Master of Science/
Postgraduate Diploma

Actuarial Science and Management

Programme Handbook

2022/2023

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

Heriot-Watt University is a Scottish charity registered under charity number SC000278
# CONTENTS

## PART A: SCHOOL INFORMATION

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1. How to Use This Handbook</td>
<td>1</td>
</tr>
<tr>
<td>A2. Welcome and Introduction</td>
<td>1</td>
</tr>
<tr>
<td>A3. Globally Connected Learning</td>
<td>2</td>
</tr>
<tr>
<td>A4. Personal Tutors</td>
<td>2</td>
</tr>
</tbody>
</table>

## 1. CONTACT DETAILS

| Information Resources and Links               | 3    |

## 2. INTRODUCTORY INFORMATION

| Enrolment                                      | 4    |
| Time Table                                    | 4    |
| Attendance                                    | 4    |
| Computer Facilities                           | 5    |
| Note from the Programme Directors             | 5    |

## 3. IMPORTANT INFORMATION

| Key Dates                                     | 6    |
| Case Studies Dates                           | 6    |
| Consolidation Week                           | 6    |

## 4. GENERAL INFORMATION

| Teaching Accommodation and Staff Accommodation | 7    |
| Contacting You                                | 7    |
| Finance                                       | 7    |
| Personal Tutors                               | 8    |
| Faculty of Actuaries Students' Society (FASS) | 8    |
| Class Representatives                         | 8    |

## 5. PROGRAMME STRUCTURE

| Programme Aim                                 | 8    |
| Taught Programme                              | 9    |
| Feedback                                      | 14   |
| Award and Progression Requirements            | 15   |
| Re-Assessment Opportunities                   | 17   |
| MSc Project Work                              | 18   |
| Graduation                                    | 18   |

## 6. EXEMPTIONS FROM PROFESSIONAL EXAMS

| Year 1 – Core Principle Subjects              | 20   |
| Year 2 - CP/SP subjects                       | 20   |
| Resits for Exemption                           | 22   |
| Claiming your exemptions                       | 22   |

## 7. HELP DURING THE YEAR

| Programme Problems                            | 23   |
| Administrative Help                           | 23   |
| Mitigating Circumstances                       | 23   |
| Important                                     | 24   |
7.5 Temporary Suspension of Studies ................................................................. 24
7.6 Withdrawing from Study ............................................................................. 24

8. IMPORTANT INFORMATION FOR ASSESSMENT ............................................. 25
8.1 Unauthorised Material ............................................................................... 25
8.2 Calculators, Dictionaries & Electronic Devices/Mobile Phones ..................... 25
8.3 Coursework Submission Policy .................................................................... 25
8.4 Plagiarism .................................................................................................... 26
8.5 Useful Text .................................................................................................... 26

9. GENERAL INFORMATION .................................................................................. 27
9.1 National Degree Standards .......................................................................... 27
9.2 Race Equality and Equal Opportunities Policies ............................................ 27

10. FREQUENTLY ASKED QUESTIONS ................................................................. 28
10.1 Programme Progression and Award Requirements ....................................... 28
10.2 Accreditation and Exemptions .................................................................... 28
10.3 Medical Certificates .................................................................................... 28
10.4 Administrative Information ........................................................................ 29

COURSE DESCRIPTORS - YEAR 1 .................................................................... 25
COURSE DESCRIPTORS - YEAR 2 .................................................................... 26

PART B: UNIVERSITY INFORMATION ................................................................. 27
B1. PROGRAMME AND COURSE CONTENT ....................................................... 27
B2. OUR VALUES .................................................................................................. 27
B3. STUDENT PARTNERSHIP AGREEMENT ..................................................... 27
B4. UNIVERSITY REGULATIONS ...................................................................... 27
B5. YOUR STUDENT PORTAL ............................................................................ 27
B6. YOUR VIRTUAL LEARNING ENVIRONMENT ............................................. 28
B7. A TO Z GUIDE: ESSENTIAL STUDENT INFORMATION ............................. 28
PART A: SCHOOL INFORMATION

