MSc in Financial Mathematics
Programme Information
2020-2021

Maxwell Institute for Mathematical Sciences
Heriot Watt University and University of Edinburgh
All students registered for this programme are expected to have read and to be familiar with the contents of this Handbook.

Disclaimer: Every effort has been made to ensure the contents of this booklet are accurate at the time of printing. Unforeseen circumstances, however, may necessitate changes to the procedures, curricula and syllabuses described.

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PART A: School Information

1 Introduction

This handbook is a guide to what is expected of you on this MSc in Financial Mathematics programme, and the academic and pastoral support available to you. Please read it carefully. It will help you to make the most of your time on the Programme.

Useful information can also be found in the School of MACS website here: https://www.macs.hw.ac.uk/students/ams/pg-programmes/

Students can also get advice on a range of Finance, Hospitality Services and Academic Registry issues from the Student Service Centre https://www.hw.ac.uk/services/student-service-centre.htm which is situated in the Hugh Nisbet Building on Riccarton Campus (email: studentcentre@hw.ac.uk).

1.1 Programme aims

The aim of the Programme is to train individuals with a strong mathematical background in the theory and practice of financial mathematics. It should enable them to operate immediately and effectively as members of the financial community. In particular, the Programme will provide:

- a modern introduction to financial mathematics which will equip graduates with the necessary skills to commence work in any field in which finance is central, such as investment banking or asset management;
- the ability to understand the assumptions in the models used in pricing and hedging financial instruments, where they break down, and the mathematical sophistication required to follow the research literature.

1.2 Graduate attributes

As a student of Heriot-Watt University, you are part of our 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 opportunities to develop skills, qualities and academic abilities during your time as a Heriot-Watt student. These are known as the Four Heriot-Watt Graduate Attributes:

- Specialist
- Creative
- Global
- Professional

Further information can be found at: https://www.hw.ac.uk/services/academic-registry/quality/learning-teaching/graduate-attributes.htm
1.3 Enrolment

All student enrolment is completed online. You are responsible for ensuring your enrolment details are correct, and that you have enrolled for all courses that you wish to take. Information to assist with course selection will be provided at the Pre-Enrolment meeting. If you have any questions about enrolment you should speak to staff in the School Office. Students are advised to enrol for ALL courses the first instance. This can always be changed at a later date.

You must enrol for either the PG Diploma in Financial Mathematics or the MSc in Financial Mathematics. If you change your mind and wish to change programme you may only do so before 30 September by advising the Programme Administrator in writing. International students should be aware that any programme changes will be notified to the UK Border Agency and this may have implications for your student visas.

No refunds of programme fees will be provided to students who leave the University without completing the programme for which they are registered for any reason (i.e. regardless of whether this departure is voluntary or because students have failed to qualify for the desired award).

1.4 Timetable

Timetables can be found at: https://www.hw.ac.uk/students/studies/timetables.htm. Occasionally it is necessary to make adjustments to the timetable, such as rescheduling a class – all changes will be notified on the class VISION pages or by email.

1.5 Attendance

In order to achieve course and programme learning outcomes, students are expected to attend all scheduled course learning sessions (e.g. timetabled lectures, tutorials, lab sessions, etc). Should you have to miss a timetabled session due to ill health or other legitimate reasons, you should submit a self-certification or medical certification or an application for consideration of Mitigating Circumstances. https://www.hw.ac.uk/students/studies/examinations/mitigating-circumstances.htm

Students who fail to satisfy course attendance requirements may, after due warning, be disallowed from presenting themselves for examination in the course. https://www.hw.ac.uk/students/studies/record/attendance.htm

Coursework must be handed in by the stipulated dates, and students are required to see their personal tutors at agreed times. Students who fail to submit compulsory coursework may also be disallowed from presenting themselves for examination in the relevant courses.

All lectures and tutorials are compulsory and registers of attendance may be taken.

If you are absent from class due to illness for four days or less, you should complete a self-certification form, obtainable from the School Office (EM 1.25), and return it to the School office within a week of your return. If you are absent for more than four days, you must supply a medical certificate to the School Office within a week of your return.
Students on a Tier 4 Student Visa are required to attend the signing-in sessions in October, November, February, March, June, July and August. You must also attend the re-enrolment session in January. It is your responsibility to make sure that you attend these events. Failure to attend will mean that you will be reported to UKVI and your right to remain in the UK maybe removed.

1.6 Computer facilities

You will enrol as a user of the University computer network. This will give you an email account, and access to word-processing facilities and various packages which will be needed for some courses. Once you have completed on-line enrolment you will print out a letter which confirms your enrolment. Along with this letter are details of your University user name and password. Your user name will also be your email address eg user name ab111 will have the email address ab111@hw.ac.uk

You will be credited with a printing quota for use over the year. While an additional allocation may be made in the summer for those proceeding to the MSc, you are advised to use your quota sparingly.

Abuse of the computing facilities will result, at the very minimum, in a ban from the facility.

Information about our Information Services can be found at: http://www.hw.ac.uk/is/guides/getting-started.htm

2 Administration

The administration for the Programme is handled by the Department of Actuarial Mathematics and Statistics at Heriot-Watt University, which is part of the School of Mathematical and Computer Sciences. The other entities involved with the Programme are the School of Mathematics at the University of Edinburgh and the School of Social Sciences at Heriot-Watt University. Each department has a Programme Coordinator responsible for the courses run by that department.

2.1 Programme Director

Dr Fraser Daly
Department of Actuarial Mathematics and Statistics
School of Mathematical and Computer Sciences
Heriot-Watt University
Room G.06, Colin Maclaurin Building
Edinburgh EH14 4AS
Tel: 0131 451 3212
Email: f.daly@hw.ac.uk
Fraser acts as the main point of contact for students who require advice or assistance for both academic and non-academic matters.

2.2 Programme Coordinators

Professor Istvan Gyongy
School of Mathematics
The University of Edinburgh
Room 5612, James Clerk Maxwell Building, The King’s Buildings
Edinburgh EH3 9BW
Tel: 0131 650 5945
Email: I.Gyongy@ed.ac.uk
Istvan deals with any queries about courses taught by the School of Mathematics at the University of Edinburgh.

Dr Bing Xu
School of Social Sciences
Heriot-Watt University
Room 2.23, Henry Prais Building,
Tel: 0131 451 8072
Email: B.Xu@hw.ac.uk
Bing coordinates those parts of the course taught by the School of Social Sciences, Heriot-Watt University.

2.3 Programme Administrators

Students should contact staff in the School Office (EM1.25) in the first instance for any enquiries in relation to the programme. The School Office is open weekdays from 10.00 to 16.00. The School Office can also be contacted on: macs-schooloffice@hw.ac.uk; tel 0131 451 3432

Heriot-Watt University:
Ms Rodi Amiridou
School of Mathematical and Computer Sciences
Heriot-Watt University
Room 1.24, Earl Mountbatten Building
Edinburgh EH14 4AS
Tel: 0131 451 8314
Email: R.Amiridou@hw.ac.uk

University of Edinburgh:
Mr Luke Caudrey
Deputy Administrator (Teaching)
Mathematics Teaching Organisation
The University of Edinburgh
Tel: 0131 651 7761
Email: luke.caudrey@ed.ac.uk

2.4 Wider support

For more general problems, your personal tutor is available to offer support, advice, and help if you run into difficulties, be they personal or academic. Tutors will offer assistance as far as they can, and can put you in touch with appropriate University support services. The University offers a wide range of support services for students and you are encouraged to make use of these to make your time at Heriot-Watt as enjoyable and trouble-free as possible.
The Chaplaincy welcomes all students from any background and is available for prayer, counselling and support and social events. See: www.hw.ac.uk/chaplaincy; email: chaplaincy@hw.ac.uk

Student Support and Accommodation provides student counselling and welfare support. See: https://www.hw.ac.uk/students/health-wellbeing/edinburgh/faith/chaplaincy.htm

University Health Service is available to all students. You can make an appointment to see a doctor by telephoning 451 3010 or dentist by telephoning 451 3080. See: http://www.hw.ac.uk/students/health-wellbeing.htm

International Student Advisors are available to provide advice and support with visas, studying in Scotland and any other general support and advice to international students. See: https://www.hw.ac.uk/students/international/uk.htm

Heriot-Watt Students Union. See: http://www.hwunion.com/

Careers Advisory Service has in-house advisers with considerable expertise in the actuarial and financial job market and can assist with job applications and preparing for interviews. See: https://www.hw.ac.uk/study/why/careers-advisory-service.htm or contact Lindsay Wilson (telephone 451 3391 or email L.Wilson@hw.ac.uk).

Academic Skills Service provides coaching and counselling to assist students to work smarter. See: https://www.hw.ac.uk/services/is/skills-development/study-support.htm

Also see the A-Z guide for students http://www.hw.ac.uk/students/doc/a-z-students-ed-sbc.pdf

2.5 Mitigating circumstances

If you experience any mitigating circumstances which affect your ability to complete your assessments you must notify us as soon as possible.

