

**Master of Science/  
Postgraduate Diploma**

**Actuarial Science and Management**

**Programme Handbook**

**2021/2022**

**All students registered for the 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 handbook are accurate at the time of printing. Unforeseen circumstances may necessitate changes to the procedures, curricula and syllabus described

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## **PART A: SCHOOL INFORMATION**

### **A1. How to Use This Handbook**

This handbook provides you with:

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

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

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

### **A2. Welcome and Introduction**

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

I am delighted that you have chosen our unique and innovative University and have entrusted us with your education for the next few years. Heriot-Watt has been at the forefront of pioneering education and future thinking since 1821, and this year we celebrate the 200th anniversary of our founding in Scotland. Each year, whether it be in league tables or the testimonies of our brilliant students and our supportive staff, we continue to lead the way in world class education.

We understand that these times remain uncertain but let me reassure you that we are here to support you step confidently through your studies using our forward-thinking approach called Responsive Blended Learning (RBL). RBL combines active, supported online learning with contextually appropriate face-to-face learning opportunities, responding dynamically to the changing external context. This way of learning offers you the best of both worlds as it enables you to proceed with your studies alongside your peers, whatever pandemic-related restrictions are lifted or imposed in specific contexts. Now more than ever, we are thankful for our global OneWatt community of students, colleagues and alumni, who continue to actively take part in our supportive network, which spans five campuses in three countries.

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

Our graduates are sought-after by global professions and industries all over the world. The very nature of a Heriot-Watt education is one that allows you to benefit from our research-informed approach, underpinned by our rich heritage and values. We're dedicated to providing you with the confidence and leadership skills to be a global citizen, and the expertise to one day become a leader in your chosen field or career. Together we will help shape tomorrow to deliver benefits for all of society.

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

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

### **A3. COVID-19 and Responsive Blended Learning**

The COVID-19 pandemic means that we have adapted the way we deliver learning and teaching across our campuses to enable us to continue to offer an inspiring learning experience, whatever pandemic-related restrictions may be in place.

Our approach is called **Responsive Blended Learning (RBL)**.

- **Responsive** to the changing environments our students are living and learning in, to the wellbeing concerns of students and staff, and to the diversity of students' learning needs at this challenging time.
- **Blended** to combine the very best use of online and on-campus teaching, learning and student support. The exact balance of this blend of online and on-campus learning will flex depending on local conditions and individual student context.

Our Responsive Blended Learning approach means that you will be able to learn, interact and collaborate with your classmates, whether you are on campus or beginning your studies this year online. It will enable you to access materials, collaborate and learn alongside your class cohort, and build and strengthen friendships, wherever you begin your studies from. This means our response will flex with the local conditions, and with your particular circumstances. It will also allow us to safely facilitate the return of students and staff on to our campuses, when conditions allow. You can access RBL student resources [here](#).

As campuses reopen, there will be increasing opportunities for on-campus teaching activities. Labs, studios and maker-spaces will, when safe to do so, be opened to allow students to engage in practical activities. Tutorials and other class teaching will also resume on campus, in line with the safety guidance in your campus context. Whenever you can return, we will be here to welcome you and support you to adjust to campus life.

Details of the specific blend of on campus, online and independent study will be set out by your course teams, who will support you through your studies.

You can discuss any issues around your learning or your wellbeing with your personal tutor (see below) and with the University's professional services (see section B6 below).

### **A4. Personal Tutors**

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

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

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

## 1. CONTACT DETAILS

### **Programme Director**

Year 1 – Actuarial Science

Mr Peter Ridges

Office: CMF.16, Telephone: 451 3906, Email: [P.Ridges@hw.ac.uk](mailto:P.Ridges@hw.ac.uk)

Mr Ridges is responsible for all academic matters relating to the first year of the programme.

Year 2 – Actuarial Management

Professor Angus Macdonald

(Office: CM T.04, Telephone: 451 3209, Email: [A.S.Macdonald@hw.ac.uk](mailto:A.S.Macdonald@hw.ac.uk)

Professor Macdonald is responsible for all academic matters relating to the second year of the programme, including progression from the first year to the second year.

*Appointments with the Programme Directors may be arranged by email.*

Students can access administrative support via the Student Service Centre located in the Hugh Nisbet Building. The Student Service Centre is open daily from 10am to 4pm.

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

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

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

### **Information Resources and Links**

Resource	Description	Location
MACS Student Website	Lots of information regarding MACS programmes and courses.	<a href="http://www.macs.hw.ac.uk/students">http://www.macs.hw.ac.uk/students</a>
University Student Website	The main University website for information and resources.	<a href="https://www.hw.ac.uk/students">https://www.hw.ac.uk/students</a>
Student Portal	Access to the University Student Portal (e.g. email, room bookings, timetables).	<a href="https://portal.hw.ac.uk">https://portal.hw.ac.uk</a>
Virtual Learning Environment (VLE)	All courses have materials available at the University's learning Environment (CANVAS).	<a href="https://Canvas.hw.ac.uk">https://Canvas.hw.ac.uk</a>
Student Self Service	You can update your address and where you will get your on-line results.	<a href="https://www.hw.ac.uk/selfservice">https://www.hw.ac.uk/selfservice</a>
Student Service Centre	Students can also get advice on a range of Finance, Hospitality Services and Academic Registry issues	<a href="mailto:studentcentre@hw.ac.uk">studentcentre@hw.ac.uk</a>

### **Course Information**

Details on all the courses offered on the programme can be found at:

<http://www.macs.hw.ac.uk/students/ams/pg-programmes/msc-actuarial-science-and-management/>

Brief course descriptors are can also be found in the Appendix of this handbook.

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

### **Programme Codes**

MSc in Actuarial Science & Management- F7IM-ACP, Postgraduate Diploma in Actuarial Science & Management – F7ID-ACP, Postgraduate Certificate in Actuarial Science & Management - F7IC-ZZZ

## **2. INTRODUCTORY INFORMATION**

The University provides information for new students at: <http://www.hw.ac.uk/students/index.htm>

### **2.1. 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. If you have any questions about enrolment you should speak to staff in the School Office. Students entering Year 1 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 or the MSc in Actuarial Science and Management. 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 (ie regardless of whether this departure is voluntary or because students have failed to qualify for the desired award).

### **2.2 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 CANVAS pages or by email.

Classes are timetabled to start and finish at 15 minutes past the hour. The standard Heriot-Watt practice is that classes start at 20 minutes past the hour and finish at 10 minutes past. Please be courteous to staff and fellow students by ensuring you arrive on time to all your classes.

### **2.3. 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/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 (see <https://www.hw.ac.uk/students/doc/compulsorywithdrawal.pdf>).

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.

Students here on a Tier 4 Student Visa will be advised on the monitoring requirements required by the University in order to fulfil their obligations to UKVI.