A1. How to Use This Handbook
This handbook provides you with:

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

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

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

A2. Welcome and Introduction
Welcome from the Principal and Vice Chancellor of Heriot-Watt University

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

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

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

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

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

Our graduates are sought-after by global professions and industries all over the world. The very nature of a Heriot-Watt education is one that allows you to benefit from our research-informed approach, underpinned by our rich heritage and values. We’re dedicated to providing you with the confidence and purposeful leadership skills to be a global citizen, and the expertise to one day become a leader in your chosen field or career. Together we will help shape tomorrow to deliver benefits for all of society.
We look forward to supporting you as you grow and become a successful graduate of Heriot-Watt University. On behalf of our global OneWatt community, I’d like to take this opportunity to say: welcome to the family.

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

A3. **Globally Connected Learning**

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

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

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

Our approach is founded on a commitment to student partnership. That means you are encouraged to take responsibility for your own learning, to actively participate in the opportunities open to you. Your course team will support you to plan your time carefully to **make the most of Globally Connected Learning**.

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

A4. **Personal Tutors**

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

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

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

Programme Director
Year 1 – Actuarial Science
Mr Ian Sharpe
Office: CMF18, Email: I.Sharpe@hw.ac.uk
Mr Sharpe is responsible for all academic matters relating to the first year of the programme.

Year 2 – Actuarial Management
Mr Andrew Stott
(Office: CM G.15, Email: A.D.Stott@hw.ac.uk
Mr Stott 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.

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 (http://www.hw.ac.uk/selfservice).

Information Resources and Links

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

Course Information
Details on all the courses offered on the programme can be found at:
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 contact macs-student-support@hw.ac.uk. Students entering Year 1 are advised to enrol for ALL courses in 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 23 September 2022 by advising the Programme Director in writing. International students should be aware that any programme changes will be notified to the UKVI 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.

Course F71SZ (Stochastic Modelling) will begin later, because it is a half-course. The exact date will be given on Canvas (probably Monday 19 September).

Classes are timetabled to start and finish on the hour. The standard Heriot-Watt practice is that classes start on the hour and finish at 10 minutes to the hour. 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). This is especially important for students who are in the UK on a Student Visa.

If anything is affecting your ability to attend classes, or perform/study as you normally would, then you MUST let your personal tutor know, and discuss the situation with them. In particular, you MUST discuss whether it is sensible for you to submit an application for Mitigating Circumstances which is how you formally inform the university of a situation which is affecting your ability to perform/study as you normally would. Such an application often requires the provision of evidence such as a medical certificate. If in doubt, contact your personal tutor! (Please see section 4.4.)
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. Students who fail to submit compulsory coursework may also be disallowed from presenting themselves for examination in the relevant courses.

Students are required to see their personal tutors at agreed times.

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

If you are absent from class due to illness you must inform your personal tutor.

Students here on a 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 online 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 5.2) 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 4.4) 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

https://www.hw.ac.uk/study/apply/uk/academic-calendar.htm

3.2 Case Studies Dates

<table>
<thead>
<tr>
<th>2022/23 dates [PROVISIONAL]</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>29 May – 2 June 2023</td>
<td>Preparatory Week</td>
</tr>
<tr>
<td>5 June – 7 July 2023</td>
<td>1st Case Study</td>
</tr>
<tr>
<td>10 July – 11 August 2023</td>
<td>2nd Case Study</td>
</tr>
<tr>
<td>14 – 18 August 2023</td>
<td>Assessment Week (CP2 and CP3)</td>
</tr>
</tbody>
</table>

These dates are provisional. You will need to be here for all 12 weeks, and you should not book any flights between 21 May and 26 August until the final dates have been confirmed.

3.3 Consolidation Week – Week 6 of Semester 1 and Week 6 of Semester 2

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 to 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.

3.4 Examinations

It is the student's responsibility to check all relevant examination timetables (including resits) on the Registry web page https://www.hw.ac.uk/uk/students/studies/examinations.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.

