuss any issues around your learning or your wellbeing with your personal tutor (see below) and with the University's support services (see below).

A4. Personal Tutors

Every student has a member of academic staff allocated to them as a personal tutor who will be a key source of advice, guidance and support during your time at Heriot-Watt. Your personal tutor is your first point of contact if you need advice on any issue, both academic and non-academic, and can refer you to other support services where relevant for non-academic matters. Personal tutors provide a clear point of contact for you throughout your degree.

While social distancing is in operation, or if you are off campus, you can still arrange to meet your personal tutor remotely and contact them by email.

More details about personal tutoring can be found [here](#).

A5. Key Information

A5.1 Year Co-ordinators

Year Co-ordinators are responsible for ensuring the overall smooth functioning of each year. The Year Co-ordinators are members of the Student-Staff Liaison Committee and work with the Class Reps and School Officer to resolve any matters related to course delivery. They also deal with programme transfer requests from students and communicate with students at the end of the year who may need to resit some examinations. They monitor attendance and student engagement and will contact a student if there is some concern about their engagement in their courses to see if there is some way that the University can provide help or support.

Year Co-ordinators for 2022/23

First Year	Dr Laila El Ghandour	l.el_ghandour@hw.ac.uk
Second Year	Dr Alistair Wallis	a.wallis@hw.ac.uk
Third Year (S1)	Prof. George Streftaris	G.Streftaris@hw.ac.uk
Third Year (S2)	Dr Alfred Chong	Alfred.Chong@hw.ac.uk
Fourth Year	Mr John Phillips	J.Phillips@hw.ac.uk

We hope that all your problems, both personal and academic, can be resolved with the help of your personal tutor, or your Year Co-ordinator. If, however, for any reason you find that you cannot resolve a difficulty by these means you should contact the Head of Department, Professor Catherine Donnelly (ams.hod@hw.ac.uk).

A5.2 Significant Dates in the Academic Year

Edinburgh Campus session dates for 2022/2023

Dates	Activity
5-9 September 2022	Welcome Week
12 September – 2 December 2022	Semester 1 teaching
17-21 October 2022	Semester 1 Consolidation Week 6
5–16 December 2022	Semester 1 exams
19 December 2022 – 13 January 2023	Semester 1 break
9-13 January 2023	Welcome Week (January Intakes)
16 January 2023 – 7 April 2023	Semester 2 teaching
20-24 February 2023	Semester 2 Consolidation Week 6
10–21 April 2023	Semester 2 break
24 April - 19 May 2023	Semester 2 exams
16 June 2023 Scottish Borders Campus (to be confirmed)	Graduations
19–23 June 2023 Edinburgh Campus (to be confirmed)	Graduations
31 July–8 August 2023	Resit exams
2-5 December 2023 (to be confirmed)	Graduations

The University buildings – except for student halls of residences – will be closed on:

- 26 December 2022
- 27 December 2022
- 28 December 2022
- 29 December 2022
- 30 December 2022
- 2 January 2023
- 3 January 2023
- 7 April 2023 (Good Friday)
- 10 April 2023 (Easter Monday)

Please refer to the University's websites <http://www.hw.ac.uk/> and <https://www.hw.ac.uk/uk/edinburgh.htm> which contain detailed information about Heriot-Watt University and the Edinburgh Campus.

Consolidation Week

The Consolidation Week is an opportunity to pause within the semester. It allows students to reflect on courses, catch-up with outstanding pieces of work and consolidate material that has been covered in the first half of semester to determine aspects of the course that may need to be revisited, re-enforced, etc. There may also be the opportunities for students to engage in additional induction and wellbeing activities, careers sessions, etc.

The following outlines the main expectations for both staff and students:

- The Consolidation Week is not a vacation/break. It is intended to allow time for reflection and consolidation of learning. Support activities will still take place during this week.
- No new course material will to be covered during Consolidation Week.
- There are no assessment submissions for students during Consolidation Week.
- Other activities to support student learning such as, for example, workshops may be scheduled during Consolidation Week.

- During Consolidation Week you may be asked to work independently, to catch up with coursework/tasks, to undertake some revision and reflection activities, and so on.

A5.3 Administrative Support

Students can access administrative support via the [Student Service Centre](#) located in the Hugh Nisbet Building. The Student Service Centre is open daily from 10am to 4pm. To book an appointment at the SSC, please log into [myHWU portal](#) and choose the pink tile called 'Appointments'.

Support can also be accessed via the Student Information Desk on the Student Self Service Portal (<http://www.hw.ac.uk/selfservice>) or by emailing macs-student-support@hw.ac.uk.

The student helpline can be contacted on 0131 451 8899, Monday to Friday from 9am to 5pm.

Updating personal information, such as a change of address, is done through the Student Self Service portal.

A6. Programme Overview

Information concerning examination timetables, University regulations and other general information can be found on the Academic Registry website at <https://www.hw.ac.uk/uk/students/manage-studies.htm>. Further sources of information are the MACS web site at www.macs.hw.ac.uk/students

A6.1 Programmes Offered

The following undergraduate programmes are offered by the Actuarial Mathematics and Statistics department:

- F723 BSc in Actuarial Science
- F712 BSc in Actuarial Science and Diploma in Industrial Training 1
- F771 BSc in Financial Mathematics
- F740 BSc in Statistical Data Science

These degrees may be awarded at honours or ordinary level. Study for an honours degree usually takes four years, and for an ordinary degree, three years. For the programmes that include industrial training, study lasts an additional year because of the year-long work placement.

All the degrees are designed to make it easy in most cases to transfer from one to another during the first two years. In addition, the Heriot-Watt course scheme is compliant with the Scottish Credit and Qualifications Framework (SCQF). This makes credit transfers between Scottish universities easier.

Students normally study 4 courses per semester giving a total of 8 courses per year. The assessment may be by formal examination, or by continuous assessment, or by a mixture of the two methods. Typically, a Heriot-Watt course is regarded as requiring 150 hours of student effort and is worth 15 SCQF credits. Thus in each year of full-time study a student should accumulate 120 credits. For more information about courses offered in each year and about progression and degree requirements, see Part B.

A6.2. Canvas – the Heriot-Watt Virtual Learning Environment

Heriot Watt University has a Virtual Learning Environment (VLE) called Canvas. Each of your courses will have a site on Canvas where you will find all the information that you need to engage in your courses, including course materials, weekly activities, assessment information, etc. Many courses will also include online assessments which are accessed and submitted through Canvas.

You can find the log-in to Canvas at canvas.hw.ac.uk and your User ID is the same as your User ID for the University Desktop Service, and your password is the same as your password for the University e-mail system.

A6.3. Lectures, Tutorials, Computer Labs and Feedback

Timetabled classes for courses will include lectures / online learning units, and tutorials / online interactive sessions, and, in some case, computer labs . In a face-to-face lecture you will usually need to make notes on the topics being taught and participate in interactive activities. Online learning units are accessed via Canvas and are structured activities based on a reading assignment and other self-study activities. Tutorials and online interactive sessions provide opportunities to get feedback on the work you are doing, to ask questions about the course material, and to get extra help with problems.

Feedback is provided in a variety of ways in order to help you to reflect on and to evaluate your progress and to assist you to take steps to improve your work before the next relevant assessment. You can expect feedback on assessed coursework within three teaching weeks of the coursework submission deadline.

If you have problems after working through your course notes and attempting the tutorial questions or computer lab exercises, please ask for help: all lecturers can be contacted for help and advice (see course web pages on Canvas for contact details and for any scheduled office hours).

A6.4. Engagement with Courses

Please contact your Personal Tutor or Year Co-ordinator as soon as possible if there are problems that affect your attendance or your ability to study. If there are things that we or the University services can do to help then we will try our best to do that.

In order to satisfy the programme learning outcomes in each course, a satisfactory record of engagement with each course is required. This includes attending all scheduled course learning sessions, and submitting coursework by the stipulated dates. Students who, in the opinion of the Head of Department, fail to satisfy these requirements without good cause for any of the courses for which they are registered may, after due warning, be disallowed from presenting themselves for examination in those courses. In this case they will be deemed to have failed those courses. Please get in touch long before things get to that stage!