#### **2.4. 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 of Year 2 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>

#### **2.5. Note from the Programme Directors**

The programme is very demanding. In order to be successful you will have to work extremely hard. Also, poor attendance at classes is likely to lead to poor performance.

There are a total of 11.5 taught courses available in Year 1 and students must pass at least 8 (allowing for course weightings – see Section 5.4) to qualify for the PG Diploma (with an average of at least 60% to progress to Year 2). You may wish to discuss with your personal tutor the most appropriate courses for you to take in order to succeed on the programme.

Anyone who finds they are struggling with any aspect of the coursework should alert the course lecturer at the first available opportunity. Staff are always happy to help but cannot do so if they are not aware there is a problem.

Your academic personal tutor (see Section 4.5) is also available during the year to provide support when needed. It is a programme requirement to meet with your personal tutor at least once a semester.

### **3. IMPORTANT INFORMATION**

#### **3.1 Key Dates**

<b>Dates</b>	<b>Activity</b>
6 September 2021 –10 September 2021	Welcome Week
13 September 2021 –3 December 2021	Semester 1 teaching
18-22 October 2021	Semester 1 Consolidation Week 6
6 December 2021 –17 December 2021	Semester 1 exams
20 December 2021 –9 January 2022	Semester 1 break
10 January 2022 –1 April 2022	Semester 2 teaching
14-18 February 2022	Semester 2 Consolidation Week 6
5 April 2022–23 April 2022	Semester 2 break
25 April 2022– 20 May 2022	Semester 2 exams
21 June 2022–24 June 2022 (Edinburgh) – to be confirmed	Graduations
4 August 2021–12 August 2022	Resit exams
15 November 2022–16 November 2022 – to be confirmed	Graduations

### **3.2 UK Campus Holidays**

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

- 24 December 2021
- 27 December 2021
- 28 December 2021
- 29 December 2021
- 30 December 2021
- 31 December 2021
- 3 January 2022
- 4 January 2022
- 15 April 2022 (Good Friday)
- 18 April 2022 (Easter Monday)

### **3.3 Case Studies Dates**

<b>2021/22 dates</b>	<b>Activity</b>
30 May – 3 June 2022	Preparatory Week
6 June – 8 July 2022	1 <sup>st</sup> Case Study
11 July – 12 August 2022	2 <sup>nd</sup> Case Study
15 – 19 August 2022	Assessment Week (CP2 and CP3)

### **3.4 Consolidation Week**

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

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

- The Consolidation Week is not a vacation/break. It is intended to slow the pace, somewhat, and allow reflection and consolidation of learning. Support activities will still take place during this week.
- No new material will be covered during Consolidation Week.
- There will be no assessment submissions for students during Consolidation Week.
- Schools can continue to actively support student learning activities, for example, laboratory, studio and workshop sessions as this helps to consolidate theoretical learning that has taken place.
- For example, during Consolidation Week, instead of providing activities which staff actively lead, students can be asked to work independently, catch up with coursework/tasks, undertake some revision and reflection activities, and so on.
- Staff are not expected to fill the timetable up with additional activities in Consolidation Week – remember this is meant to be a change of pace at a point in the middle of semester.

It is the student's responsibility to check all relevant examination timetables (including resits) on the Registry web page <http://www.hw.ac.uk/registry/examinations.htm>.

The publication of the exam timetables for Semesters 1 and 2 can be found here <https://www.hw.ac.uk/students/studies/examinations/timetables.htm>

For both examination blocks, 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.

You will officially receive the provisional results of your semester 1 assessments in mid-January. You will receive the final results of your semester 1 & 2 assessments in mid-June. In Year 2, you will receive your MSc project work result and your award recommendation in mid-September. You will receive an email to your University email account to inform you when you can view your official results online at [www.hw.ac.uk/selfservice](http://www.hw.ac.uk/selfservice). You will receive a final assessment results letter with your award recommendations in mid-September.

## **4. GENERAL INFORMATION**

### **4.1. 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.

### **4.2. Contacting You**

The Programme Director, 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 in-box regularly.***

You should also check CANVAS regularly for announcements and updates.

### **4.3 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 personal tutor 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 from the first year of the programme will be allowed to enrol for the second year of the programme. All outstanding debt must be cleared first.

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.

#### **4.4 Personal Tutors**

All Heriot-Watt students are allocated a mentor. <https://www.hw.ac.uk/students/studies/personal-tutors.htm> . For year 2 students, the mentor is normally the Programme Director. 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 personal tutor at least once each semester. For international students this counts as a required contact point for attendance monitoring purposes.

#### **4.5 Faculty of Actuaries Students' Society (FASS)**

All students are entitled to become affiliated members of this Society without becoming full student members of the Institute and Faculty of Actuaries. There is a small membership fee.

Membership is recommended to students.

The Society meets about five times during the year for discussion of papers which cover a variety of topical actuarial issues. It also gives you the opportunity to meet other actuarial trainees in Edinburgh. Most meetings are preceded by tea, coffee and biscuits. The annual dinner is preceded by a meeting at which there will be a distinguished speaker.

FASS Student Representatives will contact you during the first semester with details on how to join.

#### **4.6. Class Representatives**

Early in semester 1 the class will elect one or two class representatives who will liaise with the Programme Director whenever any problems arise which are of a general nature for the class. It is intended that formal meetings will be held once a semester where any such matters can be discussed.

### **5. PROGRAMME STRUCTURE**

#### **5.1. Programme Aim**

The principal aims of the programme are:

##### Year 1

- to provide intensive and high-quality education in a postgraduate context in a wide range of subjects in contemporary actuarial science and statistics, and in economics and finance
- to provide coverage of the material in the syllabuses of the subjects CT1 – CT8 in the Core Principal series of the Institute and Faculty of Actuaries and provide an opportunity for students to gain exemptions from some or all of the corresponding professional examinations as a result of dedicated study over a nine-month period
- to provide a challenging period of study which enables students to test themselves against standards requiring intensive work and strong commitment in a demanding postgraduate environment
- to enable students to develop detailed knowledge and critical understanding, and acquire a range of new skills, in central areas in actuarial science and statistics
- to provide tutorial and discussion opportunities of a style and at a level appropriate for postgraduate studies
- to enable students to communicate and work effectively with peers and academic staff, demonstrating appropriate levels of autonomy, initiative, and responsibility

## Year 2

- to provide intensive and high-quality education in a postgraduate context in a wide range of subjects in contemporary actuarial management, and professional practice
- to provide coverage of the material in the syllabuses of the subjects CP1, CP2, CP3, SP2, SP4, SP5, SP6 and SP9 of the Institute and Faculty of Actuaries and provide an opportunity for students to gain exemptions from some or all of the corresponding professional examinations as a result of dedicated study over a nine-month period
- to provide a challenging period of study which enables students to test themselves against standards requiring intensive work and strong commitment in a demanding postgraduate environment
- to enable students to develop detailed knowledge and critical understanding, and acquire a range of new skills, in central areas in actuarial management
- to provide tutorial and discussion opportunities of a style and at a level appropriate for postgraduate studies
- to enable students to communicate and work effectively with peers and academic staff, demonstrating appropriate levels of autonomy, initiative, and responsibility
- to provide students at Master's level with the opportunity to plan and execute a significant investigation and write case studies or a dissertation requiring detailed and critical understanding in an area of study related to actuarial practice, and demonstrating originality

### **5.2. Taught Programme**

All students commence with the taught courses in Actuarial Science. There are 11 courses available. These correspond in total to Subjects CP1 to CP8 of the IFoA current education/examination strategy. The courses are listed below, with information about the lecturer, the course weight and when it is taught and examined and the corresponding professional actuarial subject.