3.5 Results Timings

<table>
<thead>
<tr>
<th>Result Type</th>
<th>Approximate Timing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semester 1 Exam Results - Online</td>
<td>Mid-January</td>
</tr>
<tr>
<td>Semester 2 Exam Results - Online</td>
<td>Mid-June</td>
</tr>
</tbody>
</table>
When results are available, you will receive an email to your university email account to inform you when you can view them via [https://www.hw.ac.uk/selfservice](https://www.hw.ac.uk/selfservice).

You will receive a final assessment results letter with your award recommendations in mid-September of Year 2.

You will receive your letter in respect of any exemptions you have attained from Institute and Faculty of Actuaries’ examinations in November of Year 2.

Information on graduation can be found at: [https://www.hw.ac.uk/uk/students/studies/graduation.htm](https://www.hw.ac.uk/uk/students/studies/graduation.htm).

### 4. GENERAL INFORMATION

**4.1. Teaching Accommodation and Staff Accommodation**

Classes may be held in any teaching rooms on campus. Students on other programmes may join the class for certain courses or 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 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, at least once each working day.*

You should also check Canvas regularly for announcements and updates.

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

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

You are required to meet with your 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 MSc/Diploma in Actuarial Science and Management 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 CM1, CM2, CB1, CB2, CS1 and CS2 in the Core Principle 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 Masters 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 12 courses available. These correspond in total to Subjects CM1, CM2, CB1, CB2, CS1 and CS2 of the Institute and Faculty of Actuaries (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: https://www.macs.hw.ac.uk/students/ams/pg-programmes/msc-actuarial-science-and-management-2/.
## Year 1 Courses

<table>
<thead>
<tr>
<th>Course</th>
<th>Course code</th>
<th>Semester</th>
<th>Course weight</th>
<th>Examined in</th>
<th>Professional Subject</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Mathematics</td>
<td>F71AB</td>
<td>1</td>
<td>1</td>
<td>December (3 hours)</td>
<td>CM1</td>
</tr>
<tr>
<td>Lecturer: George Tzougas.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Finance and Financial Reporting</td>
<td>C31FF</td>
<td>1</td>
<td>1</td>
<td>December (3 hours)</td>
<td>CB1</td>
</tr>
<tr>
<td>Lecturer: Melanie Wilson.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Economics</td>
<td>C21AO</td>
<td>1</td>
<td>1</td>
<td>December (2 hours)</td>
<td>CB2</td>
</tr>
<tr>
<td>Lecturer: Shumei Gao.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Statistical Methods</td>
<td>F71SM</td>
<td>1</td>
<td>1</td>
<td>December (3 hours)</td>
<td>CS1</td>
</tr>
<tr>
<td>Lecturer: George Streftaris.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life Insurance Mathematics 1</td>
<td>F71AF</td>
<td>1</td>
<td>1</td>
<td>December (2 hours)</td>
<td>CM1</td>
</tr>
<tr>
<td>Lecturer: Alfred Chong.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stochastic Modelling</td>
<td>F71SZ</td>
<td>1</td>
<td>0.5</td>
<td>December (2 hours)</td>
<td>CS2</td>
</tr>
<tr>
<td>Lecturer: Sergey Foss and Alistair Wallis.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life Insurance Mathematics 2</td>
<td>F71BF</td>
<td>2</td>
<td>1</td>
<td>April/May (2 hours)</td>
<td>CM1</td>
</tr>
<tr>
<td>Lecturer: Ian Sharpe.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Survival Models</td>
<td>F71AE</td>
<td>2</td>
<td>1</td>
<td>April/May (2 hours)</td>
<td>CS2</td>
</tr>
<tr>
<td>Lecturer: Alistair Wallis.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Risk Theory</td>
<td>F71AG</td>
<td>2</td>
<td>1</td>
<td>April/May (2 hours)</td>
<td>CS2</td>
</tr>
<tr>
<td>Financial Economics 1</td>
<td>F71AH</td>
<td>2</td>
<td>1</td>
<td>April/May (2 hours)</td>
<td>CM2</td>
</tr>
<tr>
<td>Lecturer: Jing Yao.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial Economics 2</td>
<td>F71AJ</td>
<td>2</td>
<td>1</td>
<td>April/May (2 hours)</td>
<td>CM2</td>
</tr>
<tr>
<td>Lecturer: Anke Wiese.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Data Analytics &amp; Time Series Analysis</td>
<td>F71DA</td>
<td>2</td>
<td>1</td>
<td>April/May (2 hours)</td>
<td>CS2</td>
</tr>
<tr>
<td>Lecturer: Fraser Daly.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# YEAR 2 COURSES