You should read the University’s Policy on Mitigating Circumstances in Relation to Assessment at: https://www.hw.ac.uk/students/studies/examinations/mitigating-circumstances.htm and then complete the application form. This form along with any relevant evidence (e.g. medical certificates) should be submitted to the School Office. Evidence submitted after your results have been published cannot be taken into account.

If you think you qualify as a Special Needs student (if for example you are registered with a disability) please bring this to the attention of Mrs Jill Gunn as soon as possible.

It is very important that if you have a problem you seek help as soon as possible, and notify us of the situation. The Examiners will always take such circumstances into account where appropriate, but the later the notification, the less scope there is to do so. Notification of mitigating circumstances must be given before the Exam Board meeting is held. Late notification will normally mean that no consideration can be taken of the circumstances.

Any information which you provide to us will be used solely by the Board of Examiners to determine how best to help you, given the circumstances. We will not share the information with other students or services of the University without your consent.
2.6 Temporary Suspension of Studies

If students are unable to study for a considerable period (i.e. more than one diet) they should inform their personal tutor, so that such periods of non-study can be taken into consideration when reviewing the students continued registration on the Programme.

If students continue to be unable to study for a specific known period (for example, more than one year) due to other external factors (for example, maternity), then they should seek to temporarily suspend their studies.

If you intend to apply for a suspension of studies, please contact your School/Institute Office. You can find useful information here: https://www.hw.ac.uk/students/studies/leaving/temporary-suspension-studies.htm

2.7 Withdrawing from study

Students may find that the Programme is not suitable for them and they may decide to withdraw from it. Students should think very carefully before they do withdraw. If they do so, it may well be that sometime later they decide that they would like to continue with their studies.

Before making a final decision about withdrawing, students should discuss their situation with their Personal Tutor.

The University has a “Thinking of Leaving” Service which you can use. Please see more information here: https://www.hw.ac.uk/students/studies/leaving.htm where you can find a range of information and advice that can help you make the final decision.

2.8 Personal tutors

All Heriot-Watt students are allocated a personal tutor. https://www.hw.ac.uk/students/studies/personal-tutors.htm. If you have any academic, personal or financial problems during the year your personal tutor will be very willing to advise or help you within their competence. If they cannot help you they will advise who you should speak to for more expert advice.

You are required to meet with your mentor at least once each semester. For international students this counts as a required contact point for attendance monitoring purposes.

2.9 Representation and feedback

Great emphasis is put on student feedback to improve the student experience, particularly with respect to the delivery of courses. Feedback is a two-way process. Feedback is provided to students 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 before the next relevant assessment. For most courses, students can expect feedback on assessed coursework within three teaching weeks of the coursework due date.

All students on the MSc should feel free to discuss aspects of the running of the Programme directly with the Programme Director. However, issues which are relevant to the whole of the class should
normally be raised with the Programme Director through a student representative sitting on the AMS Department’s Postgraduate Staff Student Liaison Committee.

At least one Class Representative will be elected at the start of the year. Class Reps will engage with the Programme Director to monitor and review all aspects of the Programme and act as the main communication channel between students on the Programme and the Programme Director. If an issue emerges with the Programme, the Programme Director will ask the Class Reps to discuss the issue with the class and report back.

Feedback is sought from students also via various surveys so that the School can continue to enhance the student learning experience. Your feedback is valued by the School, so please be sure to provide feedback whenever it is sought.

3 General information

3.1 Teaching accommodation and staff accommodation

Classes may be held in any teaching rooms on campus. Students on other postgraduate programmes will join the class for certain lectures.

The academic staff of the Department of Actuarial Mathematics and Statistics all have their offices in the Colin Maclaurin (CM) building. Administrative staff and the MACS School Office (EM 1.25) are nearby in that section of the Earl Mountbatten building close to the CM building.

3.2 Communication between students and staff

The Programme Director, Programme Administrator, and lecturers will regularly communicate with you by email. All emails will be sent to your Heriot-Watt email address (e.g. abc123@hw.ac.uk) and NOT to any personal email address you may have.

It is your responsibility to find out what arrangements have been made and what information has been sent to you. You are expected to check your email inbox regularly. You should also check VISION regularly for announcements and updates.

Students should 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, Collaborate Ultra and Vision). Students should NOT use personal social media profile (e.g. Facebook, Instagram, Twitter, etc.) or other personal channels for any communications with staff (e.g. personal mobile use for calls, text / WhatsApp, personal emails, etc.).

3.3 Student mail

Mail arriving for all students in the School is put in pigeon holes in the School Office.
## 3.4 Finance

Students are reminded that tuition fees are due prior to or at enrolment and are payable immediately. Anyone who is experiencing difficulty in meeting their repayments should contact the Student Service Centre immediately. The University has a strict policy regarding the payment of invoices and students who fail to meet this will have their student privileges withdrawn and may in some cases be subject to legal proceedings.

If you are experiencing difficulties in meeting your payments it is essential you contact the Student Service Centre at the first available opportunity. You may also wish to seek advice from your mentor or from staff in the School Office who can liaise with Finance Office on your behalf.

If you are paying by recurring card plan the payments will be taken in six, equal monthly instalments on specific dates. This option is not flexible and one missed payment will result in the agreement being revoked and the remaining balance will be due for immediate payment.

No student with outstanding debt will be permitted to graduate from the University, and in some cases students with debt may be prevented from continuing to the MSc project work stage of the programme.

## 4 Teaching and learning approach

The study programme for the MSc in Financial Mathematics consists of:

- 8 compulsory courses including 2 special topics courses,
- 8 optional courses,
- 1 project/dissertation.

The Programme has been designed to introduce students to most areas of mathematics required in the financial industry. In order to ensure a complete coverage of the mathematics and the financial context there are 14 taught courses. There are also a number of special topics, of which the student must take 4 (two in each special topics course), which give the opportunity for more specialised training in specific areas. These will be guided reading, assessed by a combination of presentations and written reports. The final component is a project/dissertation, which will give the opportunity to work on a problem of relevance to a financial institution.

### 4.1 Core courses

The core courses deal with the technical knowledge and practical skills that are essential for anyone who is to graduate with an MSc in Financial Mathematics. There are eight core courses:

**Semester 1**

- Stochastic Analysis in Finance (20 credits) \( F71SF \)
- Financial Markets (15 credits) \( C31FM \)
- Discrete-Time Finance (10 credits) \( F71DT \)
- Derivatives Markets (7.5 credits) \( F71DM \)
- Special Topics 1 (7.5 credits) \( F71TA \)
Semester 2

- Credit Risk Modelling (15 credits)  
- Derivative Pricing and Financial Modelling (15 credits)  
- Special Topics 2 (7.5 credits)

Brief descriptions of these courses and links to the Degree Regulations and Programmes of Study can be found in Section 8 and Section 9 for Special Topics.

4.2 Optional courses

The optional courses allow each student to specialise in a range of skills that suits his/her own career development. Your personal tutor will discuss with you the appropriate choice of optional courses based on your background and progress on the Programme to date. A student is allowed to change courses, at any time up to the end of week three of the Semester, providing that the student has not taken any assessment on that course.

The list of optional courses is given below:

Semester 1

- Statistical Methods (15 credits)  
- Statistical Inference (7.5 credits)

(Statistical Inference and Statistical Methods cannot be taken both as options.)

Semester 2

- Portfolio Theory (15 credits)  
- Stochastic Control and Dynamic Asset Allocation (10 credits)  
- Optimisation Methods in Finance (10 credits)  
- Numerical Probability and Monte Carlo (10 credits)  
- Numerical Techniques for PDEs (7.5 credits)  
- Data Analytics & Time Series Analysis (15 credits)

The number of options that students must take depends upon the number of credits that each course carries. The total number of credits for options courses must be between 22.5 and 30. This range ensures that students have full flexibility in their choice of options. The usual procedure is that students create a priority list and then take the smallest number of preferred courses that exceed the minimum of 22.5 credit credits.

Brief descriptions of the optional courses and links to the Degree Regulations and Programmes of Study can be found in Section 7.2.
4.3 Dissertation

During the period from June to August, candidates for the MSc work on a project on an approved topic and write a dissertation based on this work. The project gives the student the opportunity to apply skills developed earlier in the Programme to real problems in Mathematical Finance.

Projects are either done jointly with a sponsoring organisation or as an academic project aimed at developing practical skills relevant for the financial industry. Academic projects are organised as group projects, i.e. groups of about 4-5 students work on different variants of the same core topic with the same supervisor.