In Year 1 there are 3 mandatory courses:

- F71AF Life Insurance Mathematics 1
- F71BF Life Insurance Mathematics 2
- F71AB Financial Mathematics

In Year 2 there are 3 mandatory courses:

- F71CA Actuarial Risk Management 1
- F71CB Actuarial Risk Management 2
- F71MD Dissertation (MSc only)

Full details of courses can be found at: <http://www.macs.hw.ac.uk/students/ams/pg-programmes/msc-actuarial-science-and-management/>

## YEAR 1 COURSES

Course	Course code	Semester	Course weight	Examined in	Professional Subject
<b>Financial Mathematics</b>	F71AB	1	1	December (3 hours)	CM1
<u>Lecturer:</u> Catherine Donnelly. <a href="mailto:c.donnelly@hw.ac.uk">c.donnelly@hw.ac.uk</a>					
<b>Finance and Financial Reporting</b>	C31FF	1	1	December (3 hours)	CB1
<u>Lecturer:</u> Melanie Wilson <a href="mailto:M.J.Wilson@hw.ac.uk">M.J.Wilson@hw.ac.uk</a>					
<b>Economics</b>	C21AO	1	1	December (2 hours)	CB2
<u>Lecturer:</u> Erkal Ersoy <a href="mailto:E.Ersoy@hw.ac.uk">E.Ersoy@hw.ac.uk</a>					
<b>Statistical Methods</b>	F71SM	1	1	December (3 hours)	CS1
<u>Lecturer:</u> George Streftaris. <a href="mailto:G.Streftaris@hw.ac.uk">G.Streftaris@hw.ac.uk</a>					
<b>Life Insurance Mathematics 1</b>	F71AF	1	1	December (2 hours)	CS2
<u>Lecturer:</u> Alfred Chong, <a href="mailto:alfred.chong@hw.ac.uk">alfred.chong@hw.ac.uk</a>					
<b>Stochastic Modelling</b>	F71SZ	1	0.5	December (2 hours)	CS2
<u>Lecturer:</u> Sergey Foss, <a href="mailto:S.Foss@hw.ac.uk">S.Foss@hw.ac.uk</a>					
<b>Life Insurance Mathematics 2</b>	F71BF	2	1	April/May (2 hours)	CS2
<u>Lecturer:</u> Ian Sharpe, <a href="mailto:i.sharpe@hw.ac.uk">i.sharpe@hw.ac.uk</a>					
<b>Survival Models</b>	F71AE	2	1	April/May (2 hours)	CS2
<u>Lecturer:</u> Peter Ridges; <a href="mailto:P.Ridges@hw.ac.uk">P.Ridges@hw.ac.uk</a>					
<b>Risk Theory</b>	F71AG	2	1	April/May (2 hours)	CS2
<u>Lecturer:</u> Abdul-Lateef Haji-Ali, <a href="mailto:a.hajiali@hw.ac.uk">a.hajiali@hw.ac.uk</a>					
<b>Financial Economics 1</b>	F71AH	2	1	April/May (2 hours)	CM2
<u>Lecturer:</u> Jing Yao, <a href="mailto:j.yao@hw.ac.uk">j.yao@hw.ac.uk</a>					
<b>Financial Economics 2</b>	F71AJ	2	1	April/May (2 hours)	CM2
<u>Lecturer:</u> Torsten Kleinow; <a href="mailto:T.Kleinow@hw.ac.uk">T.Kleinow@hw.ac.uk</a>					

## YEAR 2 COURSES

Course	Course code	Semester	Course weight	Examined in	Professional Subject
<b>Actuarial Risk Management 1</b>	F71CA	1	1	December	CP1
<u>Lecturer:</u> Andrew Stott; <a href="mailto:A.D.Stott@hw.ac.uk">A.D.Stott@hw.ac.uk</a>					
<b>Pensions A</b>	F71PC	1	1	December	SP4
<u>Lecturer:</u> Ian Sharpe. <a href="mailto:i.sharpe@hw.ac.uk">i.sharpe@hw.ac.uk</a>					
<b>Life Insurance 1</b>	F71LA	1	1	April/May	SP2
<u>Lecturer:</u> Prof Angus Macdonald, <a href="mailto:a.s.macdonald@hw.ac.uk">a.s.macdonald@hw.ac.uk</a>					
<b>Derivative Markets and Pricing</b>	F71DV	1	1	December	SP6
<u>Lecturer:</u> Dr Anke Wiese, <a href="mailto:A.Wiese@hw.ac.uk">A.Wiese@hw.ac.uk</a>					
<b>Quantitative Risk Analysis</b>	F71QR	1	1	December	SP9
<u>Lecturer:</u> George Streftaris; <a href="mailto:G.Streftaris@hw.ac.uk">G.Streftaris@hw.ac.uk</a>					
<b>Financial Markets</b>	C31FM	1	1	December	SP5
<u>Lecturer:</u> Bing Xu; <a href="mailto:B.Xu@hw.ac.uk">B.Xu@hw.ac.uk</a>					
<b>Actuarial Risk Management 2</b>	F71CB	2	1	April/May	CP1/3
<u>Lecturer:</u> Andrew Stott; <a href="mailto:A.D.Stott@hw.ac.uk">A.D.Stott@hw.ac.uk</a>					
<b>Pensions B</b>	F71PD	2	1	April/May	SP4
<u>Lecturer:</u> Peter Ridges; <a href="mailto:P.Ridges@hw.ac.uk">P.Ridges@hw.ac.uk</a>					
<b>Life Insurance 2</b>	F71LB	2	1	April/May	SP2
<u>Lecturer:</u> Andrea Sneddon; <a href="mailto:A.E.Sneddon@hw.ac.uk">A.E.Sneddon@hw.ac.uk</a>					
<b>Advanced Derivative Pricing</b>	F71AP	2	1	April/May	SP6
<u>Lecturer:</u> Dr Tim Johnson; <a href="mailto:T.C.Johnson@hw.ac.uk">T.C.Johnson@hw.ac.uk</a>					
<b>Risk Management: Techniques and Tools</b>	F71TT	2	1	April/May	SP9
<u>Lecturer:</u> Prof Andrew Cairns, <a href="mailto:A.J.G.Cairns@hw.ac.uk">A.J.G.Cairns@hw.ac.uk</a>					
<b>Finance and Investment</b>	C31FV	2	1	April/May	SP5
<u>Lecturer:</u> Minjeong Kang <a href="mailto:M.Kang@hw.ac.uk">M.Kang@hw.ac.uk</a>					