<table>
<thead>
<tr>
<th>Course</th>
<th>Course code</th>
<th>Semester</th>
<th>Course weight</th>
<th>Examined in</th>
<th>Professional Subject</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actuarial Risk Management 1</td>
<td>F71CA</td>
<td>1</td>
<td>1</td>
<td>December</td>
<td>CP1</td>
</tr>
<tr>
<td>Lecturer: Andrew Stott FFA.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pensions A</td>
<td>F71PC</td>
<td>1</td>
<td>1</td>
<td>December</td>
<td>SP4</td>
</tr>
<tr>
<td>Lecturer: Dr Ian Sharpe FIA.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life Insurance 1</td>
<td>F71LA</td>
<td>1</td>
<td>1</td>
<td>April/May</td>
<td>SP2</td>
</tr>
<tr>
<td>Lecturer: Dr Ian Sharpe FIA.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Derivative Markets and Pricing</td>
<td>F71DV</td>
<td>1</td>
<td>1</td>
<td>December</td>
<td>SP6</td>
</tr>
<tr>
<td>Lecturer: Dr Anke Wiese.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quantitative Risk Analysis</td>
<td>F71QR</td>
<td>1</td>
<td>1</td>
<td>December</td>
<td>SP9</td>
</tr>
<tr>
<td>Lecturer: Dr Giovanni Rabitti.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial Markets</td>
<td>C31FM</td>
<td>1</td>
<td>1</td>
<td>December</td>
<td>SP5</td>
</tr>
<tr>
<td>Lecturer: Bing Xu.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Machine Learning for Risk and Insurance 1</td>
<td>F71RA</td>
<td>1</td>
<td>1</td>
<td>December</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Lecturer: Dr George Tzougas.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Actuarial Risk Management 2</td>
<td>F71CB</td>
<td>2</td>
<td>1</td>
<td>April/May</td>
<td>CP1/CP3</td>
</tr>
<tr>
<td>Lecturer: Andrew Stott FFA.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pensions B</td>
<td>F71PD</td>
<td>2</td>
<td>1</td>
<td>April/May</td>
<td>SP4</td>
</tr>
<tr>
<td>Lecturer: Dr Carmen Boado-Penas.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life Insurance 2</td>
<td>F71LB</td>
<td>2</td>
<td>1</td>
<td>April/May</td>
<td>SP2</td>
</tr>
<tr>
<td>Lecturer: Dr Catherine Donnelly.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advanced Derivative Pricing</td>
<td>F71AP</td>
<td>2</td>
<td>1</td>
<td>April/May</td>
<td>SP6</td>
</tr>
<tr>
<td>Lecturer: Dr Tim Johnson.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Risk Management: Techniques and Tools</td>
<td>F71TT</td>
<td>2</td>
<td>1</td>
<td>April/May</td>
<td>SP9</td>
</tr>
<tr>
<td>Lecturer: Prof Andrew Cairns FFA.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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 2), you can do this online. Details are here: [https://www.hw.ac.uk/uk/students/studies/record/change-course-programme.htm](https://www.hw.ac.uk/uk/students/studies/record/change-course-programme.htm). 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 eight courses. Therefore you must ensure you are registered for eight courses.

Actuarial Risk Management 1 and 2 are mandatory courses; you must register for them. Other courses listed in the Year 2 table above, which must be taken in corresponding pairs over both semesters, may
lead to exemptions from subjects SP2, SP4, SP5, SP6 and SP9 – except for the machine learning courses. 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. You should choose three pairs of courses – where the courses in a pair are linked by the same “Professional Subject” from the Year 2 table above, or are the machine learning courses – in addition to the mandatory courses. Only Year 2 courses can be taken in Year 2.