Students are strongly encouraged to seek the opportunity to do their project in collaboration with an outside partner such as a bank or other financial institution. A wide variety of organisations provide work-based projects through the Scottish Financial Risk Academy (SFRA). More detailed information will be provided in Semester 2. Here is an exemplary and non-exhaustive list of different types of dissertations:

- A **subject review** surveys a chosen area, summarising the research literature and providing an overview of its development, importance, methodology and outstanding problems.
- A **theoretical essay** describes, in considerable depth, some piece of mathematical theory relevant to finance. Papers in research journals are often very terse and assume a lot of prior knowledge on the part of the reader; an acceptable project could be to explain a recent paper, making its results more accessible and putting them in context.
- A **numerical project** would describe and implement one or more numerical methods for pricing, hedging or reserving for derivatives or portfolios, and perhaps aim to measure how well it performed using real or simulated data.
- A **data-based project** would analyse market data, fitting them to suitable models and drawing conclusions.
- A **software project** could aim to develop software for specific financial problems, perhaps as part of a placement with a financial institution.

4.4 Attendance

In order to achieve course and programme learning outcomes, students are expected to attend all scheduled course learning sessions (e.g. timetabled lectures, tutorials, lab sessions, etc). Should you have missed a timetabled session due to ill health or other legitimate reasons, you should submit a self-certification or medical certification or an application for consideration of Mitigating Circumstances

https://www.hw.ac.uk/students/studies/examinations/mitigating-circumstances.htm.

Students who fail to satisfy course attendance requirements may, after due warning, be disallowed from presenting themselves for examination in the course.

During the dissertation period students will have meetings with their supervisor. These meetings are compulsory. Unless granted a leave of absence, students are expected to stay in Edinburgh during the dissertation period.
Students on a Tier 4 Student Visa must attend the signing-in sessions in October, November, February, March, June, July and August. They must also attend the re-enrolment session in January. It is their responsibility to make sure that they attend these events. Failure to attend will result in a report to UKVI and the right to remain in the UK may be removed.

4.5 Combining work and study

It should be stressed that the Programme is full-time. You should expect to spend 40 hours per week attending classes, working on the delivered material and preparing assignments for submission. Unless you manage your time well, there will be weeks (particularly towards the end of Semester 2) when you will have to work significantly more than 40 hours. As a consequence, it is recommended that students do not take any employment.

Full time students shall not work more than 16 hours per week during term or during the summer months when the MSc dissertation is prepared. Students can take a part-time job only under the condition that such an activity will not adversely affect their performance on the MSc. Any part-time job which would exceed 16 hours per week should be discussed with the Programme Director.

4.6 Coursework, cover sheets and group assignments

The coursework requirements—case studies, essays, and other projects—vary between courses, as does the balance of the methods of assessment. The weighting of coursework and examinations for individual courses is given in the information for each course.

1. All coursework for courses delivered by the School of Mathematics at the University of Edinburgh must be submitted with a completed cover sheet, stapled in the top left corner, and handed to the Programme Secretary, JCMB Room 5211. Completed work must not be handed directly to any other member of staff or submitted by any other means. Cover sheets are available in JCMB 5211 (and on-line) and have a number of functions.
   a. They provide fields for the student's name and matriculation number
   b. They contain an “own work declaration” relevant in cases of suspected plagiarism
   c. They allow comments on the coursework to be communicated to the lecturer
   d. They enable the coursework mark and feedback to be returned to the student

   Until a completed cover sheet has been provided, the work will not be considered to have been submitted.

2. For the School of Mathematical and Computer Sciences courses at Heriot-Watt University, coursework should be posted in the AMS coursework box situated outside the student office on the first floor of the Earl Mountbatten Building, EM 1.25. A completed cover sheet, available from perspex holders above the coursework box, should be stapled to the top left hand corner.

3. Coursework for courses delivered by the School of Social Sciences at Heriot-Watt University should be submitted to the School Office on the first floor of the Mary Burton Building, MB 1.23. A completed cover sheet, available from MB 1.23, must be stapled to the top left hand corner.
All students must adhere to deadlines for the submission of work. **Work handed in late will incur a penalty.** Please see below details on the University’s coursework submission policy:

- **No individual extensions** will be given students. The policy applies to **all coursework** (other than midterm tests), **including dissertations**.
- If students have mitigating circumstances which have prevented them from submitting their coursework on time, they should try to submit their work within 5 working days of the deadline *and* submit mitigating circumstances.
- Students who submit after the deadline **but within 5 working days of the deadline** will be awarded 0.7x (awarded coursework mark).
- Coursework submitted more than five days late will be awarded a mark of zero.

### 4.7 Plagiarism

The University has a strict policy on Plagiarism – passing off as one’s own the ideas or writing of another. All students should be familiar with the University’s policy on plagiarism: [https://www.hw.ac.uk/students/studies/examinations/plagiarism.htm](https://www.hw.ac.uk/students/studies/examinations/plagiarism.htm)

Plagiarism undermines every academic principle. Plagiarism is cheating and the Department, the School, and the University treat it very seriously indeed. This is relevant for all students and has implications for coursework, exams and the writing of MSc dissertations. The sanctions for plagiarism range from the discounting of the plagiarised work, the course or dissertation completely, withholding of the degree or Diploma concerned, or ultimately to expulsion from the University.

Anyone indulging in plagiarism of any kind can expect no sympathy or understanding from the University. Typically plagiarised work is discounted and will normally result in the student failing the relevant course.

We will automatically assess work which we feel is plagiarised, the system is extremely powerful in employing the Internet to identify source documents. Copying text verbatim from any electronic source (or book or journal article that is available electronically) without attribution will be identified as plagiarism.

If you have the slightest doubt about any aspect of this matter and of how your own work relates to it, you must discuss it with the Programme Director before submitting any work.

### 4.8 Disability and special needs

Some students on the MSc may have a form of disability or have special needs. Examples include students with hearing, eyesight problems or physical disabilities. We are very happy to make special arrangements to help you as much as we can to make your year here a successful one. The University has a special needs adviser. If you do think there is something that we can help with then you should first make contact with the Special Needs adviser ([http://www.hw.ac.uk/students/health-wellbeing/disability.htm](http://www.hw.ac.uk/students/health-wellbeing/disability.htm)).

The special needs adviser is also a useful person to contact during the year for some problems that might arise during the year, such as if you break a bone.
4.9 VISION

Each course based at Heriot-Watt University will have on-line material available at the University's Virtual Learning Environment (VISION) which can be found at: https://vision.hw.ac.uk. You will have access to information for all the courses for which you are enrolled.

5 Dissertation

5.1 General information

The dissertation gives students the opportunity to make use of the knowledge and skills developed on the programme, frequently by working on a real mathematical finance problem within an external organisation, although dissertation projects may also be desk/library based.

Prior to the final assessment of the taught component of the MSc programme, all students are considered as MSc candidates. Following the Board of Examiners meeting in late May/early June, students who complete the taught component at MSc level proceed to the dissertation stage of the MSc programme. The award of the MSc degree thereafter depends solely on the achievement of a dissertation mark of at least 50%.

It is the responsibility of each MSc candidate to prepare a dissertation on a subject chosen by agreement with a member of staff who will act as an Academic Supervisor. Normally, the projects are organised as group projects, i.e. groups of about 4-5 students work on different variants of the same core topic with the same supervisor. Dissertation topics will be agreed by mid-May or earlier. Detailed work will be carried out during the months of June, July and August, with sufficient time being allocated to writing the dissertation. In some cases the research for the dissertation will involve working with an outside organisation for at least part of the summer months.

Full-time postgraduate students are required to be in Edinburgh for the duration of the Programme, unless specifically granted a leave of absence. We will not allow the student to submit a dissertation early in order to return home prior to the end of the Programme. Completing a dissertation in less than the time available is not recommended, as early completion may adversely affect the standard of work and presentation.

If commercial confidentiality requires that a dissertation be treated as confidential, this can be arranged by informing the MACS School Office at the time of submission. Confidential dissertations will be read by the Academic Supervisor and examiners, and will not be available for reference.

You are strongly advised to keep a back-up draft of your dissertation and not to use a USB stick for this purpose since they are easily lost or damaged. No compensation or extension will be given for work or data lost by students.

5.2 Role of the academic supervisor

The Academic Supervisor will give advice on the subject area, relevant literature, presentation format, methodology, structure of the dissertation, and scheduling of the work to be done. The final responsibility for the dissertation always lies with the student. Supervisors are not expected to read
and amend chapters, but they may require periodic progress reports and sample chapters. The responsibility for the quality and content of a dissertation lies with the author of the dissertation.

Academic staff acting as Academic Supervisors cannot be expected to be available at all times, especially during the summer period, although staff will provide back-up facilities during their absence. Meetings should be arranged between Academic Supervisors and students at regular intervals, as appropriate. These meetings are primarily the initiative of the student. The frequency of contact with Academic Supervisors depends on the wishes of the individual student and Academic Supervisor, but students should try to discuss progress with their Academic Supervisors at least once every 2 or 3 weeks, with more frequent discussions in the early stages. In the case of projects based in an external organisation, Academic Supervisors may visit the students in the organisation.