Data Analytics & Time Series Analysis	F71DA	2	1	April/May	
<u>Lecturer:</u> Fraser Daly; <a href="mailto:f.daly@hw.ac.uk">f.daly@hw.ac.uk</a>					

### 5.3. Which courses should you take?

#### Year 1

To qualify for progression to Year 2 you must pass at least eight courses (taking account of course weights). **Therefore you must ensure you are registered for at least eight courses (taking account of course weights).**

There are three mandatory courses in Year 1 (F71AF/AB/BF). All other courses in Year 1 are optional. Students may choose any courses leading to a minimum of 120 credits, but are not limited to 120 credits. Students may study all available courses in order to obtain maximum possible exemptions from the examinations of the Institute and Faculty of Actuaries (IFoA). Guidance is provided to students on selection of courses.

If you are not sure which courses to take, please register for all courses at the start of the year. It is possible to drop one or more of the courses during the year, provided the subjects still being taken are equivalent to eight or more courses. You cannot drop the mandatory courses.

If you wish to drop/change a course before the standard University deadline (end of week 3), you should complete a Change of Course Form which is available from the School Office and should be handed in to the School Office. If you wish to drop a course after this time you may only do so before any assessments (eg coursework) has been handed in, or by the end of Week 8 of the semester, whichever comes earlier. If you de-register from a course it will not appear on your final transcript. However if you de-register for a course then you will not have a re-assessment opportunity in that course.

Some students may have studied Statistics or Economics before and may wish to drop one or both of these courses. However, it should be noted that it is not possible for us to decide whether this previous study is sufficient for an exemption from the corresponding professional actuarial subject - these exemption decisions can be taken only by the IFoA and then only after you have joined the IFoA. The decision to drop one or more courses should be taken only after a full discussion with your Personal tutor or the Programme Director.

In exceptional circumstances, you may be permitted to replace one or more of the courses with one or more actuarial courses given to honours undergraduate students. You will be advised accordingly which courses are considered a relevant replacement. Note that such courses may or may not lead to exemptions from professional actuarial subjects.

#### Year 2

To qualify for progression to the MSc, or the award of PG Diploma, you must pass at least eight courses. **Therefore you must ensure you are registered for at least eight courses.**

Actuarial Risk Management 1 and 2 are mandatory courses; you must register for them. Other courses listed above, in pairs over both semesters, may lead to exemptions from subjects SP2, SP4, SP5, SP6 and SP9. The actuarial profession requires students to pass TWO SP subjects in order to qualify as a Fellow. However, a student who has passes in THREE SP subjects will have broader employment prospects, and may go on to qualify as a Fellow with a choice of three SA subjects. Note also that the profession is strongly encouraging students and qualified actuaries to take subject SP9 which leads to

the extra internationally-recognised qualification of Certified Enterprise Risk Actuary (CERA). Therefore, you may find your best option is to choose three of the pairs of courses listed above.

Any student who has been granted credits under the University's Recognition of Prior Learning (RPL) policy should contact the Programme Administrator prior to registering.

If you are not sure which courses to take, you may register for more than eight courses at the start of the year. It is possible to drop one or more of the courses during the year, provided the subjects still being taken are equivalent to eight or more courses.

You may have been accepted on to the programme on the basis of previous studies in actuarial science at a university that does not have an accreditation agreement or exemptions from the UK actuarial profession. Your previous study may, possibly, be accepted by the profession for the purpose of granting exemption from some of the Core Principle subjects. However, it should be noted that it is not possible for us to decide whether the previous study is sufficient for an exemption from the corresponding professional actuarial subject - these exemption decisions can be taken only by the IFoA and then only after you have joined the IFoA.

#### **5.4. Feedback**

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.

Feedback is sought from students via Student-Staff Liaison Committees and 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.

At the end of each course you will receive a Course Questionnaire. This will give you the opportunity to say what you thought was good and what was not so good about that course.

It is important for us that you take these questionnaires seriously - we do. We listen to what you say and always aim to improve the programme wherever possible. You are benefiting this year from improvements to the programme which have been made as a result of past students' comments.

The IFoA may offer an online questionnaire and your participation in this would be appreciated. This questionnaire will be available for completion for a short period in Semester 2.

#### **5.5. Award and Progression Requirements**

*The University operates the 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.*

For each course you will receive a mark and grade based on your performance in the examination and related coursework. The University's standard grade classification is as follows:

Grade	Range of Marks
A	70 – 100%
B	60 – 70%
C	50 – 60%
D	40 – 50%
E	30 – 40%
F	0 – 30%

However, these grade boundaries may be changed by the Board of Examiners.

For MSc Project Work the Examiners will award a mark and grade based upon the following classification:

Grade	Range of Marks
A	70 – 100%
B	60 – 70%
C	50 – 60%
Resubmit for Grade C Pass	50% after resubmission with satisfactory amendments.
Fail	0 – 50%

The Board of Examiners' Meeting will be held each June and September to consider Progression and Award decisions.

### **Progression Requirements**

#### ***Progression from Year 1 to Year 2***

Progression will be on the basis of an average mark of 60% over any set of courses at grades A-D taken at the first attempt, bearing 120 credits in total, and grade C in all mandatory courses (F71AF, F71BF and F71AB).

Transfer to the MSc/PGDip in Actuarial Science as an exit award will be on the basis of their highest average mark and required grades over any set of courses bearing 120 credits in total.

#### ***Progression to MSc***

Progression to MSc carrying Distinction requires at least eight courses passed at grade C or better in Year 2, with an average in the best eight courses of at least 70%.

Progression to MSc requires at least eight courses passed at grade D or better in Year 2, with an average in the best eight courses of at least 50%.

The Examiners reserve the right to exclude anyone who meets the minimum progression requirements but whom they consider to be unsuitable for project work.

***No student will be permitted to progress to the MSc before meeting the specified coursework requirements.***

No "exemptions" from courses, or "credits" of course passes are given, on the grounds of work done elsewhere or on any other grounds.