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 Recognised Prior Learning (RPL) policy should contact maccs-student-support@hw.ac.uk prior to registering.

If you are unsure of which courses to take then you may wish to try extra courses in the first week of semester 1. To do this, select the 8 courses you are most likely to choose and enrol on them, but then separately email the lecturer of any other course you are interested in and ask to be added as an “observer” to the “Canvas” for that course. If you decide you like the course and want to choose it (and its semester 2 partner) in place of a course (and its semester 2 partner) that you have already enrolled in then you MUST update your enrolment before the end of week 2. To be clear, it is the courses you are enrolled in on the system that you will sit exams in.

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 (Institute and faculty of Actuaries – IFoA). Your previous study may, possibly, be accepted by the IFoA for the purpose of granting exemption from some of the Core Principles 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 be asked to complete a Course Questionnaire online. 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 UK actuarial profession 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:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Range of Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>70 – 100%</td>
</tr>
<tr>
<td>B</td>
<td>60 – 70%</td>
</tr>
<tr>
<td>C</td>
<td>50 – 60%</td>
</tr>
<tr>
<td>D</td>
<td>40 – 50%</td>
</tr>
<tr>
<td>E</td>
<td>30 – 40%</td>
</tr>
<tr>
<td>F</td>
<td>0 – 30%</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Range of Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>70 – 100%</td>
</tr>
<tr>
<td>B</td>
<td>60 – 70%</td>
</tr>
<tr>
<td>C</td>
<td>50 – 60%</td>
</tr>
<tr>
<td>Resubmit for Grade C</td>
<td>50% after resubmission with satisfactory amendments.</td>
</tr>
<tr>
<td>Pass</td>
<td></td>
</tr>
<tr>
<td>Fail</td>
<td>0 – 50%</td>
</tr>
</tbody>
</table>

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 carrying Merit** 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 60%.

- **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 requires a 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 requires a 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 requires a credit-weighted average at least 70% over 8 courses at grades A-C in Year 2.

Award of PG Diploma with Merit requires a credit-weighted average at least 60% over 8 courses at grades A-C in Year 2.

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

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

(A precise statement of the requirements for the award of the degree is contained in the University Regulations. In cases of apparent conflict the Regulations take precedence.)

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 Student Visa, the University is obliged to inform the UKVI that you
will not be continuing immediately and therefore your visa will cancelled and you will be expected to leave the UK as soon as possible after the release of your results.

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

Special arrangements may apply where a student has presented mitigating circumstances in relation to the first attempt. See the relevant section later in this Guide for more information.

Students who achieve the standards required to progress to the MSc following reassessment will be invited to return to the University 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 12-week period from the end of May 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 begins with a preparatory week of courses including a course on Actuarial Modelling which is linked to the subject CP2 of the UK actuarial profession. That is followed normally by two case studies, each undertaken over about five weeks. Immediately following that, additional written assessments take place (in the final week) - these are linked to exemptions from UK actuarial profession subjects CP2 and CP3.

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, all contribute to possible exemptions from UK actuarial profession 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 two case studies may be replaced by a single research dissertation. In this case, the dissertation will contribute to possible exemption from UK actuarial profession subject CP3.

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 [https://www.hw.ac.uk/uk/students/studies/graduation.htm](https://www.hw.ac.uk/uk/students/studies/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 following Examiners’ Meetings in May and September as appropriate.

### 6.1. Year 1 – Core Principle Subjects

See the table in section 5.2.

To obtain any exemption for a professional subject, a student must take the examinations for all the courses listed for that professional subject. For example, a student hoping for the CS2 subject exemption must take the examinations for F71SZ, F71AE, F71AG and F71DA.