- Students are responsible for finding out where and when their classes, assessments, exams, resit exams etc. take place and for making the necessary arrangements to attend them.
- For students with medical and similar problems which cause them to miss classes for periods of incapacity of greater than 4 days or if the absence occurs during an examination or other assessment students should fill in an online Mitigating Circumstances form and have supporting evidence such as a medical certificate (see Section A8 below for more details of what constitutes Mitigating Circumstances.) The Mitigating Circumstances Forms and processes can be found at <https://www.hw.ac.uk/uk/students/studies/examinations/mitigating-circumstances.htm>

A6.5. Teaching, Revision and Exam Weeks

The academic year consists of 30 weeks, divided into 2 semesters. In Semester 1 there will normally be 12 weeks of teaching (including a Consolidation Week in week 6, and revision time at the end) followed by a 2-week exam session. In Semester 2 there will be 12 weeks of teaching (including a Consolidation Week in week 6, and revision time at the end), followed by a 2-week break and then a 4-week exam session. Exams for 3rd and 4th year courses are usually in the first part of this exam period and those for 1st and 2nd year are in the later part.

Some courses will be assessed entirely by coursework, without a formal examination.

The University Registry is responsible for the scheduling and organisation of examinations: see www.hw.ac.uk/students/studies/examinations.htm

A6.6 Examinations and other assessments

It is the student's responsibility to check all relevant examination timetables (including resits) on the Registry webpage <https://www.hw.ac.uk/uk/students/manage-studies.htm>

Should you be required to resit any exams, you **must** be available to take them. Therefore **do not book holidays or take on any other commitments during the resit diet**. Students who are taking face-to-face exams are normally expected to take the examination at the campus at which they are studying. Resits can only be taken at an overseas location in exceptional circumstances.

Any basic scientific calculator **other than** graphics calculators, programmable calculators, or those with text storage or retrievable facilities may be used in examinations. (Calculators are not provided.). Unless there are special circumstances, students are **not** allowed to use translation dictionaries in examinations.

Students are **not** allowed to have mobile phones or other communication devices on or about their persons during face to face examinations. Phones may be left at the front of the examination room but they must be switched off.

Cheating in an exam or other assessed work is considered to be a very serious offence.

Students should be aware that taking unauthorised material into an exam room (even if you don't use it), is considered to be an attempt to cheat. **Do not take any material into the exam hall with you – put it in your bag or in the bin.**

If a student is found cheating in an exam the Student Discipline policy will apply – see <https://www.hw.ac.uk/students/doc/discguidelines.pdf>.

Coursework and continuous assessment

As well as end of semester examinations, most courses on the AMS degree programmes involve some element of coursework or continuous assessment such as midterm tests, assignments, and statistical projects. Students will be informed on the course Canvas site of the important dates for tests and project submission and must ensure that they attend / submit at these times. These dates are fixed and cannot be altered for individual students.

If you are unexpectedly unable to attend an assessment or submit a piece of coursework due to circumstances beyond your control you should contact the course lecturer and your personal tutor as soon as possible, as well as submit an application for consideration of Mitigating Circumstances (see Section A9 for more detail).

Submission of Coursework Policy

The University recognises that, on occasion, students may be unable to submit coursework and dissertations by the submission date. As such, the University has agreed a policy which states:

- No individual extensions are permitted under any circumstances (unless course coordinators decide to give an extension to an entire class).
- Standard 30% deduction from the mark awarded for work submitted up to a maximum of five working days late.

In the case where you submit coursework up to five working days late and you have valid mitigating circumstances, the mitigating circumstances policy will apply and appropriate mitigation will be applied.

Formative feedback will be provided on all coursework submitted up to five working days late. Any coursework submitted after five working days of the set submission date shall be automatically awarded a no grade with no formative feedback provided.

There will be no extensions granted to coursework (this includes undergraduate and postgraduate taught dissertations).

A link to the policy can be found here:

<https://www.hw.ac.uk/services/docs/learning-teaching/policies/submissionofcoursework-policy.pdf>.

Plagiarism, Collusion and Cheating

Cheating in examinations and coursework, plagiarism (i.e., the presentation of another person's ideas or work as one's own), and collusion (i.e., the presentation of work produced collectively as individual effort), are very serious offences and are dealt with severely. They carry a range of penalties up to and including expulsion from the University. Students are responsible for familiarising themselves with the University policy on these matters.

The University website contains detailed explanation of what is meant by plagiarism with examples and consequences, see <https://www.hw.ac.uk/students/studies/examinations/plagiarism.htm> as well as Appendix A of this Guide, and Regulations 9 and 50 on the Registry's website: <https://www.hw.ac.uk/uk/about/profile/governance/ordinances-regulations.htm>

Your course leader will always be very clear about the extent to which you can collaborate and share ideas with your classmates. It is never acceptable to share your electronic files, your reports (as hard copy or in electronic form), or your computer code with anyone else.

A6.7 Course Experience Survey

At the end of each course you will be asked to complete a Course Experience Survey. Your views and feedback are important to your lecturers and to the School. The information gathered from these evaluations is used by your lecturers to continue to enhance the courses that they teach. The information is also analysed by the department and the School and contributes to the annual review of your programme. Please be sure to provide course feedback whenever it is sought.

A6.8. Student-Staff Liaison Committee

The Staff-Student Liaison Committee (SSLC) provides a forum for the discussion of various issues affecting undergraduate courses and provides valuable feedback to the Department. Typical issues raised include organisational problems encountered by students and or matters related to course content and delivery.

The Committee consists of the School Officer, the Year Co-ordinators, the President of the Students' Actuarial Society and two student representatives from each of the four undergraduate years. Student representatives are elected annually.

The Committee meets once or twice a semester and the minutes of its meetings are made

available to all students.

A7. Communication

How We Will Contact You

When we contact you during term-time we will use your University e-mail address. In some circumstances, we will also use your term-time address. In emergencies we will use e-mail or telephone. Outside term time, we may continue to use your University e-mail address, and we may write to your home address. You must keep your contact addresses up to date and **check your University e-mail regularly**, otherwise you might miss important information

Your Responsibilities

It is your responsibility to ensure that the University has the most up to date contact information.

Please inform the University of any changes to personal details, particularly term-time and home addresses, to ensure that we hold up-to-date records.

If you need to change your address, please login to Student Self Service (<http://www.hw.ac.uk/selfservice>).

If you require your name to be changed, please inform the Student Service Centre and provide the appropriate paperwork.

Please note that letters from the University are automatically sent to students' term addresses as recorded on the student record system, so it is particularly important to ensure address details are kept up to date.

How to Contact Us

Information about the best way to contact your course lecturers are available on Canvas course pages.

More generally, the best way to contact staff is via email. You can use the University's People Finder to find email addresses for University staff:

<https://www.hw.ac.uk/uk/about/contact/people-finder.htm>

Approved University Communication Channels

To help enhance communication and collaboration with all students across our campuses, staff must use approved Heriot-Watt University internal channels / tools when sharing learning and teaching advice, information and guidance (e.g. official Heriot-Watt email and telephone, MS Teams, and the Virtual Learning Environment).

Students should also communicate with academic and administrative staff via approved Heriot-Watt University internal channels (e.g. official Heriot-Watt email and telephone, Skype for Business, MS Teams, and Canvas). Students must not use their personal social media profile (e.g. Facebook, Instagram, Twitter etc.) or personal channels / tools for any communications with students (e.g. personal mobile use for calls, text / WhatsApp, personal emails etc.).

Heriot-Watt University's official social media channels including Facebook, Instagram, Twitter, YouTube and LinkedIn are outward facing and used to showcase the University to external

parties. Their use is aligned with our goals, for example, around enhancing research reputation and in connection with student recruitment.

