



Institute
and Faculty
of Actuaries

Student Feedback Report

2017

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June 2018

Summary and Report

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1. Introduction and Methodology

- 1.1 This report covers the student feedback the IFoA has received and engaged with during 2017. The feedback covers primarily students experience with the various 'Educational Processes' of the IFoA.
- 1.2 The 2017 Student Survey went live on Monday 30th October and closed on Monday 27th November. All students were emailed inviting them to complete the survey.
- 1.3 Total Number of Survey Responses: 1784, 11% of Current Students, with the response rate up 32% from the survey in 2016.
- 1.4 There were two Student Consultative Forums in 2017. The 1st being on the 2nd June in Edinburgh and the 2nd being on the 17th November in London.

2. Executive Summary

- 2.1 75% of students to the Question of '*How satisfied are you with the exam processes*' gave a positive response indicating that they have had a positive experience in interacting with the IFoA, up from 71% in 2016.
- 2.2 More than 86% of Students gave satisfaction of 'Location of exam, 'venue', 'Layout of the exam room', 'Instructions given by invigilators, Noise levels at the centre' as 'Highly Satisfied or 'Satisfied'. This is in line with results from 2016.
- 2.3 75.8% of students either Strongly Agree or Agree with 'The Syllabus content is up to date regarding practices in business, industry and/or technology'. 61% of students either Strongly Agree or Agree with 'The syllabus reflects leading-edge practices'. 71.8% of students gave a positive response the question of 'The exam content was fair based on the syllabus information provided'. This is broadly in line with previous years' results.
- 2.4 46% of students rate Excellent or Good to 'Overall relevance to current job responsibilities' and 55.18% of students rate Excellent or Good to 'Overall relevance to anticipated job responsibilities'. This is in line with previous years' results.
- 2.5 The most recurring comments in relation to 'Your biggest frustration with the exam processes' were: 1) Timeframe of getting results and 2.) Exam question topics/syllabus, however the third most recurring comment was students reporting being overall happy with the exam process.

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3. 2017 Survey Results

3.1 Exam Experience

3.1.1 This section covers student experience in the sitting examinations in the April or September session. In the numbers of students sitting all the subjects there is an increase in respondents compared to 2014/15/16, however previous surveys have been run in May.

3.1.2 Of the students who answered, 25% sat exams in April 2017, 60% sat exams in September and 15% hadn't sat any exams during 2017.