Students may ask their Academic Supervisors to read a draft of part of the dissertation, but it is up to the Academic Supervisor’s professional judgement as to how much of the dissertation he or she is willing to read. An Academic Supervisor cannot examine a dissertation before it is formally submitted and any comments which an Academic Supervisor makes on a draft are provisional in that the Board of Examiners may come to a decision which differs from that of the Academic Supervisor.

5.3 Assessment criteria

All dissertations are expected to conform to the following standards:

- The dissertation must add to the understanding of the dissertation subject.
- The dissertation must show awareness of the relevant literature.
- The dissertation must contain relevant analysis: an informed description of a problem is not sufficient.
- The dissertation must be presented using a satisfactory standard of English.

Students should immediately inform their Academic Supervisor and the Programme Director of any factors that will adversely affect their ability to work on their dissertation topic. Extenuating circumstances will be taken into account by the Board of Examiners, but this information must be available prior to the meeting of the Board. Exceptionally, it is possible for extensions to be granted if justified by illness or other personal problems. This can be done if relevant information is given in due course to the Academic Supervisor or the Programme Director.

5.4 Dissertation format

Dissertations should consist of the following:

- Title page with your NAME, EXAM NUMBER, PROGRAMME TITLE, DISSERTATION TITLE and YEAR
- Abstract
- Acknowledgements
- Own work declaration (signed and dated)
- Table of contents
- Main text (including introductory chapter and final chapter on conclusions and/or recommendations)
- Appendices (optional)
Bibliography

The main text of the dissertation must not exceed 35 pages, based upon a 12-point font size and 1.0-line spacing. The main text referred to here, does not include such things as tables, graphs, figures, appendices and computer code. Dissertations must be type set on white A4 paper only. It may be printed either single- or double-sided. The following minimum margins must be observed.

<table>
<thead>
<tr>
<th>Left</th>
<th>Right</th>
<th>Top</th>
<th>Bottom</th>
</tr>
</thead>
<tbody>
<tr>
<td>30mm</td>
<td>15mm</td>
<td>15mm</td>
<td>20mm</td>
</tr>
</tbody>
</table>

The pages in the main text, appendices and bibliography must be numbered consecutively.

5.5 Submission of the dissertation

The dissertation must be submitted

- as a hardcopy via the AMS coursework box (situated outside the student office on the first floor of the Earl Mountbatten Building, EM 1.25)
- and electronically via the platform VISION (see section 4.9)

by the submission date specified to you.

6 Programme structure

6.1 Programme induction and semester dates

Programme Induction details at Heriot-Watt University:

Please follow this link for updates on the enrolment and induction:

https://www.hw.ac.uk/uk/students/new-students/uk/learning/enrolment.htm

Programme Induction details at the University of Edinburgh:

Please follow this link for information on welcome week and induction activities:

https://www.ed.ac.uk/students/new-students/welcome-week
6.1.2 Courses at Heriot-Watt University

Concerning the courses given at Heriot-Watt University, the following semester dates apply.

<table>
<thead>
<tr>
<th>2020/21 dates</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 September 2020 – 11 September 2020</td>
<td>Welcome Week</td>
</tr>
<tr>
<td>14 September 2020 – 4 December 2020</td>
<td>Semester 1 teaching</td>
</tr>
<tr>
<td>7 December 2020 – 18 December 2020</td>
<td>Semester 1 exams</td>
</tr>
<tr>
<td>21 December 2020 – 9 January 2021</td>
<td>Semester 1 break</td>
</tr>
<tr>
<td>11 January 2021 – 2 April 2021*</td>
<td>Semester 2 teaching</td>
</tr>
<tr>
<td>5 April 2021***– 23 April 2020 (Easter: 4 April 2021)</td>
<td>Semester 2 break</td>
</tr>
<tr>
<td>26 April 2021 – 21 May 2021</td>
<td>Semester 2 exams</td>
</tr>
<tr>
<td>18 June 2021 (Scottish Borders)</td>
<td>Graduations</td>
</tr>
<tr>
<td>22 June 2021 – 25 June 2021 (Edinburgh)</td>
<td></td>
</tr>
<tr>
<td>5 August 2021 – 13 August 2021</td>
<td>Resit exams</td>
</tr>
<tr>
<td>16 November 2021 – 17 November 2021 (to be confirmed)</td>
<td>Graduations</td>
</tr>
</tbody>
</table>

Heriot-Watt University buildings – except for student halls of residences – will be closed on:

- 24 December 2020
- 27 December 2020
- 28 December 2020
- 31 December 2020
- 1 January 2021
- 4 January 2021
- * 2 April 2021 (Good Friday)
- ** 5 April 2021 (Easter Monday)

6.1.3 Courses at the University of Edinburgh

Concerning the courses given at the University of Edinburgh, the following semester dates apply.

<table>
<thead>
<tr>
<th>Semester 1: 21 September - 21 December 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
</tr>
<tr>
<td>-------------------------------------</td>
</tr>
<tr>
<td>14 – 18 September 2020</td>
</tr>
<tr>
<td>21 September 2020</td>
</tr>
<tr>
<td>23 October 2020</td>
</tr>
<tr>
<td>26 October 2020</td>
</tr>
<tr>
<td>TBC</td>
</tr>
<tr>
<td>4 December 2020</td>
</tr>
<tr>
<td>5 – 9 December 2020</td>
</tr>
<tr>
<td>10 – 21 December 2020</td>
</tr>
<tr>
<td>21 December 2020</td>
</tr>
<tr>
<td>Date</td>
</tr>
<tr>
<td>--------------------------</td>
</tr>
<tr>
<td>22 December 2020</td>
</tr>
<tr>
<td>25 December 2020 – 4 January 2021</td>
</tr>
<tr>
<td>11 January 2021</td>
</tr>
</tbody>
</table>
### Semester 2: 11 January - 21 May 2020

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBC</td>
<td></td>
</tr>
<tr>
<td>11 January 2021</td>
<td>Semester 2 starts / Teaching block 3 starts</td>
</tr>
<tr>
<td>12 February 2021</td>
<td>Teaching block 3 ends</td>
</tr>
<tr>
<td>15 February 2021</td>
<td>Flexible Learning Week</td>
</tr>
<tr>
<td>22 February 2021</td>
<td>Teaching block 4 starts</td>
</tr>
<tr>
<td>2 April 2021</td>
<td>Teaching block 4 ends</td>
</tr>
<tr>
<td>5 – 18 April 2021</td>
<td>Spring teaching vacation</td>
</tr>
<tr>
<td>19 – 25 April 2021</td>
<td>Revision</td>
</tr>
<tr>
<td>26 April – 21 May 2021</td>
<td>Examinations</td>
</tr>
<tr>
<td>21 May 2021</td>
<td>Semester 2 ends</td>
</tr>
<tr>
<td>24 May 2021</td>
<td>Summer teaching vacation starts</td>
</tr>
<tr>
<td>TBC</td>
<td>Graduations</td>
</tr>
</tbody>
</table>

### 6.2 Examinations

Students **must** attend all examinations. The Registry will give details of the location of each examination once this is known. Information on the form of the examination will be given for each course. It is the student's responsibility to check all relevant examination timetables.

For Heriot-Watt University examinations, please see the Registry web page [https://www.hw.ac.uk/students/studies/examinations.htm](https://www.hw.ac.uk/students/studies/examinations.htm)

It is important that students do not make any travel arrangements until the final examination timetable has been published. However, please note that changes to the final timetable may still be required after it has been published due to circumstances beyond our control.

Students who do not attend an examination will be deemed to have failed. If there are special circumstances relating to the non-attendance, a Mitigating Circumstances (Special Circumstances) form and appropriate documentation must be submitted. Students will not be excused from the examinations because of holiday plans. **It is very important that you notify the Programme Director as soon as possible of any mitigating (special) circumstances (such as illness or death of a close relative) which could adversely affect your studies and/or examination performance.**

In the case of illness, a medical certificate must be supplied as **soon as possible** to the Programme Administrator. The Examiners will always take such circumstances into account where appropriate, but the later the notification, the less scope there is to do so. Notification of special circumstances must be given **before** the examination diet concerned.

Late notification will normally mean that no account can be taken of the circumstances. With regards to submission of project work, students are required to take reasonable precautionary measures to keep their work in progress safe such as regular backups of computer files. Information on graduation can be found at: [https://www.hw.ac.uk/uk/events/graduation.htm](https://www.hw.ac.uk/uk/events/graduation.htm).
6.2.1 Dictionaries in examinations

No student is permitted to take any dictionary into an examination without written permission. The only exception to the policy is in the case of individual students who had been assessed by the University's Disability Service as requiring access to a translation dictionary.