A8. Tell Us About Things That Impact on Your Studies

Every year a few students run into serious personal difficulties (e.g. family illness, accommodation, financial, etc.). As well as being generally supportive, your personal tutor can help in a number of practical ways. For example, if you are prevented from completing project work or sitting exams due to mitigating circumstances, your personal tutor can advise you about the Mitigating Circumstances process. However, you must notify your personal tutor as soon as possible if you are having difficulties. This is particularly important if the difficulty affects your sitting Level 9 or 10 honours examinations, as once taken there are no resits allowed for honours papers.

If you have any mitigating circumstances that could adversely affect your assessment performance you should complete an online Mitigating Circumstances Application form and submit it, along with appropriate supporting evidence **as soon as possible**. Examiners can take illness into account *only* if valid medical evidence is supplied. We are also required to ask for documentary evidence of other circumstances. We may then be able to take this into account in decisions on examinations or other assessments, to discuss various options for advancing your studies, or simply to help put you in contact with appropriate University support specialists.

The online form and the policy document can be found at www.hw.ac.uk/students/studies/examinations/mitigating-circumstances.htm

Events or circumstances that would normally be recognised as grounds for consideration of mitigating circumstances might include:

- Illness or accident affecting the student
- Bereavement – death of a close relative or significant other
- Significant adverse personal or family circumstances
- Other significant exceptional factors that are outside the student's control (e.g. Jury Service, although University assessments might be a reason for a student to be excused), or for which there is evidence of adverse effects.

Events or circumstances that would not normally be considered grounds for consideration of mitigating circumstances include:

- Holidays or other events that were planned or could reasonably have been expected
- Assessments that are scheduled close together or on the same day, or that clash due to incorrect registration by the student
- Misreading the timetable for examinations or otherwise misunderstanding the requirements for assessment
- Inadequate planning or time management
- Last-minute or careless travel arrangements
- Consequences of paid employment
- Exam stress or panic attacks not supported by medical evidence

Mitigating Circumstances information is handled in confidence, so do not be afraid to tell us something. Notification should be before the examination session concerned, and certainly no later than the Examiners' Meeting (usually at the end of the semester, or mid-August in the case of resits). It is particularly important for final-year students to present all information to the department via the Mitigating Circumstances process before the final degree award meeting, since it takes time to reconsider a degree award decision after it is made (you have to make a formal appeal) and you will certainly miss the summer graduation.

Your personal tutor can also direct you to appropriate University support services (Chaplaincy,

Medical Centre, Student Wellbeing Services or Student Union) for professional advice and help with a problem. Personal tutors are there to help; do not hesitate to contact yours if you need help.

In certain situations it may be in your best interests to suspend your studies temporarily. It sometimes helps to take time out to deal with issues that are stopping you studying effectively – this might be a health or personal issue – and return to University at an agreed date. A **Temporary Suspension of Studies (TSS)** is when a student stops studying at the university for an extended period of time (usually no longer than one academic year), and then returns to resume their studies.

For further information see

<https://www.hw.ac.uk/students/studies/leaving/temporary-suspension-studies.htm>.

If you are considering applying for a suspension of studies you should contact your personal tutor or Year Co-ordinator to discuss this with them.

A9. Changes to Course or Programme Registration

If you wish to change your course registration, you can do this [online](#) after you complete online enrolment up until the **end of the second week of the semester**.

Occasionally the online system may block a course change request. In such cases, please consult your personal tutor or Year Co-ordinator, and they will advise you about your options for making changes to your course registration.

If you would like to change to a different programme of study, you are advised to discuss the various options with your personal tutor or your Year Co-ordinator. Whether you will be able to change to a different programme will depend on many factors, so please have a discussion with your personal tutor or Year Co-ordinator as soon as possible if you are considering changing to a different programme.

For further information about course and programme changes, please see

<https://www.hw.ac.uk/uk/students/studies/record/change-course-programme.htm>

A10. Computing Facilities

All students are issued with accounts on the University Desktop Service network. E-mail, word-processing, specialist mathematics and statistics packages, and spreadsheet facilities are available on the University Desktop Service network. Details of how to access the University Desktop Service and how to use e-mail are provided to new students. Help is also available via e-mail at ISHelp@hw.ac.uk.

Students are expected to use the computing facilities in an appropriate and considerate way. Abuse of the facilities is subject to various disciplinary measures, ranging from a ban on access to the facilities to, in extreme and flagrant cases, expulsion from the University. Examples of abuse include monopolising a terminal for non-academic related purposes, running excessively long or inappropriate print jobs, and displaying, circulating or printing offensive material on or from the Internet. Computer games and relay chat are specifically forbidden. More information regarding Heriot-Watt's I.T. facilities and regulations can be found at: <https://www.hw.ac.uk/uk/services/information-services.htm>

A11. Careers Service

The Careers Service provides high quality careers guidance, education and information services to Heriot-Watt students and graduates. It delivers these through class based sessions, a dedicated web site www.hw.ac.uk/students/careers.htm, a well-equipped information centre, drop-in query sessions, and individual appointments. In addition to providing comprehensive information on all aspects of careers, from part-time work to job seeking in the graduate labour market, they also run practical sessions that include *Producing an Effective CV*, *Preparing for Interview* and *Practice Aptitude Tests*.

Lindsay Wilson (L.Wilson@hw.ac.uk) is the Careers Adviser with responsibility for MACS students in. You can find the Careers Service in the Hugh Nisbet Building, and can be contacted at careers@hw.ac.uk and at 0131 451 3396.

A12. Graduate Attributes

As a student of Heriot-Watt you are part of a global community. You will meet new people, discover new interests, develop your life skills and enhance your employability and career prospects. The University will provide you with the opportunity to develop skills, qualities and academic abilities during your time as a student. These are known as the Four Heriot Watt Graduate Attributes: Specialist, Creative, Global and Professional,

These Graduate Attributes can help you shape your experiences while studying and to present your skills and qualities effectively to employers. For more information see <https://www.hw.ac.uk/services/docs/academic-registry/gradattributes-visual.pdf>.

Professional Development & Careers Advice

Professional development planning (PDP) is incorporated in all four years of the AMS degrees. This is a structured process designed to help students reflect upon their own learning, performance and achievements. One of its main purposes is to support students in the planning of their professional, education and career development, keeping the University's Graduate Attributes in mind.

In addition to taking a PDP course in 1st year, students will periodically be asked to attend seminars on developing skills, given by, for example, prospective employers. In later years of your studies there are opportunities to develop presentation and group working skills. Students are encouraged to take every opportunity to help develop their own skills.

Career guidance is available through the University's Careers Advisory Service, which gives a number of presentations on topics related to careers. Students are encouraged to contact Lindsay Wilson (L.Wilson@hw.ac.uk) in the Careers Service for advice.

A13. Code of Practice

What you can expect from AMS Staff

Teaching is one of the most important duties for AMS staff. Although academic staff have research and administrative duties which also need our attention, we aim to provide:

- Commitment to helping you learn.
- Politeness and respect.
- Availability for meetings, either during scheduled office hours or at pre-arranged times.
- Timely feedback and marks for coursework.
- A prompt response from your personal tutor.
- A timely reply to general email questions.
- An opportunity to see your exam script to see where you went wrong, either at scheduled feedback sessions or by contacting the course leader.

Sometimes staff members are away on University business and won't be able to respond as quickly as normal. If this happens, they will tell you about it (e.g. on an "out-of-office" message) and will advise you who to contact instead.

If you have a problem...

For personal problems or any other problem that is interfering with your studying, please discuss it with your personal tutor. We are here to help. You can also discuss any personal problems with the staff in the Student Wellbeing: <https://www.hw.ac.uk/uk/students/health-wellbeing/edinburgh/wellbeing-services.htm>

For problems about a course, talk to the lecturer first. If that doesn't help, you can raise the matter with your Class Rep or the Year Co-ordinator.