MSc project work (see section 5.7) will normally be carried out over the summer immediately after the end of the second semester in Year 2- a period of 13 weeks is specified for this.

### **Award Requirements**

Award of MSc with Distinction - credit-weighted average at least 70% over 8 courses at grades A-C in Year 2, plus a project work or other form of assessment) at a minimum of grade A.

Award of MSc with Merit requires a credit weighted average of at least 60% over 8 courses at grades A-C in Year 2 plus project work (or other form of assessment) at a minimum of grade B.

Award of MSc - credit-weighted average at least 50% over 8 courses at grades A-D in Year 2, plus project work (or other form of assessment) at a minimum of grade C.

Award of PG Diploma with Distinction - credit-weighted average at least 70% over 8 courses at grades A-C in Year 2

Award of PG Diploma - credit-weighted average at least 40% over 8 courses at grades A-E in Year 2

Award of PG Certificate - credit-weighted average at least 40% over 4 courses at grades A-E in Year 2

### **5.6 Re-Assessment Opportunities**

1. A student who has been awarded a Grade E or 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.
2. A student shall be permitted one re-assessment opportunity in a maximum of three taught courses. The opportunity for re-assessment in four or more taught courses shall be at the discretion of the Progression Board.
3. Any further re-assessment opportunities in a course will require the approval of the Postgraduate Studies Committee.
4. A student may be permitted, at the discretion of the Progression Board, to be re-assessed in the dissertation, project or other supervised research component of the course of study.

Students **must** take the resit examinations at the next available opportunity. For most students this will be in the next academic session. Only one resit opportunity will be permitted. All reassessment is based on examination results only, even in courses which include assessable coursework.

Special arrangements may apply where a student has presented mitigating circumstances in relation to the first attempt.

If you are required to be re-assessed before you are able to progress to Year 2 or to the MSc Project Work and if you are in the UK on a Tier 4 Visa, the University is obliged to inform the UKBI that you will not be continuing immediately and therefore your visa will be 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 at the appropriate stage of the next academic year. We do not normally offer MSc supervision at times except during the Summer.

Students who fail to meet the standards required for the PG Diploma following reassessment in Year 1 courses may be awarded the PG Certificate in Actuarial Science provided they have passed at least four courses at D Grade or above.

### **5.7. MSc Project Work**

Students in Year 2 who have been allowed to progress to the MSc may go on to undertake project work leading to the award of MSc. The project work will normally take place during an 11-week period from the beginning of June until mid-August in the same academic year and students are expected to be on campus full-time during this period and available for regular meetings with academic staff.

The project work normally consists of two case studies, each undertaken over about five weeks, and additional written assessments taken after the case studies. Students normally have a choice of two case studies. At the end of each case study, the student submits a substantial written report for assessment. Both count equally for the award of the MSc. The assessment of the first case study should normally be completed, and feedback given to the student, before the student begins to write the report on second case study. The second case study, and the written assessments taken after the case studies, contribute to possible exemptions from subjects CP2 and CP3.

In exceptional cases (e.g. a student intending to undertake a research degree, or a student on an industrial placement) the project work may consist of a single research dissertation.

A list of case studies being offered will be made available during Semester 2 of Year 2 and allocation will be made after the Board of Examiners meeting. Please note that student preferences will be considered but cannot always be guaranteed.

### **5.8 Graduation**

Students who qualify for an award following the September Examiners' meeting are eligible to graduate in November.

Students eligible to graduate will find all the relevant graduation details on Academic Registry's website <http://www.hw.ac.uk/registry/graduation.htm>.

It is your responsibility to complete and return the required forms and payment to the Student Service Centre before the specified deadline to ensure you are included in the Graduation ceremony. No student with outstanding debt will be permitted to graduate from the University.

## 6. EXEMPTIONS FROM PROFESSIONAL EXAMS

Recommendations for exemptions from professional exams based on performance in the taught courses examinations will be agreed at the Examiners' Meetings in May.

### 6.1. Year 1 – Core Principle Subjects

See the table in section 5.2.

To obtain any exemption, a student must take the examinations for all the courses listed for that exemption. For example a student hoping for the CS1 exemption must take the examinations for F71SM, F71AG and F71SZ.

#### 6.1.1 Accreditation

The programme is accredited by the IFoA. Students with an overall average of at least 65% in *all courses taken* and who pass (at D grade or higher) all courses taken at first attempt will be recommended for block exemptions from all subjects where they have attempted all the underlying exemption courses.

#### 6.1.2. Subject-by-Subject Exemptions

Students who do not achieve an overall average of 65% are recommended for exemption on a subject-by-subject basis.

The exemption level varies among subjects but usually lies in the range 60% to 65%.

Exemption levels are determined by the Board of Examiners in May. No information is available regarding exemptions prior to the May meeting.

### 6.2 Year 2 - CP/SP subjects

	<i>Courses</i>	<i>Course Code</i>	<i>Semester</i>
<b>CP1</b>	Actuarial Risk Management 1 & 2	F71CA/F71CB	1 and 2
<b>CP2</b>	Written assessments in August	F71MD	3
<b>CP3</b>	Actuarial Risk Management 2 and MSc dissertation (or other forms of assessment)	F71CB/F71MD	2 and 3
<b>SP2</b>	Life Insurance 1 & 2	F71LA/F71LB	1 and 2
<b>SP4</b>	Pensions A & B	F71PC/F71PD	1 and 2
<b>SP5</b>	Financial Markets & Finance and Investment	C31FM/C31FV	1 and 2
<b>SP6</b>	Derivative Markets and Pricing, & Advanced Derivative Pricing	F71DV/F71AP	1 and 2

SP9	Quantitative Risk Analysis/ Risk Management: Techniques and Tools	F71QR/F71TT	1 and 2
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### 6.2.1 Accreditation

The MSc programme is accredited by the UK actuarial profession. Students with an overall average of at least 60% in all courses taken in Year 2 ("the accreditation average") will be recommended for block exemptions from all subjects in the table above where they have achieved a C Grade pass or better (at first attempt) in each of the underlying exemption courses, except Subject SP9. If a student takes Quantitative Risk Analysis/ Risk Management: Techniques and Tools their marks in these subjects *will* be included in the accreditation average, but exemption from Subject SP9 is available *only* to students who meet the subject-by-subject exemption standard for Subject SP9. (The reason for this special treatment of Subject SP9 is that it leads to the additional CERA qualification. This is an international qualification and the Institute and Faculty of Actuaries is itself overseen by the International Actuarial Association as a body entitled to award CERA status.)

The Institute and Faculty of Actuaries requires CS/CR/CB subjects and CP/SP subjects to be kept separate for accreditation purposes, which is why separate accreditation averages are calculated for Years 1 and 2.

