

**Master of Science/
Postgraduate Diploma**

Actuarial Science

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

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

Throughout your studies you will have the opportunity to thrive both personally and academically, and I would encourage you to take advantage of all that our campuses, student societies and global community has to offer you. Our Student Partnership Agreement is central to all that we do to ensure the best possible student experience across all our campuses globally. And, we are delighted to offer opportunities for students to gain a global perspective, whether at a single campus or abroad. Our Go Global programme offers inter-campus transfers and exchanges across our wonderful campuses in Edinburgh, Scottish Borders, Orkney, Dubai, 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.

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. And our lifelong careers support leads to real jobs. That is why Heriot-Watt is ranked the top University in Scotland and fourth in the UK for the employability of its graduates. We are also proud to be able to welcome you to a University that currently ranks amongst the top 250 worldwide, an accolade that reflects our commitment to excellence in research, teaching, and innovation.

In Malaysia, our state-of-the-art lakeside campus in Putrajaya is the first "green campus" in the country, and the introduction of our unique Positive Education approach to students there in 2017 shows our commitment to nurturing graduates who will go on to make an impact as purpose-driven leaders.

Our campus in Dubai has established itself as a pioneer in the higher education market in the UAE, having received a five-star accreditation by the Knowledge and Human Development Authority, for three consecutive years. Its graduates are highly employable and sought after by the best organisations worldwide, with over 90% in graduate level jobs or further study within six months of graduation.

We look forward to supporting you as you too grow and become a successful graduate in our own right. 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. Your studies are supported via our Virtual Learning Environment, Canvas, and may include other online activities.

If you are enrolled on our independent distance learning programmes you will undertake your studies online. You will be expected to participate in online teaching, assessments and examinations set on your programme.

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](#).

Making the most of your time at university is not just about study. Your health and wellbeing is vitally important. You can discuss any issues around your learning or your wellbeing with your personal tutor (see below) and with the University's support services (see below).

A4. Personal Tutors

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

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

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

A5. Programme Overview

1. CONTACT DETAILS

Programme Director

Dr Ian Sharpe

Office: CM G03, Email: I.Sharpe@hw.ac.uk

Dr Sharpe is responsible for all academic matters relating to the programme. He chairs the Board of Examiners.

Appointments with the Programme Director may be arranged by email or feel free to drop by.

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

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

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>. 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 – F727-ACS

Postgraduate Diploma in Actuarial Science – F725-ACS

Postgraduate Certificate in Actuarial Science - F720-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. Information to assist with course selection will be provided at the Pre-Enrolment meeting. If you have any questions about enrolment you should contact macs-student-support@hw.ac.uk. Students are advised to enrol for ALL courses the first instance. This can always be changed at a later date.

You must enrol for either the PG Diploma in Actuarial Science or the MSc in Actuarial Science. If you change your mind and wish to change programme you may only do so before **22 September** 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 18 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. online classes, timetabled lectures, tutorials, lab sessions, etc). This is especially important for students who are in the UK on a student visa.

Should you have to miss a timetabled session due to ill health or other legitimate reasons, you should submit a self-certification or medical certification or an application for consideration of Mitigating Circumstances <https://www.hw.ac.uk/students/studies/examinations/mitigating-circumstances.htm> (See section 7.3.)

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/studies/record/attendance.htm>

Coursework must be handed in by the stipulated dates, and students are required to see their personal tutors at agreed times. Students who fail to submit compulsory coursework may also be disallowed from presenting themselves for examination in the relevant courses (see <https://www.hw.ac.uk/students/doc/compulsorywithdrawal.pdf>).

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 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 Director

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 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 50% to progress to the MSc project work). 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 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

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

3.2 Case Studies Dates

2022/2023 dates [PROVISIONAL]	Activity
27 May – 31 May 2023	Preparatory Week
3 June – 5 July 2023	1 st Case Study
8 July – 9 August 2023	2 nd Case Study

These dates are provisional. You will need to be here for all 11 weeks, and you should not book any flights between 20 May and 20 August until the final dates have been confirmed.

3.3 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 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 <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/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

You will officially receive the provisional results of your semester 1 assessments in mid-February. You will receive the final results of your semester 1 & 2 assessments in mid-June. You will receive your IFoA exemption recommendations over the summer, typically in July or August. 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 on-line at www.hw.ac.uk/selfservice. You will receive a final assessment results letter with your award recommendations in mid-September.

Information on graduation can be found at: <http://www.hw.ac.uk/registry/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 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, at least once per 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 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 mentor or from staff in the School Office who can liaise with Finance Office on your behalf.