What staff can expect from AMS students

Most importantly, we expect you to take charge of your own learning. This is your degree - to get the most of your time at the University you need to be independent and proactive. We understand that you may have other demands on your time, but as full-time students, your studies should come first. In addition, we expect:

- Commitment to your learning.
- Politeness and respect, including switching off phones and other social media during classes.
- Attendance at all scheduled learning sessions and tests
- Preparation for classes and activities as specified by your lecturers, such as studying lecture notes, working on tutorial questions and participating in online activities. For every hour of timetabled class, we expect you to spend 2-3 hours in private study.
- Persistence. Some topics and problems in mathematics are challenging and we expect you to make a sustained effort to master difficult topics. We are there to help you if you get stuck.
- Basic organisational skills, including coming to classes with pen and paper ready to take notes or with equipment for electronic note-taking, and using a calendar so that you don't forget deadlines and appointments.
- Attendance at any scheduled meeting with a staff member. If you can't make a scheduled meeting with a staff member, please notify them in advance rather than just not turning up.
- Checking your email daily and logging into Canvas at least every other day.
- A timely reply to email from staff.
- Willingness to learn from feedback on tutorial work, projects and exams, and an attempt to improve your work based on that feedback.
- Finally, we encourage you to keep yourself informed about new and interesting developments in your discipline (beyond what you learn in your courses). The department is full of experts in a wide range of areas who are happy to chat with you about topics of current interest. Seek them out!

PART B: PROGRAMME INFORMATION

B1. Programme structure

The academic year is divided into two semesters. Each semester consists of 12 weeks teaching followed by an assessment period (2 weeks in Semester 1, and 4 weeks in Semester 2). Students must register for four courses each semester.

These courses are listed in the relevant tables below in Section B3. See also the information on the AMS Student Pages:

<https://www.macs.hw.ac.uk/students/ams/>

For course descriptors and a detailed course guide please follow this link:

Actuarial Science

<https://www.macs.hw.ac.uk/students/ams/ug-programmes/bsc-actuarial-science/>

Actuarial Science and Diploma in Industrial Training

<https://www.macs.hw.ac.uk/students/ams/ug-programmes/bsc-actuarial-science-and-diploma-in-industrial-training-1/>

Financial Mathematics

<https://www.macs.hw.ac.uk/students/ams/ug-programmes/bsc-financial-mathematics/>

Statistical Data Science

<https://www.macs.hw.ac.uk/students/ams/ug-programmes/bsc-statistical-data-science-2/>

Each course has a five-character code; the first two characters indicate the department, the third is the level (0, 1 indicate Levels 10, 11 respectively). Usually, but not always, Level 7 courses are taken in the 1st year, Level 8 in the 2nd year and Level 9 and 10/11 courses in the 3rd and 4th years respectively.

A course is regarded as requiring 150 hours of student effort, and is worth 15 SCQF credits.

B2. Course Assessment

Each course is awarded a grade in the range A-F: grade E is the minimum required for the award of credits, but at least a grade D is needed for progression to subsequent courses. Other grades are interpreted as follows:

A - excellent, B - very good, C – good, F - inadequate. (See University Regulations for details).

The minimum mark needed to gain a grade D is usually 40%. The correspondence between marks and other grades varies from course to course, but is approximately as follows: grade A, 70% or over; grade B, 60-69%; grade C, 50-59%; grade D, 40-49%.

Level 7 and 8 Courses

Course assessment is generally based on either coursework, an exam at the end of the semester, or a combination of both. Details for individual courses can be found in the relevant course description and on the course Canvas site. If you do not obtain a grade D (or higher) in a Level 7 or 8 course at the first attempt, you are entitled to one further attempt.

Level 9, 10 and 11 Courses

Assessment of Level 9, 10 and 11 courses is generally as for Level 7 and 8. However, in some cases, the exam for a first semester course may take place at the end of the second semester. Also, note that some pairs of courses are **synoptically linked**; that is, both courses are assigned the same grade, based on the average mark for the individual courses. Details about which pairs of course are synoptically linked are given in Sections B3.3 and B3.4 below and in course Canvas sites.

All Level 9, 10 and 11 course marks count towards the **final degree classification** (see Section B3.4 Fourth Year below for further information about degree classification).

B3. Degree Requirements and Progression Decisions

The University operates a Heriot-Watt Assessment and Progression System (HAPS) which specifies minimum progression requirements. Schools have the option to apply progression requirements above the minimum University requirement, which are approved by the Studies Committees. Students should refer to the programme specific information on progression requirements. This information is detailed below.

The Progression Board meets at the end of the academic year to decide which students will be allowed to proceed to the next year of their degree programme. The Year Co-ordinators will write to inform you if you must resit any exams. The Registry also makes the results available online.

The Award Board meets at the end of the academic year to make degree awards (see Section B3.4 below).

B3.1 First Year

First Year Courses

1st Semester Courses		Req'd	Opt.	Elect.
F77SA	Introduction to Statistical Science A	AS,FM,SD		
F77CA	Calculus A	AS,FM,SD		
F17CC	Introduction to University Mathematics	AS,FM,SD		
C27IE	Introductory Economics	FM	AS,SD	
C37FA	Introduction to Accounting			AS

2nd Semester Courses		Req'd	Opt.	Elect.
F77SB	Introduction to Statistical Science B	AS,FM,SD		
F17CB	Calculus B	AS,FM,SD		
F77PD	Professional Development Planning	AS,FM,SD		
C37FF	Finance & Financial Reporting	FM	AS,SD	

AS-Actuarial Science FM-Financial Mathematics

SD- Statistical Data Science

Degree Requirements - Actuarial Science

Three mandatory and one optional course each semester. Any level 7 course may be chosen as an option, subject to timetable constraints and the approval of the Year Co-ordinator.

Students should note that the options C37FF and C27IE can lead to exemptions from the CB1 and CB2 examinations of the Institute and Faculty of Actuaries (see Section B.4 - Actuarial Exemptions).

Degree Requirements - Financial Mathematics

Eight mandatory courses.

Degree Requirements - Statistical Data Science

Three mandatory and one optional course each semester. Any level 7 course may be chosen as an option, subject to timetable constraints and the approval of the Year Co-ordinator.

Proceeding to 2nd Year

If you obtain a grade D or better in all eight courses at the first attempt, you may proceed to the 2nd year of any AMS degree for which you have fulfilled the prerequisites. Otherwise, progress is determined by the progression board on a case-by-case basis, and you may be required to resit some exams in August.

If you do not obtain D's at this second attempt, you may be required to transfer to another degree programme for which you have enough credit points (e.g. Combined Studies, Mathematics), or withdraw from the University. You will be advised of your options.

B3.2 Second Year

Second Year Courses

1st Semester Courses		Required	Optional
F78PA	Probability & Statistics A	AS, FM, SD	
F78AA	Actuarial & Financial Mathematics A (half course, 7.5 credits)	AS, FM, SD	
F78AP	Algorithmic and Scientific Programming (half course, 7.5 credits)	AS, FM, SD	
F18CD	Multivariable Calculus & Real Analysis A	AS, FM, SD	
F18CF	Linear Algebra	AS, FM, SD	

2nd Semester Courses		Required	Optional
F78PB	Probability & Statistics B	AS, FM, SD	
F78AB	Actuarial & Financial Mathematics B	AS, FM, SD	
F18CE	Multivariable Calculus & Real Analysis B	AS, FM, SD	
F18NA	Numerical Analysis A		AS, FM, SD
C37FF	Finance & Financial Reporting		AS, FM, SD
F28DM	Database Management Systems		SD, AS

AS-Actuarial Science

FM-Financial Mathematics

SD- Statistical Data Science

Degree Requirements for Actuarial Science, Financial Mathematics and Statistical Data Science

Eight mandatory courses, plus one optional course in Semester 2.

Direct entrant AS students should note that C37FF can lead to exemption from the CB1 examination of the Institute and Faculty of Actuaries (see Section B.4 - Actuarial Exemptions).

Direct entrant FM students must take C37FF to fulfil degree requirements.

Continuing AS students may choose between F18NA and F28DM.

SD students may choose any Level 7 or 8 course as an option, subject to timetable constraints and the approval of the Year Co-ordinator.