#### 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

<table>
<thead>
<tr>
<th>UK Actuarial Profession Subject</th>
<th>Courses</th>
<th>Course Code</th>
<th>Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>CP1</td>
<td>Actuarial Risk Management 1 &amp; Actuarial Risk Management 2</td>
<td>F71CA/F71CB</td>
<td>1 and 2</td>
</tr>
<tr>
<td>CP2</td>
<td>Semester 3 preliminary week course &amp; written assessments in August</td>
<td>F71MD</td>
<td>3</td>
</tr>
<tr>
<td>CP3</td>
<td>Actuarial Risk Management 2 &amp; MSc project work (with written assessment in August)</td>
<td>F71CB/F71MD</td>
<td>2 and 3</td>
</tr>
<tr>
<td>SP2</td>
<td>Life Insurance 1 &amp; Life Insurance 2</td>
<td>F71LA/F71LB</td>
<td>1 and 2</td>
</tr>
<tr>
<td>SP4</td>
<td>Pensions A &amp; Pensions B</td>
<td>F71PC/F71PD</td>
<td>1 and 2</td>
</tr>
<tr>
<td>-------</td>
<td>-------------------------</td>
<td>-------------</td>
<td>---------</td>
</tr>
<tr>
<td>SP5</td>
<td>Financial Markets &amp; Finance and Investment</td>
<td>C31FM/C31FV</td>
<td>1 and 2</td>
</tr>
<tr>
<td>SP6</td>
<td>Derivative Markets and Pricing &amp; Advanced Derivative Pricing</td>
<td>F71DV/F71AP</td>
<td>1 and 2</td>
</tr>
<tr>
<td>SP9</td>
<td>Quantitative Risk Analysis &amp; Risk Management: Techniques and Tools</td>
<td>F71QR/F71TT</td>
<td>1 and 2</td>
</tr>
</tbody>
</table>

6.2.1 Accreditation

The MSc programme is accredited by the UK actuarial profession. Students with an overall average ("the accreditation average") of at least 60% in all courses taken from the Year 2 table above (excluding results for CP2 but including results from the machine learning courses if taken) will be eligible for block exemptions from all UK actuarial profession subjects in the Year 2 table above (except CP2) where they have achieved a C Grade pass or better (at first attempt) in each of the underlying exemption courses, except for subject SP9. (Note - the final CP3 result is treated as a single course for the purpose of calculating the accreditation average.)

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/CM/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 only possible on a subject-by-subject basis and is via 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 two assessed pieces of work, as follows:
- communication aspects of the second case study, or (exceptionally) research dissertation, undertaken during the summer (weight 60%); and
- a communication written test undertaken at the end of the summer project period (weight 40%).

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 in May and September by Independent Examiners appointed by the Institute and Faculty of Actuaries. No information is available regarding exemptions prior to the May meeting.

Following the Board of Examiners’ Meetings in September of Year 2, the Independent Examiners will write to the UK actuarial profession (that is, 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 by end of November.

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 50%. 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 7.3 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. The Profession will match your application with the information provided by the Department and then confirm your exemptions. More information is available from the Profession’s website: https://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 profession 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. We anticipate sending these letters to graduates by the end of November.

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 speak to your personal tutor and/or 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 https://www.hw.ac.uk/uk/services/academic-registry/registry-operations.htm under Student Records
- Graduation applications – see https://www.hw.ac.uk/uk/services/academic-registry/registry-operations.htm under Graduation
- Processing payments and dealing with payment-related enquiries including tuition and accommodation fees

You can contact them at student-services-uk@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: https://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: https://www.hw.ac.uk/selfservice.

7.3 Mitigating Circumstances
If you experience any mitigating circumstances, such as illness or bereavement, which affect your ability to complete your assessments you must notify us as soon as possible.

You should read the University’s Policy on Mitigating Circumstances in Relation to Assessment at: https://www.hw.ac.uk/students/studies/examinations/mitigating-circumstances.htm and then complete the application form. Evidence submitted after your results have been published cannot be taken into account.
If you think you qualify as for special needs additional support (if for example you are registered with a disability) please bring this to the attention of the Programme Director as soon as possible. You should also contact the Disability Service (https://www.hw.ac.uk/uk/students/health-wellbeing/edinburgh/disability.htm) via their email disability@hw.ac.uk. They can make sure you receive the support you need. For instance, they can ensure exam and coursework adjustments are available and applied to all your courses.