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

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

4.4 Personal Tutors

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

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

4.5 Faculty of Actuaries Students' Society (FASS)

All MSc/Diploma in Actuarial Science students are entitled to become affiliated members of this Society without becoming full student members of the Institute and Faculty of Actuaries (IFoA). 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 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 Aim of the MSc/Diploma in Actuarial Science is to give students, in a post-graduate setting, a good grounding in the fundamental mathematical and business-related aspects of actuarial science. Specifically the programme will cover the syllabuses of Subjects CM1, CM2, CS1, CS2, CB1 and CB2 (formerly CT1 to CT8) of the Institute and Faculty of Actuaries.

5.2 Taught Programme

All students commence with the taught Diploma in Actuarial Science courses. There are 12 courses available for the Diploma (of which one is a half course). These correspond in total to the IFoA subjects listed above. 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.

Full details of courses can be found at: <http://www.macs.hw.ac.uk/students/ams/pg-programmes/msc-actuarial-science/>. Brief course descriptors can be found in the Appendix of this handbook.

Course	Course code	Semester	Course weight	Examined in	Professional Subject
Financial Mathematics	F71AB	1	1	December (2 hours)	CM1
<u>Lecturer:</u> Peter Ridges					
Finance and Financial Reporting	C31FF	1	1	December (3 hours)	CB1
<u>Lecturer:</u> Melanie Wilson					
Economics	C21AO	1	1	December (2 hours)	CB2
<u>Lecturer:</u> Robbie Mochrie					
Statistical Methods	F71SM	1	1	December (2 hours)	CS1
<u>Lecturer:</u> George Streftaris					
Life Insurance Mathematics 1	F71AF	1	1	December (2 hours)	CM1
<u>Lecturer:</u> Alfred Chong					
Stochastic Modelling	F71SZ	1	0.5	December (2 hours)	CS2
<u>Lecturers:</u> Sergey Foss and Alistair Wallis					
Life Insurance Mathematics 2	F71BF	2	1	April/May (2 hours)	CM1
<u>Lecturer:</u> Peter Ridges					
Survival Models	F71AE	2	1	April/May (2 hours)	CS2
<u>Lecturer:</u> Alistair Wallis					

<i>Course</i>	<i>Course code</i>	<i>Semester</i>	<i>Course weight</i>	<i>Examined in</i>	<i>Professional Subject</i>
Risk Theory	F71AG	2	1	April/May (2 hours)	CS2
<u>Lecturer:</u> Seva Shneer					
Financial Economics 1	F71AH	2	1	April/May (2 hours)	CM2
<u>Lecturer:</u> Andrew Cairns					
Financial Economics 2	F71AJ	2	1	April/May (2 hours)	CM2
<u>Lecturer:</u> Anke Wiese					
Data Analytics & Time Series Analysis	F71DA	2	1	April/May (2 hours)	CS2
<u>Lecturer:</u> Fraser Daly					

5.3 Which courses should you take?

To qualify for progression to the MSc, or the award of PG Diploma, 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).** In other words, you must register for at least eight **full** courses excluding F71SZ (which is the only half course).

If you wish to be considered for exemption from all six subjects you must register for all 12 subjects (equivalent to 11.5 taught courses, taking account of course weights).

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.

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>. 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 decide not to take 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.

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.

5.5. Award and Progression Requirements

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

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 based on the following criteria:

PG Certificate

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

PG Diploma

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

Award of PG Diploma in Actuarial Science with Distinction requires a credit weighted average of at least 70% over 8 courses at grades A-D.

Progression to MSc

Progression to MSc requires a credit weighted average of at least 50% over 8 courses at grades A-D.

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.

Students who have registered for the PG Diploma will be permitted to progress to the MSc only upon payment in June of an additional MSc project work fee.

Students who have registered for the MSc programme and who wish to transfer to the lower fee PG Diploma may only do so during the first two weeks of the academic year. No fee refunds will be permitted after 30 September.

MSc project work (see section 5.8) will normally be carried out over the summer immediately after the end of the summer semester - a period of 11 weeks is specified for this.

MSc

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

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

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

(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.)

Re-Assessment Opportunities

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

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

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

You **must** take the resit examinations at the next available opportunity. **For most students this will be in the next academic session - December 2024 and/or April/May 2025. There are NO resits for this programme in August.**

Only one resit opportunity will be permitted. All reassessment is based on examination results only, even in courses which include assessable coursework

If you are required to be re-assessed before you are able to progress to the MSc Project Work and if you are in the UK on a Tier 4 Visa, the University is obliged to inform the UKVI that you will not continuing with your project in the summer of 2023 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.

All reassessments take place on the Edinburgh Campus and so you may need to plan travel and visa applications well in advance in order to take your reassessment exams.

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 the next academic year to undertake MSc project work. We do not normally offer MSc supervision at other times of the year.