6.2.2 Calculators

Where a calculator is required for the completion of an examination, a student may use any basic scientific calculator, except the following: graphics calculator, programmable calculator and a calculator which features text storage or retrieval facilities, see https://www.hw.ac.uk/students/doc/approvedcalculatorguidance.pdf

6.2.3 Unauthorised material

You must not have any unauthorised electronic devices or pre-printed materials in the examination room. Cheating in an examination is treated very seriously by the University. If you do have any material relevant to the exam which you have brought in by mistake, you must hand it over to an invigilator before the start of the examination. Invigilators will carry out checks on authorised materials and calculators.

6.2.4 Re-Assessment opportunities

Students will be able to be re-assessed in a maximum of 3 courses.

A student who has been awarded a Grade E or a Grade F in a course may be re-assessed in that course. A student who has been awarded a Grade D in a course may be re-assessed in that course in order to proceed to, or be eligible to receive the award of, Masters.

If you have already passed eight courses at D Grade or above but have not qualified for progression to the MSc (as your average in the best eight courses is lower than 50%) you may resit the exam in up to three courses where you achieved no more than a D Grade at first attempt in order to increase your average in the best eight courses and proceed to the MSc.

You must take the resit examinations at the next available opportunity. For most students this will be in the next academic session - December 2021 and/or April/May 2022. Only one resit opportunity will be permitted. All reassessment is based on examination results only, even in courses which include assessable coursework.

If you are required to be re-assessed before you are able to progress to the MSc Dissertation and if you are in the UK on a Tier 4 Visa, the University is obliged to inform the UKVI that you will not continuing with your project in the Summer of 2021 and therefore your visa will cancelled and you will be expected to leave the UK as soon as possible after the release of your results.

If you are not a UK resident you may be able to take the re-assessment exams off-campus i.e. in your home country. Further information on this will be provided to students at the relevant time.

Special arrangements may apply where a student has presented mitigating circumstances in relation to the first attempt. See the relevant section later in this Guide for more information.
Students who achieve the standards required to progress to the MSc following reassessment will be invited to return to the University in summer 2022 to undertake MSc project work. We do not normally offer MSc supervision at other times of the year.

Students who fail to meet the standards required for the PG Diploma following reassessment may be awarded the PG Certificate in Financial Mathematics provided they have met the requirements below.

7 Assessment requirements

The University operates 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.

To determine the overall assessment of the taught component, courses are weighted. Courses can have weightings of 20 credits, 15 credits, 10 credits and 7.5 credits. The total weight of the core courses is 97.5. Students must choose optional courses having a total weight between 22.5 and 30 credits.

The overall mark for the taught component of the Programme is the credit weighted average over courses (core and optional courses). Sufficient conditions for the various awards that can be made are set out in the table below.

Upon completion of the taught component of the Programme, any student satisfying the conditions set out in the Taught Assessment Regulations, will be permitted to proceed to the dissertation.

Students can be permitted one re-assessment opportunity in a maximum of three taught courses. For more details please contact the Programme Director.

Progression & Award Criteria

Students can register for a Masters or Diploma in Financial Mathematics. Students registered for the MSc degree need to satisfy certain progression criteria, enabling them to proceed onto the Dissertation. If they fail to meet these criteria, given below, they will graduate with a Diploma or Certificate, according to the circumstances.

<table>
<thead>
<tr>
<th>Weighted average mark</th>
<th>Dissertation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>
### 8 Individual course details

#### 8.1 Core courses

Brief details for the core courses are listed below, including the number of teaching hours and delivery period. For details of the syllabus and recommended texts for a particular course, please use the link for that course.

**Stochastic Analysis in Finance**  
(20 credits, semester 1)  
*Aim:* This course will provide and develop the key mathematical ideas which are used in derivative pricing. By spending a significant proportion of time on this particular topic it is hoped that the students develop a good understanding of the mathematics. This will provide a rigorous framework for the derivative pricing course enabling students to understand where the assumptions in the models break down.  
*Assessment:* Stochastic Analysis in Finance will be assessed by 100% exam.  
[https://www.macs.hw.ac.uk/students/ams/courses/f71fs-stochastic-analysis-in-finance/](https://www.macs.hw.ac.uk/students/ams/courses/f71fs-stochastic-analysis-in-finance/)

**Discrete-Time Finance**
Aims: To introduce the basic probabilistic ideas and results needed for the later stochastic process and derivative pricing courses, in a discrete time setting. By the end of the course students will be expected to understand discrete martingale theory, its relationship with financial concepts such as arbitrage.

Assessment: Discrete-Time Finance will be assessed by 100% exam.

http://www.macs.hw.ac.uk/students/ams/courses/f71dt-discrete-time-finance/

Financial Markets
Aims: The course is designed to give students a critical understanding of financial markets, the nature of assets traded in them, and the price-setting process. The course concentrates on equity and bond markets.

Assessment: Financial Markets will be assessed by 20% mid-semester coursework and 80% end of semester exam.


Derivatives Markets
Aims: This course provides an introduction to the traded and over-the-counter derivatives markets.

Assessment: Derivatives Markets and Derivative Pricing & Financial Modelling will be jointly assessed by 100% exam.

http://www.macs.hw.ac.uk/students/ams/courses/f71dm-derivatives-markets/

Derivative Pricing & Financial Modelling
Aims: The aim of this model is to study the application of the Black-Scholes model to the range of derivative securities encountered in the market, and to the term structure of interest rates. The principle tool will be the equivalent martingale measure. Links between derivative prices and PDEs will be indicated but solution of PDEs will be covered elsewhere. Discrepancies between the Black-Scholes model and market data will be described, and alternative models presented.

Assessment: Derivatives Markets and Derivative Pricing & Financial Modelling will be jointly assessed by 100% exam.

http://www.macs.hw.ac.uk/students/ams/courses/f71dp-derivative-pricing-and-financial-modeling/

Credit Risk Modelling
Aims: This course will introduce students to quantitative models for measuring and managing credit risk. It also aims to provide students with an understanding of the credit risk methodology used in the financial industry and the regulatory framework in which the credit risk models operate.

Assessment: Credit Risk Modelling will be assessed by 100% exam.

http://www.macs.hw.ac.uk/students/ams/courses/f71cm-credit-risk-modelling/
8.2 Optional courses

Brief details for optional courses are listed below, including the number of teaching hours and delivery period. For details of the syllabus and recommended texts for a particular course, please use the link for that course.

Statistical Inference  
(7.5 credits, semester 1)  
**Aim:** To provide postgraduate students with a broad knowledge of the principal areas of mathematical statistics and statistical methods widely used in actuarial science and finance. Students should have a good grounding in probability before commencement of this course.  
**Assessment:** Statistical Inference will be assessed by 100% exam.  
[http://www.macs.hw.ac.uk/students/ams/courses/f71st-statistical-inference/](http://www.macs.hw.ac.uk/students/ams/courses/f71st-statistical-inference/)

Statistical Methods  
(15 credits, semester 1)  
**Aim:** To provide postgraduate students with a broad knowledge of the principal areas of mathematical statistics and statistical methods widely used in actuarial science and finance.  
**Assessment:** Statistical Methods will be examined by 20-40% coursework and 60-80% exam.  
[http://www.macs.hw.ac.uk/students/ams/courses/f71sm-statistical-methods/](http://www.macs.hw.ac.uk/students/ams/courses/f71sm-statistical-methods/)

Numerical Techniques for Partial Differential Equations  
(7.5 credits, semester 2)  
**Aim:** To introduce students to numerical techniques for solving PDEs. In particular we study finite difference methods for the diffusion equation and other parabolic problems such as the Black-Scholes equation.  
**Assessment:** Numerical Techniques for PDEs will be assessed by 100% exam.  

Optimization Methods in Finance  
(10 credits, semester 2)  
**Aim:** This course will demonstrate how recent advances in optimization modelling, algorithms and software can be applied to solve practical problems in computational finance.  
**Assessment:** Optimization Methods in Finance will be assessed by 50% continuous assessment and 50% exam.  

Portfolio Theory  
(15 credits, semester 2)  
**Aim:** To allow students to understand the theory of preference using utility theory and how this can be applied to selecting optimal portfolios. To show how portfolio selection models can be extended to become pricing models. To allow students to understand the basics of CAPM and APT.  
**Assessment:** Portfolio Theory will be assessed by 20-40% coursework and 60-80% exam.  
Numerical Probability and Monte Carlo (10 credits, semester 2)

*Aim:* The course deals with a rigorous introduction to Monte Carlo methods, and numerical methods to find solutions to stochastic differential equations. These methods are immensely important to understanding financial options price sensitivities (Greeks), and so applications to the techniques discussed will be to finance. Students will be expected to understand both the theoretical content, but also to be able to implement numerical techniques in a programming language such as Matlab.

*Assessment:* Written Exam 80%, Coursework 20%

[http://www.drps.ed.ac.uk/18-19/dpt/cxmath11202.htm](http://www.drps.ed.ac.uk/18-19/dpt/cxmath11202.htm)

Stochastic Control and Dynamic Asset Allocation (10 credits, semester 2)

*Aim:* The course introduces students to control theory and its applications in finance and economics, and it shows the connections between the following fields: controlled dynamical systems, optimization, nonlinear PDEs.