Exemption from Subject CP2 (Modelling Practice) is on the basis of two assessed pieces of work, taken in the week after the second case study finishes. Each will last one day, and will consist of a project released in the morning, to be completed and written up in a report to be submitted at the end of the afternoon.

Exemption from Subject CP3 (Communications) is on the basis of three assessed pieces of work, as follows:

- the second case study or (exceptionally) research dissertation undertaken during the summer (weight 60%);
- a written test of communication undertaken at the end of the summer project period (weight 40%); and

The PG Diploma is not accredited by the UK actuarial profession, because project work is a requirement for accreditation. Students graduating with the PG Diploma are eligible for Subject-by-Subject exemptions, see below.

### 6.2.2 Subject-by-Subject Exemptions

Students who do not achieve an accreditation average of 60%, or who graduate with the PG Diploma, are eligible for exemption on a subject-by-subject basis.

The exemption level varies among subjects but usually lies in the range 60% to 65%.

Exemption levels are determined by the Board of Examiners in May and September. No information is available regarding exemptions prior to the May meeting.

Following the Board of Examiners' Meetings in September of Year 2, the Department will write to the education offices of the Institute and Faculty of Actuaries listing the specific exemption recommendations for each member of the class.

Once the exemption recommendations have been accepted by the UK Actuarial Profession, we will provide each student with a letter confirming the exemptions for which they have been recommended. This letter is expected to be issued shortly before your graduation.

### **6.3. Resits for Exemption**

*The IFoA has changed its policy on resits for exemption. The general principle is that an exam or other form of assessment may be considered for exemption only if the student is required to take it for progression or graduation.* That is, there are no exams or other assessments taken for exemption purposes alone.

For exemption purposes, the mark in any resit exam or other assessment will be capped at the normal pass mark, which is 40%. This means that it will not usually be possible to gain an exemption on the basis of resits. However, the rules are more lenient if Section 7.4 of this handbook applies to you.

Any resits taken in accordance with this policy are for the purpose of subject-by-subject exemption only. Results from these examinations will **not** be included in calculating your accreditation average, and therefore will not affect your entitlement to exemptions under the accreditation agreement.

### **6.4. Claiming your exemptions**

To claim your exemptions, you must join the Institute and Faculty of Actuaries as a student member. You must then submit the Application for Exemptions form, accompanied by a certified copy of your academic transcript. You do not need to provide a letter confirming your exemption recommendations as the IFoA will match your application with the information provided by the Department and then confirm your exemptions. More information is available from the IFoA website: [www.actuaries.org.uk](http://www.actuaries.org.uk)

You should note that fees are payable to become a student member and to claim your exemptions. We generally recommend that you wait until after you have completed the programme to join the profession. Applications for exemption will not be accepted by the IFoA until they have officially accepted the Department's recommendations. At this time you will be provided with a letter from the Department confirming the exemptions for which you have been recommended.

Universities have the power only to recommend exemptions. The IFoA normally accept our recommendations, but the final decision is theirs alone.

## **7. HELP DURING THE YEAR**

**If you have any problems during the year you are encouraged to seek help as soon as possible. There are many sources of help available for students at Heriot-Watt, and staff are always happy to help.**

### **7.1 Programme Problems**

If you are having some problems with a particular subject then you should first see the lecturer for that course. It is common for staff to use an appointments system. If he or she is not able to help you then you should see the Programme Director.

### **7.2 Administrative Help**

The Student Service Centre provides a single location for students to deal with the Finance Office, Hospitality Services and Academic Registry teams. It is located in the Hugh Nisbet Building, along from the shop and the bank. It is open Monday – Friday 10.00 – 16.00.

The principal areas of services that the Centre will offer to students are:

- ◆ Issue of ID cards
- ◆ Council Tax exemptions

- ◆ Transcripts and certifications – see <http://www.hw.ac.uk/registry/forms.htm> under Student Records)
- ◆ Graduation applications – see <http://www.hw.ac.uk/registry/forms.htm>
- ◆ Processing payments and dealing with payment-related enquiries including tuition and accommodation fees

You can contact them on [StudentCentre@hw.ac.uk](mailto:StudentCentre@hw.ac.uk)

Common administrative requirements could include:

(i) Letters/confirmation of enrolment

Students often require letters for their sponsor, visas, banks etc to confirm their enrolment on the programme. All students are issued with a certification letter upon enrolling with the University. Please do not lose this letter, however you can reprint this letter by logging back into the on-line enrolment facility ([www.hw.ac.uk/selfservice](http://www.hw.ac.uk/selfservice)).

ii) Updating contact details

It is important the University has up-to-date contact details for all students. If your contact details change during the year you can update them at: [www.hw.ac.uk/selfservice](http://www.hw.ac.uk/selfservice)

Other Administrative assistance

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

**7.3 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/uk/students/studies/examinations/mitigating-circumstances.htm> 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 the Programme Director as soon as possible.

**7.4 Important**

It is very important that if you have a problem you see 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.

**7.5 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>

## **7.6 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.

## **8. IMPORTANT INFORMATION FOR ASSESSMENT**

### **8.1 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.

### **8.2 Calculators, Dictionaries & Electronic Devices/Mobile Phones**

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.

You must provide your own calculator: they will not be provided for you in any exams. Calculators can be purchased from the student union shop.

No translation dictionaries are permitted in any of the University's examinations. 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.

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

### **8.3 Coursework Submission Policy**

The University recognises that, on occasion, students may be unable to submit coursework and dissertations by the submission date. As such, the University has agreed a new policy from 2018/19 which states:

- No individual extensions are permitted under any circumstances (unless course coordinators decide to give an extension to an entire class);
- Standard 30% deduction from the mark awarded (maximum of five working days);
- Alternative options if students cannot submit coursework or their dissertation on time

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

Formative feedback will be provided on all coursework submitted up to five working days late.

Any coursework submitted after five calendar days of the set submission date shall be automatically awarded a no grade with no formative feedback provided.

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

A link to the policy can be found here -

<https://www.hw.ac.uk/services/docs/CourseworkPolicyFinal.pdf>

## **8.4 Plagiarism**

The University has a strict policy on Plagiarism – the passing off as one's own the ideas or writing of another.

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 Diploma exams and the writing of MSc project work.

The sanctions for plagiarism range from the discounting of the course or MSc project work completely, to the withholding of the degree or Diploma concerned, to expulsion from the University.

Anyone indulging in plagiarism of any kind can expect no sympathy or understanding from the University.

All students should be familiar with the University's policy on plagiarism, which can be downloaded from: <http://www.hw.ac.uk/registry/resources/PlagiarismGuide.pdf>.

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.

For information, some summary ideas are included below: (ref Georgetown University website, Washington DC, [www.georgetown.edu.honor/plagiarism.html](http://www.georgetown.edu.honor/plagiarism.html)).