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

5.6 MSc Project Work

Students 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. 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.

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 and allocation will be made after the Board of Examiners meeting. Please note that student preferences will be considered but cannot always be guaranteed.

5.7 Graduation

Students who qualify for an award following the May Examiners' meeting (usually those taking the PG Diploma) are eligible to graduate in June.

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

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 Diploma examinations will be agreed at the Examiners' Meetings in May.

6.1 University courses and correspondence with IFoA subjects

Please note that exemptions can only be recommended for those who graduate with either the MSc or PG Diploma qualification (i.e. not the PG Certificate).

See the table in section 5.2 for details of which courses correspond to each subject.

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 CS2 exemption must take the examinations for F71AE, F71DA, F71AG and F71SZ.

6.2. Accreditation

The MSc 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.

This applies only to students who graduate with the MSc. Students who graduate with the Diploma are eligible only for subject-by-subject examinations, regardless of their overall average.

6.3 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 and from year-to-year but usually the IFoA Independent Examiners set it in the range 60% to 65%.

For the purpose of determining whether students have achieved the subject-by-subject exemption level, their performance is weighted as follows across courses:

	Mapping					
	CM1	CM2	CS1	CS2	CB1	CB2
F71AB	0.5					
F71AF	0.25					
F71SM			1			
F71SZ				0.167		
C21AO						1
C31FF					1	
F71AE				0.333		
F71BF	0.25					
F71AG				0.333		
F71AH		0.5				
F71AJ		0.5				
F71DA				0.167		

So, for example, who scored 75% in F71AB, 55% in F71AF and 65% in F71BF would have a score in respect of CM1 of $0.5*75\%+0.25*55\%+0.25*65\% = 67.5\%$ which would typically be sufficient to achieve the CM1 exemption.

Exemption levels are determined by the IFoA Independent Examiners in the summer. No information is available regarding exemption levels prior to IFoA Independent Examiners' decision.

6.4 Resits for Exemption

The IFoA policy 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 overall average, and therefore will not affect your entitlement to exemptions under the accreditation agreement.

You may wish to take IFoA exams in September or April. If you wish to take an exam in September, you must join the IFoA in April or May before the exam. The exact date should be on their website.

6.5 Claiming your exemptions

To claim your exemptions, you must join the Institute and Faculty of Actuaries as a student member. You must then apply for exemptions using your account on the IFoA website.

You should apply under Route A (Accredited Degree Courses): <https://www.actuaries.org.uk/studying/exam-exemptions/university-courses-exemptions-route>

You will need to supply a copy of your university transcript. Your copy of your transcript will not usually need to be certified, but sometimes the IFoA might request a certified copy. 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.

Your exemptions are determined by the IFoA and they retain discretion over this. The information given above is how exemptions normally operate, but in principle the IFoA can change their approach.

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 the lecturer 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

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>.
See also the information here: <https://www.hw.ac.uk/uk/students/studies/record/confirming-your-student-status.htm>
- 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

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 have, or think that you may have, a disability, medical or mental health condition, or a specific learning difficulty such as dyslexia which may impact your studies you should 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, 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 policy 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/uk/services/docs/learning-teaching/policies/submissionofcoursework-policy.pdf>

8.4 Plagiarism

The University has a strict policy on Plagiarism, which is 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.

You will find mandatory information on some of your Canvas courses regarding plagiarism and academic misconduct. Academic misconduct also includes collusion and contract cheating, which both carry very serious penalties. Students also reminded that as future (or often current) members of the actuarial profession you should uphold high ethical standards.

The university's discipline policy is available here:

<https://www.hw.ac.uk/uk/students/doc/discguidelines.pdf>

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: <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. 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 and the programme rules do not permit it. You must re-take the exams in the next academic year.

FAQ 2 *Now that I have completed the taught programme (PG Diploma), 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 12 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 from CM1 (say) on a subject-by-subject basis 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 CM subject as a whole.

FAQ 4 *To qualify for exemption from CM1 (say) on a subject-by-subject basis do I have to achieve at least a D Grade pass in all 3 courses?*

No, there is no minimum mark required in any of the three courses.

FAQ 5 *I am eligible for block exemptions because my overall average is higher than 65%. Will I get an exemption even when I failed the underlying course?*

Scoring less than a D in 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. You would remain eligible for subject-by-subject exemptions.

10.3 Medical Certificates

FAQ 6 *I am eligible for block exemptions 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, this is not possible.

10.4 Administrative Information

FAQ 7 *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 8 *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> .

FAQ 9 *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

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 (subject to you graduating). We expect letters to be distributed around July or August.

APPENDIX

Course Descriptors

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

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 available to our students.

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.