Proceeding to 3rd Year

If you obtain a grade D or better in all eight mandatory courses (including the two half-courses) and one optional course at the first attempt, you will be allowed to proceed to the 3rd year of any AMS degree for which you have fulfilled the prerequisites.

Otherwise, you will be required to resit some exams in August. If you do not obtain D or better at this second attempt, you may be required to transfer to another degree programme for which you have enough credit points (e.g. Combined Studies, Mathematics), or withdraw from the University. You will be advised of your options.

B3.3 Third Year

Third Year Courses

1st Semester Courses		Required	Optional
F79MA	Statistical Models A	AS, FM, SD	
F79SP	Stochastic Processes	AS, FM, SD	
F79PS	Statistics for Social Science	SD	
F70LA	Life Insurance Mathematics A	AS	
F79PA	Portfolio Theory & Asset Models	AS, FM	SD
C27IE	Introductory Economics		FM
F19MV	Vector Analysis		FM, SD

2nd Semester Courses		Required	Optional
F79MB	Statistical Models B	AS, FM, SD	
F79BI	Bayesian Inference & Computational Methods	SD	
F79SU	Survival Models	AS, SD	
F70LB	Life Insurance Mathematics B	AS	
F79DF	Derivative Markets & Discrete-time Finance	AS, FM	SD
F19MO	Ordinary Differential Equations	FM	SD
F19NB	Numerical Analysis B		FM

AS-Actuarial Science FM-Financial Mathematics SD- Statistical Data Science

Degree Requirements - Actuarial Science

Eight mandatory courses.

Degree Requirements - Financial Mathematics

Three mandatory and one optional course each semester. Direct entrant FM students must take C27IE to fulfil degree requirements.

Degree Requirements - Statistical Data Science

Three mandatory and one optional course each semester. SM students may choose any Level 7, 8 or 9 course as an option, subject to timetable constraints and the approval of the Year Co-ordinator. However, note that only Level 9 and 10 courses count towards the final degree assessment (see Final Degree Assessment in Section B3.4).

Synoptic Links (see also Section B2 – Course Assessment)

The following pairs of courses are synoptically linked:

F79MA and F79MB,

F79SP and F79SU (not FM degree),

F79PA and F79DF (not SD degree),

F70LA and F70LB.

Proceeding to 4th Year

Students who obtain a grade D or better in all eight courses, will be allowed to proceed to the 4th year.

If you obtain a grade D or better in at least six courses and have an average mark of at least 40%, you may be permitted, at the discretion of the examiners, to proceed to the 4th year of an AMS degree. In these cases you will be advised by the examiners of your options, and may be required to resit some papers in August, to satisfy the prerequisites for the 4th year courses.

However, note that otherwise, no resit is allowed for an Honours paper, and in all cases, it is the

marks obtained at the first attempt that form part of the Final Degree Assessment (see Final Degree Assessment in Section B3.4). For further information, consult your personal tutor.

Ordinary Degrees

A candidate who obtains a grade D or better in at least four Level 9 courses and a total of at least 360 credits may be awarded the ordinary degree of B.Sc.

B3.4 Fourth Year

Fourth Year Courses

1st Semester Courses		Req'd	Opt.	Elect.
F70DA	Statistics Dissertation A	SD		
F79PS	Statistics for Social Science		AS, FM	
F70CF	Continuous-time Finance	FM	AS, SD	
F70PE	Pensions		AS	
F10MF	Functional Analysis		FM	
F10M	Optimisation	SD	AS, FM	
F10M	Mathematical Biology A		SD	
F10NC	Numerical Analysis C		FM, SD	
F20ML	Statistical Machine Learning	SD	AS, FM	
C39SM	International Bond and Currency Markets		FM	AS

2nd Semester Courses	Req'd	Opt.	Elect.
F70DB Statistics Dissertation B	SD		
F70TS Time Series	SD	AS, FM	
F79BI Bayesian Inference & Computational Methods		AS, FM	
F70DP Advanced Derivative Pricing	FM		
F70RT Risk Theory		AS, FM, SD	
F70LP Life Office Practice		AS	
F70SP Stochastic Networks		FM, SD	
F71CM Credit Risk Modelling		FM	
F71TT Risk Management: Techniques & Tools		AS, SD	
F19MO Ordinary Differential Equations			AS
F10AN Mathematical Biology B		SD	
F10ND Numerical Analysis D		FM, SD	
C39TA Taxation (Tax Law)			AS

AS-Actuarial Science FM-Financial Mathematics SD- Statistical Data Science

Degree Requirements - Actuarial Science

At least three optional courses plus at most one elective course each semester. Students must take both F70PE and F70LP, or neither.

Direct entrants to AS may take C27IE and/or C37FF to obtain exemption from the CB2 and/or CB1 examinations of the Institute and Faculty of Actuaries

Direct entrants to 3rd year AS may take F71AB to obtain partial exemption from the CM1 examination of the Institute and Faculty of Actuaries (see Section B4).

Degree Requirements - Financial Mathematics

One mandatory course and three optional courses each semester. At least four option courses must be at Level 10 or above.

Degree Requirements - Statistical Data Science

Two mandatory courses plus at least one optional course and at most one elective each semester.

Students transferring to the SDS degree from one of the other AMS degrees must take F79PS and F79BI (if not already taken).

Synoptic Links (see also Section B2 – Assessment)

The following pairs of courses are synoptically linked:

F70DA and F70DB,

F70PE and F70LP.

Final Degree Classification

The Examiners take into account all course marks at Level 9 and above in deciding the class of Honours: the final mark is the average of those marks (note that Level 7 and 8 course marks are not included).

In broad terms, an average mark of over 70% for first class honours, 60% - 70% for upper second class honours, 50% - 60% for lower second class honours, and 40% - 50% for third class honours, would be required, subject to the agreement of the Examiners.

Note that 480 credits are required for the award of an honours degree.

In borderline cases, a positive view may be taken of an improving performance from third to fourth year.

B3.4 University Prizes and Bursaries

A number of prizes, for overall performance in each year, are available to AMS Students.

Year 1 University Prize
Standard Life Prize (may be shared)

Year 2 University Prize
Worshipful Company of Actuaries Prize (may be shared)

Year 3 University Prize
Scottish Widows Prize (may be shared)
Longevitas Prize for Survival Models

Year 4 Watt Club Medal for the Best Student
IMA Prize
Roger Gray Memorial Prize in Statistics

The Worshipful Company of Actuaries Charitable Trust also offers a number of bursaries each year to final year honours students in Actuarial Science. Applicants are required to demonstrate need and reasonable progress on their degree, and should be seriously considering a career in the actuarial profession. Further information about how and when to apply for a WCA bursary can be found at <https://www.actuariescompany.co.uk/charitable-trust/bursaries/>

Peter Ridges (P.Ridges@hw.ac.uk) can also provide some advice and guidance about applying for a WCA bursary.

B4. Actuarial Exemptions

Dr Ian Sharpe (I.Sharpe@hw.ac.uk) is the AMS Exemptions Officer and can advise on matters relating to exemptions from the Institute and Faculty of Actuaries (IFoA) examinations.

B4.1 Introduction

Students on the BSc Actuarial Science (with/without DIT) graduating with a sufficiently high average mark, and who have passed all relevant courses, will generally be eligible for exemption from all Core subjects covered in their degree. This is often called the “block exemption”.

The average that is used for this calculation is called the “accreditation average” or “block exemption average” and is different to your degree average. The accreditation average will be calculated across all courses which map to an individual exemption (see B4.2), which means that it includes some first- and second-year courses (such as Introductory Economics) and excludes some final-year courses (such as Statistics for Social Science). Students with an accreditation average of 65%, who have not failed any courses, are expected to receive the block exemption.

Students on other AMS Department undergraduate degrees may be eligible for individual exemptions (see B4.1.2) but are not eligible for block exemption.

B4.1.1 Accreditation

Students graduating with a sufficiently high average mark, and who have passed all relevant courses, will generally be eligible for exemption from all Core subjects covered in their degree.