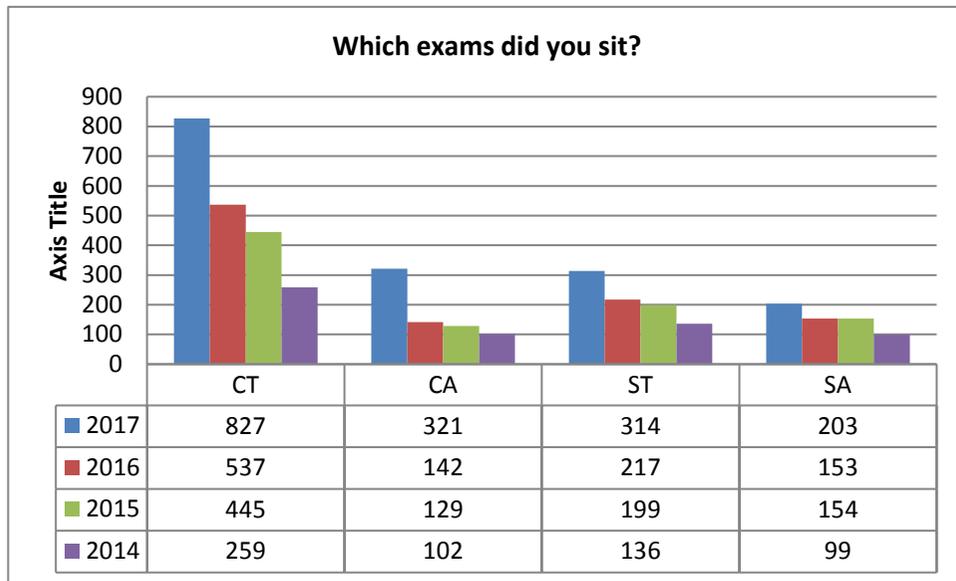


Figure 1 'Q1 Which exams did you sit

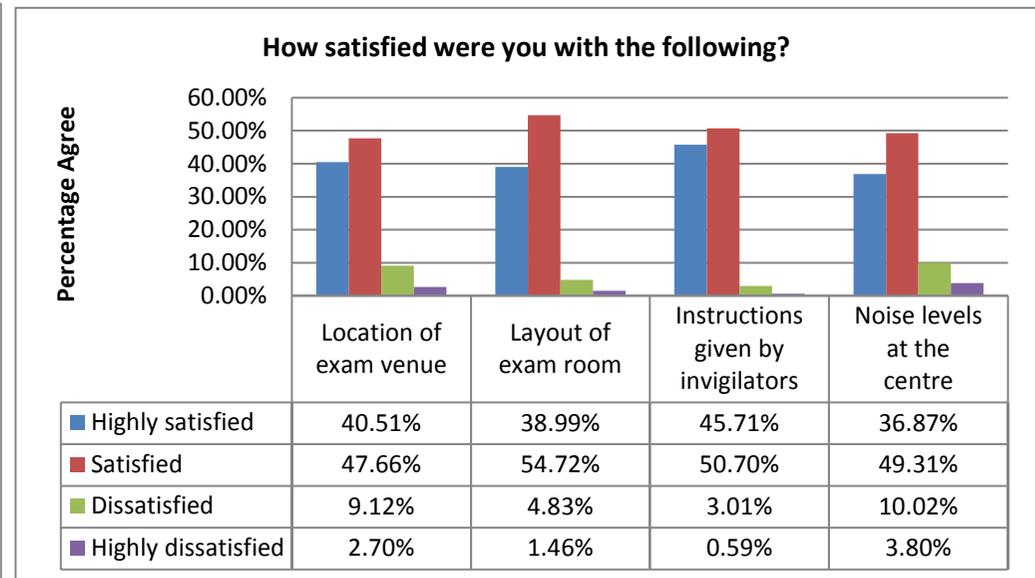


Figure 2 Q2 How satisfied were you with the following

3.1.3 In analysis of the trends from 2014/15/16 and the most recent survey, the combined agree percentage remains high in all of the four main areas around examinations. The trends in three areas, instructions by invigilators, noise levels and layout of the room have all seen steady increases. The only area with a tracked decrease is 'location of exam venue' which has fallen only 3.4% and still remains high at 88.2%.

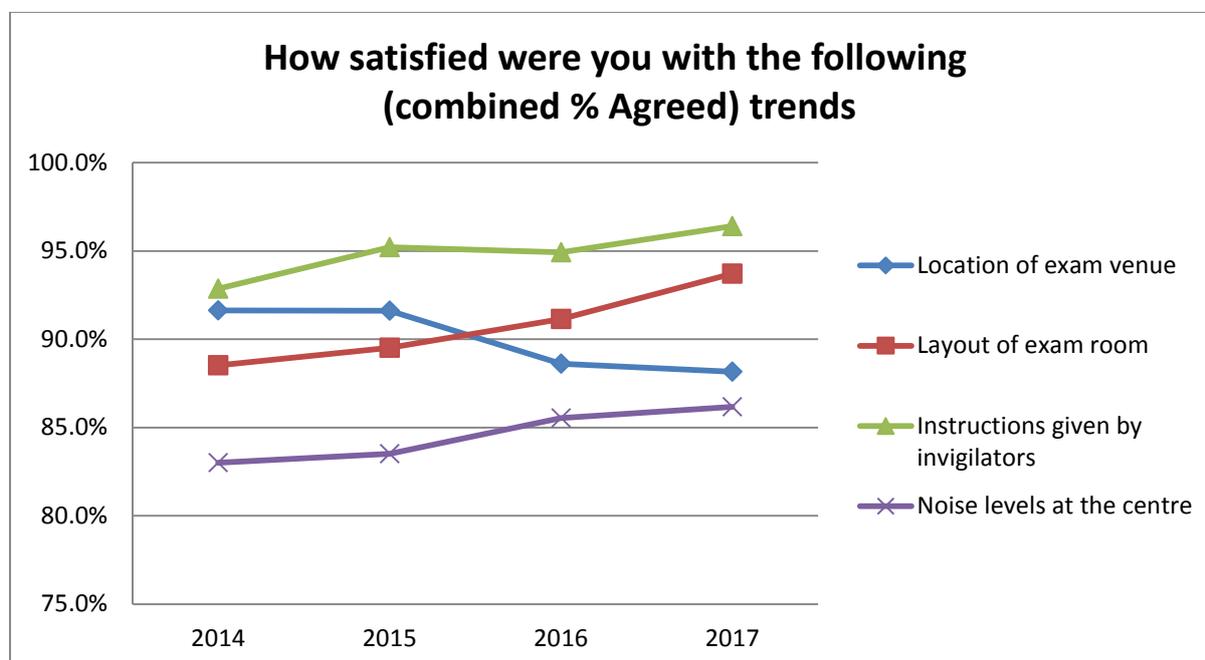


Figure 3 Combined 'Q3 Highly Satisfied' and 'Satisfied' trends

Q3 How satisfied were you with the following Comments:

303 comments were received, the most recurring comments have been listed thematically below with some examples of the comments received:

Comment Theme	No of Occurrences	IFoA Action Taken
<p>Noise 'Hotel in Croydon always has a degree of background noise caused by being close to the Kitchens' 'In addition to the noise level outside, the invigilators were also not observing silence in the exam area.'</p>	72	Exam centres with significant amounts of noise identified as part of the feedback process, the IFoA will feed comments back to venue to try to minimize noise by through booking arrangements, or, looking for alternative venues for exam sittings.
<p>Location of venue comment 'The London centres move around a lot and have been in locations which are difficult to get to.'</p>	61	<p>When looking at examination locations, the IFoA try best to pick locations accessible to students but recognise we can't accommodate the needs of everyone.</p> <p>In regards to the London centre, there is limitation in regards to long-term recurring bookings and we want to be able to respond to student feedback in terms of their experience of the venue.</p>

<p>Venue set up (desk size, chairs, toilet location etc) 'The tables need to be bigger - impossible to have all items on desk at same time. It makes a big difference not having to move things to and from the floor during the exam.'</p>	54	<p>All of our exam centres use desks that are a minimum for 60cm x 60cm. This is the standard examination desks supplied to most examination bodies.</p> <p>Increased desk size reduces capacity in a room which in turn reduces available of that centre for students. Addition rooms may not be available in the same location and could increase costs which could result in an increase to exam fee's.</p>
<p>Positive Experience 'the exam center was quite awesome I felt that atmosphere was very appropriate for exams' ' Exam center was fine, no complaints, location was very central and the staff where very polite and calmed me down since I was quite nervous.'</p>	38	<p>Comments, both positive and negative are taken into consideration by the exam teams when deciding on future bookings.</p>
<p>Venue Environment (heating, light etc) 'The lighting in the exam rooms is very poor, particularly for the evening sittings in September. As a result extra care and attention is needed when looking up values from tables, or even just reading the exam paper itself. It probably loses each student 5-10 minutes per exam, not to mention the damage to everyone's eyes from straining to read.'</p>	28	<p>Where issues such as lighting have been highlighted, these comments are taken into consideration by the exam teams when deciding on future bookings.</p> <p>In the future, tailored feedback will allow students to respond directly and more immediately about the exam centre allowing the IFoA to respond sooner.</p>

Figure 4 Q3 Recurring Comments

Q5 For CA2 and CA3 exams how satisfied were you with the following?					
	Highly satisfied	Satisfied	Dissatisfied	Highly dissatisfied	Weighted Average
The Virtual Learning Environment (VLE) - CA2 exams	20.7%	60%	14.3%	5%	2.97
The CA3 Application	12.9%	50%	21.6%	15.5%	2.6
Instructions provided by the IFoA	21.7%	57.6%	13%	7.7%	2.93
Administration of the exam(s)	21.7%	53.3%	14.2%	10.8%	2.86

Figure 5 Q5 CA2/CA3-How Satisfied were you with the following

3.1.4 In analysis for the results, for the experience of CA2 and CA3 the combined 'Highly satisfied' and 'Satisfied' are all over 60% with three of the areas over 70%. The experience of the VLE has a combined score of 80% satisfaction, with the instruction provided by the IFoA scoring at 79% and administration of the exams at 75%. The weaker of the areas being the CA3 application scoring at 62% satisfaction. It should be noted of course that the CA3 examination was replaced by the CP3 examination in September.