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 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 (for submission from above zero to up to five working days late).
- Coursework submitted over five working days late scores no grade and no feedback is provided.
- 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.

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/uk/services/docs/learning-teaching/policies/submissionofcoursework-policy.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 MSc project reports, case studies or dissertations.

The sanctions for plagiarism range from the discounting of the assessment 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: https://www.hw.ac.uk/uk/students/studies/examinations/plagiarism.htm.

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: (adapted from Georgetown University website, Washington DC, accessed on 5 September 2011 http://grad.georgetown.edu/pages/info-acad-integrity.cfm).

• 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 dissertation, acknowledge it.

Here is another version (from the website of the University of Indiana, Bloomington: see 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 in the summer is:

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. OTHER 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: https://www.hw.ac.uk/uk/services/information-governance/access/foi/8-12-equality-diversity.htm.
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?

No. There are no resit examinations in August. You must take the re-assessments in the next academic year. If you are successful in meeting the progression requirements after the December and April/May diets you will be invited to return in Summer 2024 to undertake your MSc project work.

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 May 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. But please also see the answer to FAQ 4 below.

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?

In year 1, scoring less than a D an individual course could mean that you are not eligible for block exemption. However, this would be at the discretion of the IFoA Independent Examiner.

For exemptions in Year 2 you will be recommended for exemption if your 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 produced 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://www.hw.ac.uk/registry/examinations/timetable.htm](http://www.hw.ac.uk/registry/examinations/timetable.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 (around mid-June) and after the programme Award Board around mid-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: [https://www.hw.ac.uk/selfservice](https://www.hw.ac.uk/selfservice).

Official academic transcripts will be prepared by Academic Registry and mailed to your correspondence address in late September.

The Department will notify you separately about your Exemptions after our recommendations have been accepted by the UK actuarial profession. We expect letters to be distributed around the end of November.
## APPENDIX

### COURSE DESCRIPTORS - YEAR 1

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Semester</th>
<th>Credits</th>
<th>Mandatory/Optional</th>
<th>Exemption</th>
</tr>
</thead>
<tbody>
<tr>
<td>F71AB</td>
<td>Financial Mathematics</td>
<td>1</td>
<td>15</td>
<td>Mandatory</td>
<td>CM1</td>
</tr>
<tr>
<td>F71AF</td>
<td>Life insurance Mathematics 1</td>
<td>1</td>
<td>15</td>
<td>Mandatory</td>
<td>CM1</td>
</tr>
<tr>
<td>F71SM</td>
<td>Statistical Methods</td>
<td>1</td>
<td>15</td>
<td>Optional</td>
<td>CS1</td>
</tr>
<tr>
<td>C31FF</td>
<td>Finance &amp; Financial Reporting</td>
<td>1</td>
<td>15</td>
<td>Optional</td>
<td>CB1</td>
</tr>
<tr>
<td>C21AO</td>
<td>Economics</td>
<td>1</td>
<td>15</td>
<td>Optional</td>
<td>CB2</td>
</tr>
<tr>
<td>F71SZ</td>
<td>Stochastic Modelling</td>
<td>1</td>
<td>7.5</td>
<td>Optional</td>
<td>CS2</td>
</tr>
<tr>
<td>F71BF</td>
<td>Life insurance Mathematics 2</td>
<td>2</td>
<td>15</td>
<td>Mandatory</td>
<td>CM1</td>
</tr>
<tr>
<td>F71AE</td>
<td>Survival Models</td>
<td>2</td>
<td>15</td>
<td>Optional</td>
<td>CS2</td>
</tr>
<tr>
<td>F71AG</td>
<td>Risk Theory</td>
<td>2</td>
<td>15</td>
<td>Optional</td>
<td>CS2</td>
</tr>
<tr>
<td>F71DA</td>
<td>Data Analytics and Time Series Analysis</td>
<td>2</td>
<td>7.5</td>
<td>Optional</td>
<td>CS2</td>
</tr>
<tr>
<td>F71AH</td>
<td>Financial Economics 1</td>
<td>2</td>
<td>15</td>
<td>Optional</td>
<td>CM2</td>
</tr>
<tr>
<td>F71AJ</td>
<td>Financial Economics 2</td>
<td>2</td>
<td>15</td>
<td>Optional</td>
<td>CM2</td>
</tr>
</tbody>
</table>
### COURSE DESCRIPTORS - YEAR 2