This is often called the “block exemption”.

B4.1.2 Individual Exemptions

Students who do not receive the block exemption as described in B4.1.2 will be considered for exemption from individual subjects as described below. The exemption standard for each subject is reviewed each year by the profession’s Independent Examiners and may vary from year-to-year.

Note that the accreditation policy does not cover exchange arrangements; in this case, all exemptions will be recommended on a subject-by-subject basis, taking into account performance at Heriot-Watt and the exchange university.

B4.2 Core Principles Stage

Exemptions will be awarded under the IFoA Curriculum 2019 system (CM1, CM2, CS1, CS2, CB1, CB2) not the old IFoA CT system, for all students who reached Stage 2 in 2019-20 or later.

We expect exemptions to be based on performance in university examinations as set out in the following table, but note the comments above regarding IFoA discretion. These are not guaranteed to be the final mappings. The exemption mapping depends on when you joined stage 2 of the degree, since courses were updated in 2019-20. The numbers in the table represent the weighting given to each subject in each individual exemption. So, for example, we would expect eligibility for exemption from CM2 to be based on the average of F79PA, F70CF and F79DF, ie one-third (0.33) each.

Students who joined Stage 2 in 2019-20 or later (Stage 2 is year 2 in Edinburgh and year 1 in Malaysia)						
Course Code	CM1	CM2	CS1	CS2	CB1	CB2
C27IE						1.00
F78AA	0.25					
F78PA			0.25			
F79MA			0.25			
F79PA		0.33				
F79SP				0.25		
F70LA	0.25					
F70CF		0.33				
C37FF					1.00	
F78PB			0.25			
F78AB	0.25					
F79MB			0.25			
F79SU				0.25		
F70LB	0.25					
F79DF		0.33				
F70TS				0.25		
F70RT				0.25		

For 3rd year direct entrants, an exception is for CM1, where the calculation is based on F71AB (weighted ½), F70LA (weighted ¼) and F70LB (weighted ¼). These students can only get CS1 by block exemption as described in B4.1.1, but must pass F79MA and F79MB.

Note that from 2021-22 onwards, F78AA has changed to a half course (i.e., 7.5 credits not 15 credits) and F78AB to a full course. As such, it is possible that the weightings for CM1 may change for students who sat F78AA/B in 2021-22 or later.

The IFoA assesses CB3 (Business Awareness) through an online test and does not grant exemption from this subject on the basis of university studies.

B4.2.1 Covid-19 adjustments

Where students were given a “P” grade in respect of courses for which an exam was cancelled in April or May 2020, the following adjustments will be made:

- There will not be any additional examinations required to obtain exemptions in the following cases:
 - **F70LB:** Normally, F70LB would be one quarter of the CM1 individual exemption. For students whose exam has been cancelled, the F70LB weighting will be reduced to reflect coursework only.
 - **F79SU:** Normally, F79SU would be one quarter of the CS2 individual exemption. For students whose exam has been cancelled, the F79SU weighting will be reduced to reflect coursework only.
 - **F79DF:** Normally, F79DF would be one third of the CM2 individual exemption. For students whose exam has been cancelled, the F79DF weighting will be reduced to reflect coursework only.
 - **F78PB:** Normally, F78PB would be one quarter of the CS1 individual exemption. For students whose exam has been cancelled, the F78PB weighting will be reduced to reflect summative coursework only. Formative coursework will not be included.
 - **F78AB:** Normally, F78AB would be one quarter of the CM1 individual exemption. For students whose exam has been cancelled, the F78AB weighting will be reduced to reflect summative coursework only. Formative coursework will not be included.

- Additional exams for exemptions were held in August 2020 in the subjects C37FF and F70RT and F70TS. These exams were for exemption purposes only and will not affect your degree average.

B4.3 Later Stages of the Professional Syllabus

The later parts of the professional syllabus are divided into three stages: Core Practices, Specialist Principles, and Specialist Advanced. To qualify as a Fellow it is also necessary to fulfil the profession's Personal and Professional Development (work experience) requirements and online professional skills courses.

The profession recommends that UK-based students taking a Specialist Advanced paper also take the corresponding UK Practice Module. UK Practice Modules are not required to qualify as a Fellow, but are required in order to practise in the UK in certain reserved roles.

No exemptions are available from the undergraduate course for the later stages of the professional syllabus, although some courses are relevant, as indicated in the brackets. Graduates who proceed to the MSc in Actuarial Management may obtain exemptions from later stages.

Core Practices Stage

Subject CP1 Actuarial Practice

Subject CP2 Modelling Practice

Subject CP3 Communications Practice

Specialist Principles Stage

Students choose two subjects.

Subject SP1 Health and Care

Subject SP2 Life Insurance (F70LP)

Subject SP4 Pensions and Other Benefits (F70PE)

Subject SP5 Investment and Finance

Subject SP6 Financial Derivatives (F70CF, F79DF)

Subject SP7 General Insurance: Reserving and Capital Modelling (F70RT)

Subject SP8 General Insurance: Pricing (F70RT)

Subject SP9 Enterprise Risk Management (F71RM)

Specialist Advanced Stage

Students choose one subject.

Subject SA1 Health and Care

Subject SA2 Life Insurance (F70LP)

Subject SA3 General Insurance

Subject SA4 Pensions and Other Benefits (F70PE)

Subject SA7 Investment and Finance

It is also possible to pass one of two subjects from the Specialist Principles stage by writing a Master's thesis in an actuarially relevant subject (Subject SP0).

It is also possible to pass the Specialist Advanced stage by writing a research dissertation (Subject SA0).

B4.4 General Information

Some general points to note about the exemption system are:

- The University cannot grant exemptions, the Independent Examiner appointed by the IFoA makes recommendations to the IFoA. Usually the recommendations are accepted.
- Decisions regarding recommendations for exemptions are generally made on the basis of the student's performance at the first sitting of the relevant University exam. Resits granted as a first attempt under University rules, eg because of medical or other mitigating circumstances, are counted as a first attempt for exemption purposes also. A resit that does not count as a first attempt under University rules but which is necessary for the purposes of progression or graduation may be counted for exemption purposes but the maximum mark that can be used for exemption purposes is the pass mark (40%). Any other resit is not normally counted for exemption purposes, ie the mark is used for exemptions is the mark achieved on the first attempt.
- Decisions on individual exemption thresholds are made by the Independent Examiner following a meeting of staff and the Independent Examiner held at the end of the academic year in which the relevant information becomes available, following which students are informed of these decisions. However, the recommendations are not sent to the IFoA until the end of the academic year in which the student graduates. Graduating students will be issued with a letter confirming the recommendations, and advising on how to claim them upon joining the IFoA.
- The IFoA will not grant any exemptions (or confirm that any will be granted) until a student has joined the profession, at which time you should apply through the IFoA website.
- There are frequent discussions between the AMS department and the IFoA about the rules and practices concerning exemptions. The above notes reflect the current position but it is possible that changes may occur without prior notice.

Further Information

Further information about the IFoA's Education strategy can be found on their website (www.actuaries.org.uk).

B4.5 Exemption FAQs

B4.5.1 What happens regarding the individual exemptions if I don't pass a course that contributes to that exemption?

You must have attempted all the courses that contribute to the relevant exemption. For example, to be recommended for exemption from CS2 you must have attempted all four of F79SP, F79SU, F70TS, F70RT. Your weighted average for that exemption subject must also be at least the level set each year by the independent examiners. The required average is often around 60% to 65%, but it can vary outside this range and is not known until the end of the year.

However, you do not need to have passed each one of F79SP, F79SU, F70TS, F70RT individually so long as your weighted average is sufficient. So if the required average was 60% and you scored 70%, 70%, 85%, 35% in F79SP, F79SU, F70TS, F70RT then your average for CS2 exemption would be 65% and your score in F70RT would not be expected to prevent you from receiving an exemption from CS2.

See also the information regarding resits at B4.4.

B4.5.2 What subjects is the accreditation average (used for block exemption) based on?