Q5 For CA2 and CA3 exams how satisfied were you with the following Comments:

195 Comments were received, the most recurring comments have been listed thematically below with some examples of the comments received:

Comment Summary	No of Occurrences	IFoA Action Taken
<p>Technical Issues with exam application</p> <p>'I sat CA2 before the VLE existed. The only issue I had with the CA3 application is that it had to be installed on a windows computer with Microsoft office. I don't use windows and the laptop I could borrow didn't have office installed. This was frustrating as I could still create install the CA3 application and could create .docx and.pptx files using open office but these could not be uploaded to the CA3 application.'</p> <p>'There were some technical difficulties with the VLE which could have been addressed better. For example, there were some cases where extra time was awarded due to technical difficulties in releasing the exam material but this was very poorly communicated, meaning that many people didn't know that they would have extra time. I also think that it took too long for the Institute to contact me regarding the CA2 exam process and what I could expect from it regarding the process and deadlines. I strongly believe that this should be 1 month in advance of the exam sitting at least with remainders possibly 2 weeks or so before the exam.'</p>	56	<p>From 2018 the CP3 platform is now compatible with the Macs.</p> <p>We recognise there was an issue with the VLE platform where students had problems accessing their papers. For students who felt this impacted their examination significantly they were encouraged to complete and submit Mitigating Circumstance.</p>
<p>CP3 Paper Error</p> <p>'The CP3 exam paper in September had multiple errors which meant there were many conflicting communications on the Friday, which were not helpful. There should be communication on the main website of when you should receive email communication about the CP3 exam. I asked when I would receive access to the online learning environment by email but was told "in the next week".</p> <p>'They sent communication to an old email address, which I didn't appreciate until the Friday morning, when I still didn't have access. A simple message on the main website detailing the date students will</p>	36	<p>The IFoA has noted that errors had occurred on the pre-exam material and were identified. The matter was investigated by the IFoA, and procedural controls have now been put in place for the exam setting team, and there will be a more stringent sign-off procedure for the pre reading material for 2018 exam sessions.</p>

<p>receive instructions for accessing the online platform would alert students to any issues’.</p>		
<p>Exam Booking Capacity ‘I was disappointed to find that the CP3 exam was fully booked up for the September session. It wasn't made clear that spaces were limited.’</p> <p>‘I am not satisfied by the small number of places available for CA3/CP3, seeing as only two sittings are now available per year, surely more spaces should be opened for us to attempt as many chances as possible in a year. This exam is very expensive and I request that space be unlimited’</p>	<p>16</p>	<p>With the introduction of any new exams the IFoA do run restricted numbers on the first outing if a full pilot has not taken place. The number of registrations was capped at a limit which was in line with previous numbers. Regrettably removal of the criteria that had been in place for CA3 meant the numbers wishing to sit the exam exceeded those restricted numbers and along with the fact that the imposed limit was unfortunately not communicated compounded the booking capacity issues.</p> <p>It should be noted that whilst this was an online exam and had no centre capacity limits the exam itself is not auto marked but marked by a number of self-employed contractors. This could potentially limit the number of candidates who can sit the exam and if this situation was to occur then preference would be given to those closest to qualification.</p>

Q6 How satisfied are you with the exam processes?										
10 - Highly satisfied	9	8	7	6	5	4	3	2	1 - Highly dissatisfied	Average
12.8%	15.8%	25.3%	21.6%	9.6%	5.5%	3.8%	1.9%	1.2%	2.5%	7.34
Answered										1567

Figure 7 Q6 How satisfied are you with the exam processes?

3.1.5 The overall satisfaction with the examination procedures, show an average weight of 7.34 on the scale of 10 (Highly Satisfied) to 0 (High Dissatisfied). The combined 'positive' scores of 10-7 give a total satisfaction of 75.5%.

Q7 What is your biggest frustration with any of the exam processes?		
1023 comments were received, the most recurring comments have been listed thematically below with some examples of the comments received:		
Comment Summary	Number of times recurring	IFoA Action Taken
<p>Results Time frame 'Delay in results, because it takes more than 2 months to receive the results. If the result announcements can be expedited earlier, this will help save planning for examinations.'</p> <p>'Enormous time taken to mark exams, meaning results are received almost half way through the next exam sitting period in some cases, which makes planning which exams to sit extremely difficult.'</p> <p>'Length of time to mark papers - how am I meant to plan my next study route going forward, especially with the changes to the syllabus and needing to pass certain exams, when I have to wait 2.5 of the 6 months before the next exams waiting for results?'</p>	213 (20% of comments received)	<p>Marking student examination scripts is a highly demanding, complex and rigorous process. The stages of rigor a student's script goes through is detailed on the IFoA website here:</p> <p>https://www.actuaries.org.uk/studying/exam-results/marking-guidelines</p>
<p>Happy with examination process 'Exam process is hassle free. There is no such frustration.'</p>	95	All comments from our student members are taken on board, both positive and negative when evaluating our service standards.