<table>
<thead>
<tr>
<th>Course Code</th>
<th>Course Title</th>
<th>Semester</th>
<th>Credits</th>
<th>Mandatory/Optional</th>
<th>Exemption</th>
</tr>
</thead>
<tbody>
<tr>
<td>F71CA</td>
<td>Actuarial Risk Management 1</td>
<td>1</td>
<td>15</td>
<td>Mandatory</td>
<td>CP1</td>
</tr>
<tr>
<td>F71PC</td>
<td>Pensions A</td>
<td>1</td>
<td>15</td>
<td>Optional</td>
<td>SP4</td>
</tr>
<tr>
<td>F71LA</td>
<td>Life Insurance 1</td>
<td>1</td>
<td>15</td>
<td>Optional</td>
<td>SP2</td>
</tr>
<tr>
<td>F71DV</td>
<td>Derivative Markets and Pricing</td>
<td>1</td>
<td>15</td>
<td>Optional</td>
<td>SP6</td>
</tr>
<tr>
<td>F71QR</td>
<td>Quantitative Risk Analysis</td>
<td>1</td>
<td>15</td>
<td>Optional</td>
<td>SP9</td>
</tr>
<tr>
<td>C31FM</td>
<td>Financial Markets</td>
<td>1</td>
<td>15</td>
<td>Optional</td>
<td>SP5</td>
</tr>
<tr>
<td>F71RA</td>
<td>Machine Learning for Risk and Insurance 1</td>
<td>1</td>
<td>15</td>
<td>Optional</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>F71CB</td>
<td>Actuarial Risk Management 2</td>
<td>2</td>
<td>15</td>
<td>Mandatory</td>
<td>CP1</td>
</tr>
<tr>
<td>F71PD</td>
<td>Pensions B</td>
<td>2</td>
<td>15</td>
<td>Optional</td>
<td>SP4</td>
</tr>
<tr>
<td>F71LB</td>
<td>Life Insurance 2</td>
<td>2</td>
<td>15</td>
<td>Optional</td>
<td>SP2</td>
</tr>
<tr>
<td>F71AP</td>
<td>Advanced Derivative Pricing</td>
<td>2</td>
<td>15</td>
<td>Optional</td>
<td>SP6</td>
</tr>
<tr>
<td>F71TT</td>
<td>Risk Management: Techniques &amp; Tools</td>
<td>2</td>
<td>15</td>
<td>Optional</td>
<td>SP9</td>
</tr>
<tr>
<td>C31FV</td>
<td>Finance and Investment</td>
<td>2</td>
<td>15</td>
<td>Optional</td>
<td>SP5</td>
</tr>
<tr>
<td>F71RB</td>
<td>Machine Learning for Risk and Insurance 2</td>
<td>2</td>
<td>15</td>
<td>Optional</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>F71MD</td>
<td>MSc Project</td>
<td>3</td>
<td>60</td>
<td>Mandatory for MSc</td>
<td>CP3</td>
</tr>
</tbody>
</table>

You should choose 3 optional courses in each semester which lead to an SP exemption, or are the pair of machine learning courses.
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 up to nurture innovation and leadership and show our commitment to continuous development in all our activities. They are:

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

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

B3. Student Partnership Agreement
Heriot Watt University and the Heriot-Watt Student Union (UK), Heriot-Watt Student Association (Malaysia) and Heriot-Watt Student Council (Dubai) work in partnership to develop a Student Partnership Agreement (SPA) each year. The Agreement identifies the main, agreed priorities for working in partnership each academic year and outlines an associated action plan.

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

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

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

B7. A to Z Guide: Essential Student Information
This A to Z guide covers essential information about the support and resources available to you as a Heriot-Watt student.