It is based on the subjects that map to individual exemptions, ie the subjects in the table in section B4.2. They are weighted according to the number of credits (except where an exam was cancelled due to the pandemic in 2019-20).

B4.5.3 The accreditation average used to be the same as degree average. Why has this changed?

The calculation of the accreditation average is now consistent with the approach that the IFoA uses at other universities, which the previous use of degree average for block exemption was not.

For all students who started their programmes in 2021 or earlier, the IFoA agreed that it would be fair to consider transitional issues as we move from degree average to the current approach. We will highlight to the IFoA Independent Examiners any graduates in this group who would have received the block exemption under the old approach but not under the updated approach. These students will not automatically receive block exemption. However, the IFoA Independent Examiners will consider these case individually and decide whether or not to exercise discretion to award exemptions.

Students who began their programmes in 2022 or later will not receive any transitional treatment. The updated accreditation average method will be used.

B5. Diploma in Industrial Training / Industrial Placements

The Department encourages all students to undertake a year-long actuarial or financial services-based paid work placement during their studies. This can be done in the penultimate year of studies either as part of the BSc (Hons) Actuarial Science and Diploma in Industrial Training programme or by temporarily suspending your studies. More information about the Diploma in Industrial Training can be found on the AMS student pages (<https://www.macs.hw.ac.uk/students/work-placements/>).

In all cases the student is responsible for securing a work placement. The University's Careers Advisory Service can advise anyone interested on how to go about researching and applying for a

placement. You are strongly advised to contact the Careers Advisory Service for help on writing CVs, application forms, online tests and assessment centres.

B6. Exchanges and Inter-campus Transfers

There are two exchange agreements which give AMS students the opportunity to study abroad, at either the University of Melbourne (Australia) or the University of Waterloo (Canada). To be eligible, students must be consistently in the top 20% of their cohort. More information these exchanges can be found on the AMS student pages (<https://www.macs.hw.ac.uk/students/work-placements/>).

Please note that the Institute and Faculty of Actuaries accreditation policy does not apply to exchange programmes: exemptions will be determined on a subject-by-subject basis (see Section B4). John Phillips (J.Phillips@hw.ac.uk) can also provide advice about these exchange programmes.

Students on the Actuarial Science degree also have the opportunity to transfer to the University's Malaysian campus. Short term transfers are available, for one or two semesters in Years 2 or 3 (and then return to Edinburgh), or students can permanently transfer to Malaysia in any of Years 2, 3 or 4. Further information about Inter-Campus Transfers is available on the Go Global site: <https://www.hw.ac.uk/uk/students/studies/go-global.htm>

PART C: UNIVERSITY INFORMATION

C1. Programme and Course Content

The content of our programmes and courses is reviewed annually to make sure it is up-to-date and relevant. Individual courses are occasionally updated or withdrawn. This is in response to discoveries through our world-leading research; funding changes; professional accreditation requirements; student or employer feedback; outcomes of reviews; and variations in staff or student numbers. In the event of changes the University will consult and inform students in good time and will take reasonable steps to minimise disruption.

C2. Our Values

At Heriot-Watt, we have an established set of values that help us to nurture innovation and leadership and show our commitment to continuous development in all our activities. They are:

- **Belong** to a diverse, inclusive and international community working together across boundaries and cultures
- **Inspire** curiosity to learn and find solutions that transform lives
- **Collaborate** by working in partnership to shape the future whilst taking responsibility for our own actions
- **Celebrate** excellence and take pride in the achievements of our students, staff and alumni

Find out more about the [Heriot-Watt Values](#) and what they mean to us.

C3. Student Partnership Agreement

Heriot Watt University and the Heriot-Watt Student Union (UK), Heriot-Watt Student Association (Malaysia) and Heriot-Watt Student Council (Dubai) work in partnership to develop a Student Partnership Agreement (SPA) each year. The Agreement identifies the main, agreed priorities for working in partnership each academic year and outlines an associated action plan.

Heriot-Watt University has a long and proud tradition of student engagement in institutional governance and decision-making and the Student Partnership Agreement sets out our ambition to continue to work in partnership across all of our campus locations, with the aim of increasing engagement with the institution, enhancing the student experience and engendering a sense of belonging to the University community.

The Student Partnership Agreement is available [here](#).

C4. University Regulations

Heriot-Watt has a detailed set of rules that govern how the University operates, these are the University's [Ordinances and Regulations](#). Ordinances are set by the Court, which is the University's governing body, outline how the University is governed. University regulations provide the framework for the University's academic work and the education of our students and they define the policies, procedures and support available to our students.

C5. Your Student Portal

The Student Portal brings together your services and relevant information in one place. Below is a summary of the services available to you via the portal:

- Office 365 suite: through single sign-on, all of your Office 365 services will be accessible through the Portal.
- Library: whether you want to search for books or view your loans & reservations, the Portal allows you to do this on your phone or desktop.
- Canvas: access your courses here, including announcements, tasks and assignments.
- Student Information: all university-level regulations and policies relating to your studies can be found on the Portal.
- Campus and School News: the Portal enables the University to promote events and experiences which will help you develop your skills.
- Personalised: You can hide, add and move tiles on your dashboard.
- AskHWU: You can find everything you need to help you navigate your time at HWU through the new AskHWU search tile. Ask questions of the University and enquire directly with members of staff to get information about ID cards, student finance, confirmation of studies letters, exams, enrolment, Careers, Wellbeing Services and much more.
- Appointments: book appointments with a range of different services (Student Wellbeing Services, Careers, Finance etc.) through your student portal.

You can access your student portal [here](#)

C6. Your Virtual Learning Environment

Heriot-Watt's Virtual Learning Environment (VLE) is called [Canvas](#). It is a vital learning and communication tool for you and your lecturers, so make sure you log in and check Canvas every day. For further support see the [Canvas Student Guides](#).

C7. A to Z Guide: Essential Student Information

This [A to Z guide](#) covers essential information about the support and resources available to you as a Heriot-Watt student.

APPENDIX A: STUDENT GUIDE TO PLAGIARISM ¹

Plagiarism is intellectual theft and is a major offence which the University takes seriously in all cases. Students must therefore avoid committing acts of plagiarism by following these guidelines and speaking to academic staff if they are uncertain about what plagiarism means. Those who are found to have plagiarised will be subject to the University's disciplinary procedures, which may result in penalties ranging from the deduction of credits and modules already achieved by students to compulsory termination of studies. Students are advised to refer to Regulation 50 at <http://www.hw.ac.uk/ordinances/regulations.pdf> and to the Guidelines for Staff and Students on Discipline at <http://www.hw.ac.uk/students/studies/examinations/plagiarism.htm> for further details of how the University deals with all acts of plagiarism.

Introduction

- 1.1. This guide is intended to provide students at Heriot-Watt University with a clear definition of plagiarism and examples of how to avoid it.
- 1.2. The guide may also be of use to members of staff who seek to advise students on the various issues outlined below.

Definition

- 1.3. Plagiarism involves the act of taking the ideas, writings or inventions of another person and using these as if they were one's own, whether intentionally or not. Plagiarism occurs where there is no acknowledgement that the writings or ideas belong to or have come from another source.
- 1.4. Most academic writing involves building on the work of others and this is acceptable as long as their contribution is identified and fully acknowledged. It is not wrong in itself to use the ideas, writings or inventions of others, provided that whoever does so is honest about acknowledging the source of that information. Many aspects of plagiarism can be simply avoided through proper referencing. However, plagiarism extends beyond minor errors in referencing the work of others and also includes the reproduction of an entire paper or passage of work or of the ideas and views contained in such pieces of work.