- If you use someone else's ideas, or quote from someone else's work, you must cite the source (i.e. provide a reference).
- If the way in which you are using the source is unclear, make it clear.
- If you received specific help from someone in writing the project work, acknowledge it.

Here is another version (from the website of the University of Indiana, Bloomington: see [www.indiana.edu/~wts/pamphlets/plagiarism.html](http://www.indiana.edu/~wts/pamphlets/plagiarism.html))

### What is Plagiarism and Why is it Important?

In college programmes, we are continually engaged with other people's ideas: we read them in texts, hear them in lecture, discuss them in class, and incorporate them into our own writing. As a result, it is very important that we give credit where it is due. Plagiarism is using others' ideas and words without clearly acknowledging the source of that information.

### How Can Students Avoid Plagiarism?

To avoid plagiarism, you must give credit whenever you use

- another person's idea, opinion, or theory;
- any facts, statistics, graphs, drawings, any pieces of information that are not common knowledge;
- quotations of another person's actual spoken or written words; or
- paraphrase of another person's spoken or written words.

## **8.5 Useful Text**

A recommended text for all students when starting their MSc project work is:

Higham, N.J. (1998) Handbook of Writing for the Mathematical Sciences (second edition). SIAM, Philadelphia USA.

Although mathematics is highlighted, this book has much useful advice on writing precise technical material. Chapter 5 is entitled "When English is a Foreign Language". The advice in Sections 5.1 and 5.2 may be particularly useful in week 1 of the MSc project work.

## **9. GENERAL INFORMATION**

### **9.1. National Degree Standards**

All the undergraduate and taught postgraduate programmes offered by the Department of Actuarial Mathematics and Statistics (School of Mathematical and Computer Sciences) are believed to be compliant with the requirements of the Scottish Credit and Qualifications Framework (SCQF).

### **9.2 Race Equality and Equal Opportunities Policies**

Heriot-Watt University is committed to the elimination of unlawful racial discrimination; and the promotion of equality of opportunity and good relations between persons of different racial groups. Heriot-Watt University is also committed to equal opportunities for all, irrespective of sex, colour, ethnic origin, disability, marital status, religious or political beliefs, trade union membership, sexual orientation or other irrelevant distinction.

Policies relating to race equality and equal opportunities can be obtained from the following website: [Policies and Procedures](#)

## 10. FREQUENTLY ASKED QUESTIONS

### 10.1 Programme Progression and Award Requirements

**FAQ 1** *I have not passed eight courses after the second semester exams in Year 2. Can I take the resit exams while undertaking my MSc project work this summer?*

You cannot take resit exams while doing the summer projects, because that would be too much work. You must re-take the exams in the next academic year. You may be allowed to take the exams in another country.

**FAQ 2** *Now that I have completed the taught programme, can I come back in a few years and do the MSc project work once I have some work experience / more money / taken a holiday?*

Under normal circumstances, the answer to this question is no. The University requires full-time MSc students to complete their degree within 24 months, so you are expected to continue to the MSc project work immediately after completing the taught coursework.

The Board of Examiners may allow students to defer their MSc project work for one year in extenuating circumstances. Requests for deferral must be made in writing to the Programme Director for discussion by the Board of Examiners at their June meeting.

### 10.2 Accreditation and Exemptions

**FAQ 3** *To qualify for exemption on a subject-by-subject basis in a subject that is covered by more than one course, do I have to meet the required exemption standard in each relevant course separately?*

No. Your average mark in the underlying courses must meet the required exemption standard for the subject as a whole.

**FAQ 4** *I am eligible for block exemptions in Year 1/Year 2 because my overall average is higher than 65%. Will I get an exemption even when I failed the underlying course?*

For single assessment exemptions in Year 1 (CB1, CB2 and CS1) if you failed the relevant course assessment you cannot be recommended for exemption (although the fail mark will count towards your accreditation average).

For those exemptions in Year 1 involving assessment in more than one course (CS2, CM1 and CM2) you will be recommended for exemption if your average mark in the underlying courses is at least a D Grade pass.

For exemptions in Year 2 you will be recommended for exemption if your average mark in the underlying courses is at least a C Grade.

## **10.3 Medical Certificates**

**FAQ 5** *I am eligible for block exemptions in Year 1 as my actuarial average was greater than 65%. However I did not get all available exemptions due to illness. Can I resit the exam(s) for exemption while I do my MSc project (or other form of assessment)?*

No, the IFoA will not allow this.

## **10.4 Administrative Information**

**FAQ 6** *How do I get a letter for my bank/sponsor/landlord confirming my student status?*

All students are issued with a certification letter upon enrolling with the University.

If you require an updated letter during the academic year, please see section 7.2 of this guide for the required procedure. Please bear in mind that support staff are extremely busy during the year and it is your responsibility to plan ahead and give sufficient notice. Please do not ask for a letter to be typed while you wait, as this will be refused.

**FAQ 7** *Where can I find the exam timetable?*

Timetables for all examination diets are prepared by Academic Registry and posted on their website. It is your responsibility to ensure you check the timetable for the correct date, time and location of the exams.

See: <http://www1.hw.ac.uk/registry/examinations.htm>

**FAQ 8** *When will I get my results?*

Provisional results from the December examinations released on-line following the Assessment Board in January. Final results will be released on-line by Academic Registry after the April/May examination diet and after the programme Award Board in early September. You will be sent an email to your University email address to let you know when your results are available. You can access your results at: [www.hw.ac.uk/selfservice](http://www.hw.ac.uk/selfservice)

Official academic transcripts can be requested from the Student Service centre once your final results have been released in September.

The Department will notify you separately about your Exemptions after our recommendations have been accepted by the IFoA. We expect letters to be distributed around the end of September.

# APPENDIX

## COURSE DESCRIPTORS - YEAR 1

Course Code	Course Title	Semester	Credits	Mandatory/Optional	Exemption
<a href="#"><u>F71AB</u></a>	Financial Mathematics	1	15	Mandatory	CM1
<a href="#"><u>F71AF</u></a>	Life insurance Mathematics 1	1	15	Mandatory	CS2
<a href="#"><u>F71SM</u></a>	Statistical Methods	1	15	Optional	CS1
<a href="#"><u>C31FF</u></a>	Finance & Financial Reporting	1	15	Optional	CB1
<a href="#"><u>C21AO</u></a>	Economics	1	15	Optional	CB2
<a href="#"><u>F71SZ</u></a>	Stochastic Modelling	1	7.5	Optional	CS2
<a href="#"><u>F71BF</u></a>	Life insurance Mathematics 2	2	15	Mandatory	CS2
<a href="#"><u>F71AE</u></a>	Survival Models	2	15	Optional	CS2
<a href="#"><u>F71AG</u></a>	Risk Theory	2	15	Optional	CS2
<a href="#"><u>F71DA</u></a>	Data Analytics and Time Series Analysis	2	7.5	Optional	CS2
<a href="#"><u>F71AH</u></a>	Financial Economics 1	2	15	Optional	CM2
<a href="#"><u>F71AJ</u></a>	Financial Economics 2	2	15	Optional	CM2