*Assessment:* Stochastic Control and Dynamic Asset Allocation will be examined by 100% exam.

[http://www.macs.hw.ac.uk/students/ams/courses/f71sc-stochastic-control-and-dynamic-asset-allocation/](http://www.macs.hw.ac.uk/students/ams/courses/f71sc-stochastic-control-and-dynamic-asset-allocation/)

Data Analytics & Time Series Analysis (15 credits, semester 2)

*Aims:* This course aims to provide a good understanding of the concepts and methods used in time series analysis and advanced techniques for data analytics.

*Assessment:* Written Exam 70%, Coursework 30%


9 Special Topics I & II

Special Topics consist of two courses (Special Topics 1 and 2) with a total of 15 credits. They are taken as guided reading courses in the last few weeks of each semester as announced in the programme’s timetable. In each semester, students choose 2 topics from a list which may vary from year to year. The topics are assessed by two oral presentations and two short written essays, respectively. The combined weight of the topics is 15 credits, each topic is worth 3.75 credits. Topics in Semester 2 are provided by industry.

The links to Special Topics:

Special Topics I: [http://www.macs.hw.ac.uk/students/ams/courses/f71ta-special-topics-1/](http://www.macs.hw.ac.uk/students/ams/courses/f71ta-special-topics-1/)
Special Topics II: [http://www.macs.hw.ac.uk/students/ams/courses/f71tb-special-topics-2/](http://www.macs.hw.ac.uk/students/ams/courses/f71tb-special-topics-2/)

10 Facilities

10.1 University library

The library facilities of the University of Edinburgh which are most likely to be relevant for the Programme are at
• Noreen and Kenneth Murray Library, King’s Buildings, West Mains Road, Edinburgh EH9 3JF
• Main Library, George Square, Edinburgh, EH8 9LJ.

The library of Heriot-Watt University is located at

• Edinburgh Campus, Cameron Smail Library, Gait 12.

10.2 Careers service

The University of Edinburgh and Heriot-Watt University both have Careers Services that offer advice, information and practical help in all matters relating to the development of students’ future work or study plans. The Careers Service offices of the University of Edinburgh (see http://www.careers.ed.ac.uk/) are at

• Weir Building, West Mains Road, Edinburgh EH9 3JY, Tel: 0131 650 5773, Email: careers@ed.ac.uk.
• 33 Buccleuch Place, Edinburgh, EH8 9JS, Tel: 0131 650 4670, Email: careers@ed.ac.uk

The Heriot-Watt University Careers Advisory Service (see https://www.hw.ac.uk/study/why/careers-advisory-service.htm) is located at

• HWU Campus, Hugh Nisbet Building, +44 (0)131 451 3391, careers@hw.ac.uk

10.3 Travel

The easiest way to plan your journey to the campus is to use the Traveline Scotland Journey Planner (http://www.travelinescotland.com/welcome.do), which uses up-to-date public transport timetables.

Find out more about getting around in Edinburgh at http://www.hw.ac.uk/student-life/edinburgh/getting-around.htm.

Use our detailed campus maps to help you find your way around the buildings on Heriot-Watt campus (http://www.hw.ac.uk/student-life/campus-life/edinburgh/edinburgh-campus-map.htm) and on University of Edinburgh campus (http://www.maths.ed.ac.uk/contact/travel-directions).

Disabled access

Visit our pages on the DisabledGo website (http://www.disabledgo.com/organisations/heriot-watt-university/main-2) or their mobile site (http://m.disabledgo.com/organisations/heriot-watt-university/main-2) for details of disabled access features at our Edinburgh Campus. The guides describe your journey into and throughout the campus buildings – accommodation, library, catering, teaching spaces etc – and includes photographs of the features covered.

Bicycle

There are safe cycle routes to the Heriot-Watt Campus from the city centre, Edinburgh Park and the west. These either follow the main roads or the cycle paths along the Union Canal. You can plan your journey on the CycleStreets website (http://www.cyclestreets.net/journey/to/EH14+4AS/).
Bus
Lothian Buses (http://lothianbuses.com/) offers local bus services 25, X25, 34, 35, 45, 63 and N25/N34 (night bus) to the Heriot-Watt Campus. Service 25 is the most frequent, leaving the city centre every 10 minutes during the day, and every 15 minutes after 8.00pm. The journey takes about 30–40 minutes from the city centre.

For travelling from Heriot-Watt campus to the University of Edinburgh's King’s Buildings campus, a recommendable option is to take bus 25 to ‘opp Salvation Army Hall’, then switch to bus 38, and finally get off at ‘before Mayfield Road’, which takes less than one hour including walking to King’s Buildings. For further options see Lothian Buses.

Single fares are £1.80 and a day ticket costs £4.50. With a single fare you are not allowed to change buses. For travelling between Heriot-Watt campus and the University of Edinburgh's King's Buildings campus you need to change buses, so a day ticket is cheaper than buying single fares. Note that exact money is required for Lothian Buses (with the exception of Airlink) but you can pay for tickets using your mobile phone (http://lothianbuses.com/apps) or by contactless card payment. Regular travellers to the campus should consider getting a Ridacard (http://lothianbuses.com/tickets/ridacard).
PART B: UNIVERSITY INFORMATION

B1. Programme and Course Content

The content of our programmes and courses is reviewed annually to make sure it’s 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.

B2. Our Values

At Heriot-Watt, we have an established set of values that help up 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 https://strategy2025.hw.ac.uk/our-values/ and what they mean to us.

B3. Student Partnership Agreement

Heriot Watt University and the Heriot Watt University Student Representative Bodies 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

B4. 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 outlined in the **Quick Finder Guide to Heriot-Watt University** section of this Handbook.

## B5. 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.
- **Vision:** your Portal will present you with announcements and tasks related to your course.
- **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 Careers & Wellbeing appointments through your student portal.

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

## B6. Quick Finder Guide to Heriot-Watt University

The following provides a guide to the support, resources, procedures and more which are available to you during your studies. This section is arranged alphabetically under four thematic headings:

- **Learning and Teaching**
  This covers issues related to your academic study.

- **Our Community**
  As a Heriot-Watt student you are part of a community where we value and draw strength from our diversity, and from the range of different experiences which have brought us together. This section helps you to find out about events, activities and opportunities for you to meet new people and get to know other students.

- **Supporting Success**
  This covers issues relating to student life in general and the support resources available to help you.

- **Developing Your Skills**
  It's not just knowledge of your subject that you acquire as a student, you will develop a range of skills that will not only help you study, but also help in everyday life. You will also develop skills which will help you get a job and develop your career.

Clicking on the links below allows you to find relevant information on the student web pages. Please make sure that you check myHWU the Student Portal, and the University web pages throughout the year for the most up-to-date information.
Learning & Teaching

Academic Appeals
An academic appeal is a formal request by a student for the review of a decision made by the University on the student’s progression, assessment or academic award. There are valid and invalid grounds for an appeal. Appeals cannot be made on the basis of academic judgment (for example, thinking that your work deserves a higher grade). You are strongly advised to seek advice before starting an appeal, and to try and seek an informal resolution before making a formal appeal.

Assessment
Assessment is an essential part of learning at university. Make sure you are aware of the guidelines and regulations around University assessment.

Assessment Feedback
Heriot-Watt University aims to support students in becoming confident, independent learners; feedback is a key part of the student learning experience, as it is designed to help students to learn and improve. It’s also important to know what to do with the feedback when you receive it.

Assessment Results
Once your course results have been released, you will automatically be sent an email (to your Heriot-Watt email address) to inform you that new assessment results are available online to view/download via the Student Self-Service. Guidance is available on the results and the grading system used by the University.

Changing Your Course
It is advisable to choose optional or elective courses carefully and if you need advice you can always talk to your personal tutor. Changing a course once semester starts must be completed before the end of teaching week 3.

Changing Your Programme
The University recognises that students may wish to transfer to a different programme of study and will normally allow this provided that a student’s prior study or subject knowledge meets the entry requirements of the new programme. Transferring after year 1 may be difficult without repeating stages of study. If you are considering changing to another Heriot-Watt programme please make sure you discuss this with your personal tutor and see the following advice.

- Think carefully about what you want to study instead
- Access all sources of information about any alternative programme. Find out who the programme contact is, what the entry requirements are and what careers it might lead to. You can find out the programme contact by contacting the School Office. Find out if you would you have to repeat a year.
- Talk to programme staff and students who are currently studying the programme.
- Remember, it is not automatic that you will be allowed to transfer to a different programme.
- If you are able to transfer, make sure you complete the correct forms and have the appropriate approval. Your new programme leader can advise you on this.
- You may have to repeat a year on your new programme, e.g. start again at Year 1, in which case you should check with your funding body what financial support will be available if you do this. Repeat funding can sometimes be offered but this will depend on your circumstances.