Good Practice

- 1.5. Academic work is almost always drawn from other published information supplemented by the writer's own ideas, results or findings. Thus drawing from other work is entirely acceptable, but it is unacceptable not to acknowledge such work. Conventions or methods for making acknowledgements can vary slightly from subject to subject, and students should seek the advice of staff in their own School about ways of doing this. Generally, referencing systems fall into the Harvard (where the text citation is by author and date) and numeric (where the text citation is by using a number). Both systems refer readers to a list at the end of the piece of work where sufficient information is provided to enable the reader to locate the source for themselves.
- 1.6. When a student undertakes a piece of work that involves drawing on the writings or ideas of others, they must ensure that they acknowledge each contribution in the following manner:

¹ The author acknowledges the following sources of information used in preparing this guide to Plagiarism:

"Plagiarism – A Good Practice Guide", Carroll, J and Appleton, J (2001) and various extracts from Student/Course Handbooks 2004/2005, Schools at Heriot-Watt University

- **Citations:** when a direct quotation, a figure, a general idea or other piece of information is taken from another source, the work and its source must be acknowledged and identified where it occurs in the text;
- **Quotations:** inverted commas must always be used to identify direct quotations, and the source of the quotation must be cited;
- **References:** the full details of all references and other sources must be listed in a section at the end of any piece of work, such as an essay, together with the full publication details. This is normally referred to as a “List of References” and it must include details of any and all sources of information that the student has referred to in producing their work. (This is slightly different to a Bibliography, which may also contain references and sources which, although not directly referred to in your work, you consulted in producing your work).

1.7. Students may wish to refer to the following examples which illustrate the basic principles of plagiarism and how students might avoid it in their work by using some very simple techniques:

1.7.1. Example 1: A Clear Case of Plagiarism

Examine the following example in which a student has simply inserted a passage of text (*in italics*) into their work directly from a book they have read:

University and college managers should consider implementing strategic frameworks if they wish to embrace good management standards. *One of the key problems in setting a strategic framework for a college or university is that the individual institution has both positive and negative constraints placed upon its freedom of action.* Managers are employed to resolve these issues effectively.

This is an example of bad practice as the student makes no attempt to distinguish the passage they have inserted from their own work. Thus, this constitutes a clear case of plagiarism. Simply changing a few key words in such a passage of text (e.g. replace ‘*problems*’ with ‘*difficulties*’) does not make it the student’s work and it is still considered to be an act of plagiarism.

1.7.2. Common Mistakes

Students may also find the following examples² of common plagiarism mistakes made by other students useful when reflecting on their own work:

- “I thought it would be okay as long as I included the source in my bibliography” [without indicating a quotation had been used in the text]
- “I made lots of notes for my essay and couldn't remember where I found the information”
- “I thought it would be okay to use material that I had purchased online”
- “I thought it would be okay to copy the text if I changed some of the words into my own”
- “I thought that plagiarism only applied to essays, I didn't know that it also applies to oral presentations/group projects etc”
- “I thought it would be okay just to use my tutor's notes”
- “I didn't think that you needed to reference material found on the web”
- “I left it too late and just didn't have time to reference my sources”

None of the above are acceptable reasons for failing to acknowledge the use of others' work and thereby constitute plagiarism.

1.8. What follows are examples of the measures that students should employ in order to correctly cite the words, thought or ideas of others that have influenced their work:

1.8.1. Example 2: Quoting the work of others

If a student wishes to cite a passage of text in order to support their own work, the correct way of doing so is to use quotation marks (e.g. “ ”) to show that the passage is someone else's work, as follows:

“One of the key problems in setting a strategic framework for a college or university is that the individual institution has both positive and negative constraints placed upon its freedom of action”.

1.8.2. Example 3: Referencing the work of others

In addition to using quotation marks as above, students must also use a text citation. If the work being cited is a book, page numbers would also normally be required. Thus, using the Harvard system for a book:

“One of the key problems in setting a strategic framework for a college or university is that the individual institution has both positive and negative constraints placed upon its freedom of action” (Jones, 2001, p121).

The same reference could also be made to a book using the numeric system:

“One of the key problems in setting a strategic framework for a college or university is that the individual institution has both positive and negative constraints placed upon its freedom of action” (Ref.1, p121).

More often, a piece of work will have multiple references and this serves to show an examiner that the student is drawing from a number of sources. For example, articles by Brown and by Smith may be cited as follows in the Harvard system

“It has been asserted that Higher Education in the United Kingdom continued to be poorly funded during the 1980's [Brown, 1991], whereas more modern writers

² Extract from 'Plagiarism at the University of Essex' advice copyrighted and published by the Learning, Teaching and Quality Unit at the University of Essex (<http://www.essex.ac.uk/plagiarism/reasons.html>), reproduced with kind permission.

[Smith, 2002] argue that the HE sector actually received, in real terms, more funding during this period than the thirty year period immediately preceding it”.

or as follows using the numeric system:

“It has been asserted that Higher Education in the United Kingdom continued to be poorly funded during the 1980’s [Ref 1], whereas more modern writers [Ref 2] argue that the HE sector actually received, in real terms, more funding during this period than the thirty year period immediately preceding it”.

1.8.3. Example 4: Use of reference lists

Whichever system is used, a list must be included at the end, which allows the reader to locate the works cited for themselves. The Internet is also an increasingly popular source of information for students and details must again be provided. You should adhere to the following guidelines in all cases where you reference the work of others:

If the source is a book, the required information is as follows:

- Author’s name(s)
- Year of Publication
- Title of Book
- Place of Publication
- Publishers Name
- All Page Numbers cited
- Edition (if more than one, e.g. 3rd edition, 2001)

If the source is an article in a journal or periodical, the required information is as follows:

- Author’s name(s)
- Year of Publication
- Title of Journal
- Volume and part number
- Page numbers for the article

If the source is from the Internet, the required information is as follows:

- Author’s or Institution’s name (“Anon”, if not known)
- Title of Document
- Date last accessed by student
- Full URL (e.g. <http://www.lib.utk.edu/instruction/plagiarism/>)
- Affiliation of author, if given (e.g. University of Tennessee)

The way in which the information is organised can vary, and there are some types of work (for example edited volumes and conference proceedings) where the required information is slightly different. Essentially, though, it is your responsibility to make it clear where you are citing references within your work and what the source is within your reference list. **Failure to do so is an act of plagiarism.**

- 1.9. Students are encouraged to use a style of acknowledgement that is appropriate to their own academic discipline and should seek advice from their mentor, course leader or other appropriate member of academic staff. There are also many reference sources available in the University Library which will provide useful guidance on referencing styles.

Managing Plagiarism

- 1.10. Students, supervisors and institutions have a joint role in ensuring that plagiarism is avoided in all areas of academic activity. Each role is outlined below as follows:

How you can ensure that you avoid plagiarism in your work:

- Take responsibility for applying the above principles of best practice and integrity within all of your work
- Be aware that your written work will be checked for plagiarism and that all incidents of plagiarism, if found, are likely to result in severe disciplinary action by the

University. The standard penalty is to annul all assessments taken in the same diet of examinations (for details please refer to Regulation 50 at <https://www.hw.ac.uk/documents/HWU-Regulations-WEB.pdf> and to the Guidelines for Staff and Students on Discipline at <http://www.hw.ac.uk/students/studies/record/discipline.htm>).

How your School will help you to avoid plagiarism:

- Highlight written guidance on how you can avoid plagiarism and provide you with supplementary, verbal guidance wherever appropriate
- Regularly check student work to ensure that plagiarism has not taken place. This may involve both manual and electronic methods of checking. A number of plagiarism detection packages are in use at Heriot-Watt University, one example being the Joint Information Systems Committee (JISC) "Turnitin" plagiarism detection software.
- Alert you to the procedures that will apply should you be found to have committed or be suspected of having committed an act of plagiarism and explain how further action will be taken in accordance with University policy and procedures.

How the University will endeavour to reduce student plagiarism:

- Provide clear written guidance on what constitutes plagiarism and how to avoid it directly to your School and to you
- Alert you and staff in your School to the penalties employed when dealing with plagiarism cases
- Take steps to ensure that a consistent approach is applied when dealing with cases of suspected plagiarism across the institution
- Take the issue of academic dishonesty very seriously and routinely investigate cases where students have plagiarised and apply appropriate penalties in all proven cases.