## COURSE DESCRIPTORS - YEAR 2

Course Code	Course Title	Semester	Credits	Mandatory/Optional	Exemption
<a href="#"><u>F71CA</u></a>	Actuarial Risk Management 1	1	15	Mandatory	CP1
<a href="#"><u>F71PC</u></a>	Pensions A	1	15	Optional	SP4
<a href="#"><u>F71LA</u></a>	Life Insurance 1	1	15	Optional	SP2
<a href="#"><u>F71DV</u></a>	Derivative Markets and Pricing	1	15	Optional	SP6
<a href="#"><u>F71QR</u></a>	Quantitative Risk Analysis	1	15	Optional	SP9
<a href="#"><u>C31FM</u></a>	Financial Markets	1	15	Optional	SP5
<a href="#"><u>F71CB</u></a>	Actuarial Risk Management 2	2	15	Mandatory	CP1
<a href="#"><u>F71PD</u></a>	Pensions B	2	15	Optional	SP4
<a href="#"><u>F71LB</u></a>	Life Insurance 2	2	15	Optional	SP2
<a href="#"><u>F71AP</u></a>	Advanced Derivative Pricing	2	15	Optional	SP6
<a href="#"><u>F71TT</u></a>	Risk Management: Techniques & Tools	2	15	Optional	SP9
<a href="#"><u>C31FV</u></a>	Finance and Investment	2	15	Optional	SP5
<a href="#"><u>F71MD</u></a>	MSc Project	3	60	Mandatory for MSc	CP3

You should choose 3 optional courses in each semester which lead to an SP exemption

## PART B: UNIVERSITY INFORMATION

### B1. Programme and Course Content

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

### B2. Our Values

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

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

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

### 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.
- Canvas: access your courses here, including announcements, tasks and assignments.
- Student Information: all university-level regulations and policies relating to your studies can be found on the Portal.

- Campus and School News: the Portal enables the University to promote events and experiences which will help you develop your skills.
- Personalised: You can hide, add and move tiles on your dashboard.
- AskHWU: You can find everything you need to help you navigate your time at HWU through the new AskHWU search tile. Ask questions of the University and enquire directly with members of staff to get information about ID cards, student finance, confirmation of studies letters, exams, enrolment, Careers, Wellbeing Services and much more.
- Appointments: book appointments with a range of different services (Student Wellbeing Services, Careers, Finance etc.) through your student portal.

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

## **B6. Your Virtual Learning Environment**

For the academic year 2021-22, Heriot-Watt will have a new Virtual Learning Environment (VLE) called [Canvas](#). It is an engaging and student friendly system adopted in response to student and staff feedback. Canvas is a vital learning and communication tool for you and your lecturers, so make sure you log in and check Canvas every day. For further support see the [Canvas Student Guides](#).

## **B7. 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. Please also see this guide: [Making the Most of Assessment and Feedback: A Guide for Students](#)

### 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

If you wish to change your course you can do this [online](#) after you complete online enrolment up until the end of the second week of the semester. To swap a course you go to the 'Student menu' in self-service and select 'Course Swap'. There is further guidance online as you follow the process.

Learning, teaching and assessment will be delivered through a combination of online and face-to-face methods as part of the University's Responsive Blended Learning Approach. Online activities will be delivered through Canvas, the University's VLE. Prompt course registration will ensure that you are able to participate in all online activities.

### 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 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 Summer.**

#### Exam Conduct and ID 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.

#### External Examiners Information

External Examiners are independent of Heriot-Watt and their role is to ensure that students are judged fairly according to the academic standards expected by the wider higher education sector. In addition, they ensure that the processes for assessment, examination and determination of awards are sound and fairly operated, and that the quality of programmes is appropriate. Students can request copies of the External Examiners' reports for their programme by emailing [externalexaminerstaught@hw.ac.uk](mailto:externalexaminerstaught@hw.ac.uk)

#### 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.](#)

#### **Recording of Lectures**

As part of the University's Responsive Blended Learning approach, learning and teaching activities may be recorded for academic purposes. Students will have access to these

recordings for use in their studies, but must not download, access or use these recordings for any purpose other than their studies at the University. Equally, students must not copy or share the recordings, in whole or in part, in any way with any other party. Where students have permission from the University to record sessions as part of any reasonable adjustments to ensure the accessibility of their studies, such recordings do not fall within the scope of this guidance. New and continuing students will be invited to sign up to these requirements as part of the Student Declaration at the point of enrolment.

#### [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.

#### [Student Communications Policy](#)

This policy states that only approved Heriot-Watt communication tools should be used by staff in communication with students.

#### [Teaching Timetables](#)

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

## **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.

### **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 (Edinburgh Campus)**

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.

#### **UK 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 personnel 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](#).

## **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.

### [Togetherall](#)

Togetherall 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 Togetherall. You can use Togetherall for help with a wide range of mental health and wellbeing issues.

### [Care Experienced Students](#) (Scottish Campuses)

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](#) (Scottish Campuses)

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 and School Information](#) (Scottish Campuses)

Information on nurseries, childminders and Schools is available at this link for students at Edinburgh, Scottish Borders and Orkney Campuses. You may be eligible for [financial support](#) for childcare costs.

### [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 provides support for students with a range of disabilities (dyslexia and other specific learning difficulties, sensory impairment, mental health, medical and physical health conditions, Autistic Spectrum Condition). Let us know if you have a disability and we'll arrange an appointment. We also offer advice and screening if you think that you may have a disability. You may be eligible for additional funding from the Disabled Students Allowance. Drop-in times and contact details are available via the link above.

#### 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.

#### [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.

#### [European Exchange](#)

Our European Exchange Programme enables you to study or work in Europe as part of your degree programme, usually for a semester or full academic year. At Heriot-Watt students, have the opportunity to study at a wide range of institutions in Europe and my benefit from an Erasmus+ grant if the placement meets the criteria and is completed by 31<sup>st</sup> May 2023.

#### [Exchanges](#)

An Exchange placement can be arranged with an institution abroad, outside of Europe. This can be arranged with your school Exchange Co-ordinator 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.

#### [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 and Liaison Librarian supporting your subject or School. who 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](#)

[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](#)

## 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 [dubaicareersandgradfutures@hw.ac.uk](mailto:dubaicareersandgradfutures@hw.ac.uk)

Careers: Malaysia Campus, contact [MYCareers@hw.ac.uk](mailto: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 Heriot-Watt 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.