Examinations & Examination Diets
There are three examination diets (assessment periods): December, Spring and the Resit Diet in the Summer.

Exam Conduct and Identity Checks
Make sure you know what is required and permitted within each of your exams and understand the University exam conduct.

Exam Timetables
Information on the exam timetable and when it will be available. Please note that exam timetables are subject to change so check regularly – we recommend checking the morning of each exam for any adjustments.

Exit Awards
You will receive an award if you successfully complete your programme of study, however, if you leave the University part way through your programme, you may still have met the required criteria for receiving a Certificate of Higher Education, a Diploma of Higher Education or an Ordinary/Bachelors Degree as an exit award. (see also intermediate awards).

External Examiners Information
External Examiners ensure that students are judged fairly according to academic standards. In addition, they ensure that that the processes for assessment, examination and determination of awards are sound and fairly operated.

Learning and Teaching Matters
Across our campuses and global community of students, we are promoting learning and teaching with a series of key messages to provide you with advice and information at crucial points during your Heriot-Watt experience.

Periods of Study
The University Regulations explain the maximum time allowed to complete your programme of study.

Plagiarism
Plagiarism is the act of taking the ideas, writings or inventions of another person and using these as if they were your own, whether intentionally or not. Here you can find out more about plagiarism, how the University responds to it and guidance on how to avoid plagiarism in your academic work. The Library also provides workshops and support on citing and referencing to avoid plagiarism.

Reassessment
If you fail an assessment during the first or second semester of an academic year, then you will have to sit a reassessment for that course before being able to progress. This page contains information on reassessment procedures, how to register and pay for reassessments on your campus, reassessment diet dates, and information about additional reassessment opportunities.

Requirements for Awards
Refer to the regulation(s) that are appropriate for your level of study. These regulations explain the number of credits required to receive an award from the University.

Recognition of Prior Learning & Credit Transfer
If you have previously been in higher education, have passed courses or have academically relevant professional experience, then this could count as credit towards your Heriot-Watt degree. In the linked page, scroll down to ‘Recognition of Prior Learning & Credit Transfer to view the policy and procedures relating to this, as well as other information.

Submission of Coursework Policy
You will have a set submission deadline for each piece of coursework. This policy explains how the deadline works.

- **Teaching Timetables**
  Use the link above to find out when and where your lectures, tutorials, or labs will be taking place on your campus.

- **Use of Calculators in Examinations**
  Refer to the link above to find out when you can use a calculator in an examination, and what kind of calculators are permitted.

- **Use of Dictionaries in Examinations**
  Dictionaries are generally not permitted in exams. However, the following link details the exceptions and circumstances when a dictionary may be permitted.

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**Our Community**

- **Alumni**
  Information on the opportunities available to students after they graduate from Heriot-Watt. These include membership of The Watt Club (Heriot-Watt's alumni association), how to network and connect with other alumni, and how alumni can give back to the University after they have left.

- **Armed Forces Reservists**
  The University has signed up to the [Armed Forces Covenant](#) and we are committed to ensuring that current and former armed forces personal and their families are treated fairly. We will ensure that students who are reservists are not disadvantaged in their studies by undertaking compulsory training and service, and this includes the consideration of [Mitigating Circumstances](#) in assessments. You can discuss any issues relating to your service with your personal tutor.

- **Accommodation**
  Information about student accommodation at each of our campuses
  - Accommodation (Dubai Campus)
  - Accommodation (Edinburgh Campus)
  - Accommodation (Malaysia Campus)
  - Accommodation (Scottish Borders Campus)
  - Accommodation (Orkney Campus)

- **Faith and Belief**
  Heriot-Watt University respects religious and cultural diversity and aims to support individuals in their religious and cultural observance.
  - Faith and Belief: Edinburgh Campus
  - Faith and Belief: Scottish Borders Campus
  - Faith and Belief: Orkney Campus
  - Faith and Belief: Dubai Campus
  - Faith and Belief: Malaysia Campus

- **Residence Life**
  Residence Life (Res Life) provide help and support for students living in University accommodation. This can be practical help and information, help with the transition to living in halls of residence, signposting to other sources of support and providing a calendar of social events.
Sport and Exercise

Opportunities for a range of sport and exercise activities are available at all our campuses. From recreational fun to competition, there’s a place in the WattFamily for everyone regardless of sporting ability or experience. The Edinburgh campus is also home to Oriam Scotland's Sports Performance Centre.

Sport and Exercise: Edinburgh Campus
Sport and Exercise: Scottish Borders Campus
Sport and Exercise: Orkney Campus
Sport and Exercise: Dubai Campus
Sport and Exercise: Malaysia Campus

Student Representation

All students have representative bodies for their campus who will also oversee clubs and societies and organise events for students.

Heriot-Watt University Student Union (Edinburgh, Orkney and Scottish Borders Campuses)

All Heriot-Watt students at Scottish campuses are a member of the Student Union. In addition to the wide range of societies, the Student Union offers volunteering opportunities for students to get involved in and make friends and connections during their time at university. The Union regularly hold events and host campaigns for good causes. The Student Union can also provide advice and support for all Heriot-Watt students via the Advice Hub.

Heriot-Watt University Dubai Student Council is the primary representative body for all students at Dubai campus. Further details can be found on the Student Council’s Facebook page

Heriot-Watt University Malaysia Student Association represents students at Malaysia campus, manages clubs, implements welfare projects and organises events for students.

Supporting Success

Amendment to Enrolment

Amendments can be made to a student’s enrolment at any point during their studies. This can include Temporary Suspension of Studies, extension of study period or amendment to study level or method.

Assistive Technology

We have a variety of assistive technology available at Heriot-Watt University. Our Technology Assistant is here to help you with the enabling technology that we have and can assist you with any queries or support needs.

Assistive Technology at Edinburgh Campus
Assistive Technology at Scottish Borders Campus
Assistive Technology at Orkney Campus
Assistive Technology at Dubai Campus
Assistive Technology at Malaysia Campus

Attendance and Absence

It is extremely important that you keep the University informed if you are unable to attend classes. Absence may affect your academic progress, so you should discuss with your personal tutor whether you may need to temporarily suspend your studies or apply for Mitigating Circumstances. If you are unable to attend an exam or complete an assessment due to an unforeseen absence beyond your control, such as significant illness, you will need to make an application for consideration of Mitigating Circumstances in writing with supporting evidence.

Big White Wall
Big White Wall is an online support resource 24 hours a day every day which you can sign up to with your university email address then choose an anonymous username for your time on Big White Wall. You can use Big White Wall for help with a wide range of mental health and wellbeing issues.

**Care Experienced Students**
We recognise that students with care experience are under-represented in higher education and are committed to offering support for you to study at Heriot-Watt. We can provide access to the advice, guidance, financial support and accommodation required to help you succeed at university. We offer a named point of contact and support within the University.

**Caring Responsibilities**
Heriot-Watt University is committed to supporting students who are carers. A carer is anyone who cares, unpaid, for a friend or family member who due to illness, disability, a mental health problem or an addiction cannot cope without their support.

**Change of Address**
For legal, academic and administrative purposes it is very important that the information the University holds about you is correct and up to date, including your address details. You can check and amend your personal information by logging in to [Student Self Service](#).

**Childcare**
There is a nursery based at Edinburgh campus run by an independent company called Pinocchio’s. At Scottish Borders there is no on-campus nursery, however Osito Nursery is close to the campus. You are advised to ensure that any nursery or childminder you use is registered with the Care Commission. Information about childcare provision in your area is available from the [Scottish Family Information Service](#). You may be eligible for help with childcare fees through the Childcare Fund. Students wishing to apply must be home students who are fulltime, undergraduate and eligible for student loan support. Students must have applied for the maximum student loan available.

**Complaints**
If for any reason you are unhappy with action taken (or not taken) by the University, or by the standard of service you have received, you may be able to make a formal complaint using the University’s Complaints Procedure.

**Counselling**
Being a student can be a very positive experience but there are also many challenges to deal with such as being away from home, being in a new country, exam pressures and building new relationships with friends. If you are worried about any issue or are thinking about dropping out of University we can offer you counselling, support, and information to help you deal with the difficulties you may face. It may be that you only need one appointment but can attend more if you wish.

**Data Protection**
Information about how the University uses and protects data.

**Disability Support**
The Disability Service can provide support and advice for students with a range of disabilities. It is important that you inform us if you have a disability so the appropriate support can be arranged and you may be eligible for additional funding from the Disabled Students Allowance.

**Discipline**
The University can take action against any student if they have committed an academic offence (such as plagiarism, collusion or cheating in an exam) or a non-academic offense such as improper use of, or damage to, university property, or unacceptable behaviour.
Discretionary Credit
A student who has not achieved the minimum number of credit points necessary to qualify for consideration of an award or the minimum number of credit points to progress from one stage to another may be awarded the requisite credit points at the discretion of the Award Board or Progression Board, as appropriate.

Effective Learning Service
Our global team of Effective Learning Advisers can provide advice and guidance on study skills for University work e.g. academic writing, study strategies, managing your time and effective group working.

Email
Make sure you keep checking your Heriot-Watt email at least every day and use it if you need to contact the University. Sometimes mail from personal e-mail addresses is blocked by the University's IT systems, so use your Heriot-Watt e-mail to be sure your message gets through to us. Essential messages and information will also be available via myHWU the Student Portal.

Enrolment
Enrolment is the formal process of becoming a student of the University, agreeing to abide by its rules and accepting any liability for fees or other costs associated with your studies. All new and continuing students must be enrolled while studying at Heriot Watt University. The enrolment process must be completed online at the start of each new academic year.

Equality and Diversity
As well as meeting our legal requirements we make sure that people across the University Community understand how they contribute to a Culture of Inclusion for All. This holistic approach helps us maintain an open and accessible working, living and learning environment where all are supported to reach their full potential.

Erasmus+
Erasmus+ enables you to study or work in Europe as part of your degree programme, usually for a full academic year. At Heriot Watt students have the opportunity to study at a wide range of institutions in Europe.

Estranged Students
An estranged student is "someone who no longer has the support of their family due to a breakdown in their relationship which has led to ceased contact. This might mean biological or adoptive parents or wider family members who have been responsible for supporting a student in the past". We recognise that estrangement causes particular challenges to students and the University is able to provide a range of support. If this applies to you, please get in contact.

Exchanges
An exchange can be arranged with an institution abroad. This can be arranged with your school Exchange Coordinator but it is the responsibility of the student to complete the application for that institution.

Failing a course
Failing a course may be a setback, but it is not necessarily a disastrous one. Students who have failed can go on to pass resits and still graduate with a good degree. If you fail a course it is important you discuss this with your personal tutor in the first instance. Your personal tutor will be able to offer advice on how to obtain detailed feedback and suggest sources of support.

Go Global
Go Global is the University's inter-campus transfer opportunity and offers students the opportunity to study at a different Heriot-Watt campus.
Graduate Attributes
Through your experience at Heriot-Watt University you will develop the skills and qualities of the four graduate attributes: specialist, creative, professional and global.

Graduation
All the information you need to apply for and attend your graduation ceremony.

Guide to Student Life
This A to Z guide, also available via the Student Portal, is another way you can access essential information on a range of issues you may encounter.

Harassment and Bullying
Heriot-Watt University is committed to a working, learning and living environment that is free of discrimination and intimidation. If you feel that you are being bullied or harassed, in person or online, please talk to your personal tutor, or to Student Wellbeing.

Health and Wellbeing
During your time at University it is important to look after yourself and use the resources available to help you with this, including Wellbeing Services, and medical and dental services.

Library Essentials
Library essentials covers how to navigate the library service across campuses at the University. If you need to borrow a book or book out a study space this can be accessed from the library essentials webpage.

Library Resources for your Subject
There is an Academic Support & Liaison Librarians supporting your subject or School. Together with Library staff at Malaysia and Dubai campuses they can provide advice and guidance on library resources and developing your information skills. See also the online subject guides for information about books, journals and online resources for each subject area.

Managing Your Money
As a student you will find there is a lot to think about financially. For some of you, studying at university will be the first time you have had to manage your money and keep your expenditure within a fixed budget. Advice and support on money matters is available at all Heriot-Watt campuses.

Maternity and Paternity
The University has a set of published guidelines to ensure that students who become pregnant during their studies know where to seek advice and support, including on matters such as returning to study following a period of maternity leave and on requests for shared leave or paternity leave.

Mental Health
If you experience a mental health difficulty while at the University, or have a pre-existing mental health condition, you can discuss any issues and concerns with a professional counsellor or Student Advisor.

Mitigating Circumstances
There are circumstances which, through no fault of your own, may have affected your performance in an assessment (exams or other assessment), meaning that the assessment has not accurately measured your ability. These circumstances are described as 'mitigating circumstances'. You can submit an application to have mitigating circumstances taken into account.

Next Steps: Post result help
Next Steps is a simple guide that can help you after you have received your course assessment results. The guide has information about importance of obtaining feedback from your assessments, and how to reflect and act on feedback to ensure you are more successful in your studies.

**People Finder**
Find a key person on campus by using People Finder

**Sexual Misconduct**
The University is committed to providing a safe environment that allows you to work, study, and fulfil your potential without fear of sexual misconduct and has a policy to combat sexual misconduct.

**Software**
You can access a range of IT software provided by the University to help in your studies.

**Student Success Advisors**
Nobody knows the challenges of being a Heriot-Watt student better than those who have been through it all themselves. With the benefit of recent experience and successful study at Heriot-Watt, the Student Success Advisors will be able to offer advice to students based on their own experiences. They will also have an overview of the other support resources available at Heriot-Watt and point you in the right direction if you need it.

**Student Service Centre**
The Student Service Centre offers help and support relating to matters on enrolment, examinations, paying tuition fees, graduation, as well as advice for students holding a visa.

Dubai Campus: please contact dubaistudentservices@hw.ac.uk
Edinburgh Campus
Malaysia Campus

**Student Fees, Funding and Additional Charges**
The University can give you advice about paying your tuition fees as well as information on scholarships and bursaries, and other means of financial support.

**Student Policies and Guidance**
Our list of student policies can give you information on University regulations and guidance relating to issues including attendance, mitigating circumstances, mental health, and programme transfer.

**Student Surveys**
Feedback from students is extremely important as it allows the University to further improve and enhance what it offers to students. Surveys give students the opportunity to feedback their thoughts and opinions to the University.

**Temporary Suspension of Studies**
In certain situations, it may be in a student’s best interests for them to suspend their studies temporarily to enable them to deal with particular issues and return at an agreed date. A Temporary Suspension of Studies (TSS) can be applied for and approved on the basis of genuine medical, personal, financial reasons or military service.

**Thinking of Leaving**
If you are thinking about leaving university for whatever reason please talk through your decision with a member of staff at the university. Many students think about leaving university at some stage during their studies. If anything is bothering you or you are thinking about leaving, you can come along to a drop in to speak to a member of support staff to explore and understand all of your options.
Visa Advice
Advice on visa requirements for studying at Heriot-Watt is available at all our campuses.

Visa Advice: UK Campuses
Visa Advice: Dubai Campus
Visa Advice: Malaysia Campus

Virtual Learning Environment (Vision)
Vision is Heriot-Watt’s Virtual Learning Environment (VLE) and is a vital learning and communication tool for you and your lecturers, so make sure you log in and check Vision every day. A Student Guide to VISION can be found here.

Developing Your Skills

Careers
Careers advice and guidance is available to all students and recent graduates to help:
- Develop your employability skills
- Identify your potential career options
- Help you to find work experience/part time work
- Market yourself to employers

Careers: UK Campuses
Careers: Dubai Campus, contact Benita Maben, Careers Advisor, B.Maben@hw.ac.uk
Careers: Malaysia Campus, contact MYCareers@hw.ac.uk

Career Mentoring
Career Mentoring can connect a student with a professional working in a student’s area of interest. The programme gives students an opportunity to gain an insight into what it is like working in a certain field. A mentor will also be able to support a student with their long-term career planning. This programme is mostly aimed at students in their penultimate year, however all students are welcome to apply.

Enhanced Transcript
An Enhanced Transcript is a formal University document which will include not only details of your award and grades, but also a range of academic and extra-curricular activities undertaken whilst at University. The Transcript is designed to help you to maximise your employability as it records your University achievements in one document which you can share with prospective employers and postgraduate recruiters.

LinkedIn Learning
As a Heriot-Watt student, you have full, free access to LinkedIn Learning. The platform hosts over 12,000 digital courses on business, creative and technology topics. These courses are broken into bitesize sections, making it easy to focus on developing the skills you need.

Maths Gym
The Maths Gym is a cross-campus initiative aimed at supporting all HW students, from any subject, to strengthen their mathematical or statistical skills and gain confidence in applying these skills. We provide support through a variety of activities including:
- drop-in sessions
- one-to-one or small group appointments
- workshops.
Whether you want to brush up on basic skills or need help to understand new material from your course, the Maths Gym is there to help you.

**Skills Development**

Studying at university gives you the opportunity to learn new skills or build on existing skills you already have. Information Services provide many workshops and resources to help you gain or develop the skills you will need to have a successful time at university.

**Study Spaces**

Heriot-Watt provide a large number of modern and contemporary study spaces for both individuals and groups in convenient locations. Some of these spaces are open late, and offer IT access as well as food and drink.

**Volunteering**

Volunteering offers you the opportunity to develop your skills and experience while helping your fellow students, your community or a charitable organisation. There are numerous opportunities for volunteering within and outside the University. The Careers service also provide advice on volunteering. Your experience as a volunteer can be logged and evidenced, and help enhance your employability.