<p>'Nothing in specific. The exam process through IFoA is simpler compared to others.'</p> <p>'The process is simple and can be easily completed. However, the most annoying process is the membership renewal process at a reduced rate.'</p>		
<p>Examination Topics/Syllabus</p> <p>'The CT exams are not relevant to the workplace and many students struggle with them for years and many are put off continuing with exams after failing them. It's only until you get to the later exams like the STs/SAs etc, where you actually learn things that are relevant and help your understanding of actuarial work. Why do students have to go through years of irrelevant studying, only to get to the relevant courses at the end?'</p> <p>'My main frustrations are with exam papers which seem to have the wrong emphasis. For example, the paper for CT5 seems to be more about being able to use a calculator efficiently than examining understanding of the material - with a lot of work going into calculating relatively simplistic things that are worth minimal marks. This kind of skill is not at all relevant in the workplace but I am hopeful that with the new combination of exams this kind of thing will be resolved.'</p> <p>'CA1 to me makes little sense and adds little value to the education process. It ends up being a memory exercise as opposed to idea generation, learning up to 100 acronyms to apply to generalised questions does not enhance my skill-set or knowledge in any way. If I were to propose a change to it I would try to cover less overall topics but more emphasis on generating ideas organically, rather than learning X points to rhyme off when you spot a certain type of question. I know this would be hard in practice to implement, but I feel more can be done to make CA1 a more useful exam for students.'</p>	88	<p>Examiners will take note if a significant number of candidates seem to have had difficulty more than usual with any one paper and adjust accordingly to ensure that candidates who demonstrate the right competencies will pass.</p> <p>The examiners carefully consider how long a draft exam paper will take when they develop each paper, with the aim being that the paper can be sat within the required timescales. As an independent check the examiners will also run all draft exam papers past a recently qualified volunteer actuary and the volunteer will sit the exam under exam conditions to check that the required modelling/documentation can be done within the timescales. The volunteer provides feedback on the paper; particularly on the length of time it took them to complete the paper. If it takes the volunteer too long then the paper is amended so that the paper can be done within the required timescales.</p>
<p>Examination centre issues/problems</p> <p>'Exam venue seemed to be the issue. Though the examination hall is really good but travelling to that location was inconvenient due to traffic. Unfortunately the venue had no water availability in the washroom on that day.'</p>	75	<p>Where issues have been highlighted, these comments are taken into consideration by the exam teams when deciding on future bookings. In the future, tailored feedback will allow students to respond directly and more immediately about the exam centre allowing the IFoA to respond sooner.</p>
<p>Exam Frequency</p> <p>'May be frequency of exam sittings. Prefer it to be more than twice a year.'</p>	62	<p>Setting and delivering examinations requires a high level of coordination and effort between IFoA staff, external suppliers and volunteers, as well as the costs associated with doing this. To deliver more</p>

<p>'That there are just 2 sessions per year, I believe it would be easier and faster (at least personally), if there would be 4 sessions per year (every 3 months). It is easier studying 1 exam every 3 months, than 2 every six months, for both, the learning process and the efficiency of each sitting.'</p>		<p>examinations would require much larger pools of resource to set examination papers, mark candidate scripts and co-ordinate all the back office processes to facilitate the end to end examination process. In its present format this is simply not something the IFoA could accommodate currently.</p>
<p>Cost 'High expense of entry in exam is frustrating such as cost of materials, study notes, course and exam cost. Lack of directional, advice or career support as full time employee in non-actuarial capacity.'</p> <p>'Fees is exorbitantly high'</p>	59	<p>The cost of examinations is reviewed annually and insures the IFoA covers our core operating costs.</p>
<p>Examination Capacity 'Registration of Subject CP3 was a nightmare. I was disappointed to hear that my application had been declined despite the fact that the registration window was still weeks from closing. This costed my 2017 qualification ambitions.'</p> <p>'Lack of availability for the CP3 exam in September.'</p>	51	<p>During 2017 and 2018, students who are outstanding CT1, CT4, CT5 and CT6 are getting reminders to book in either April or September 2018 to be able to get their 'pairing' for the new curriculum launch.</p> <p>We acknowledge there was a shortage of space based on our planning numbers for CP3 which were adjusted ahead of the exam bookings in April 2018.</p>
<p>Exam Centre Locations 'Some times the exam venues are far away from the town centers which may inconvenience people'</p> <p>'Locations are not the most convenient for me. They tend to be in areas that are not completely central and require a few tube changes. As someone from the outskirts of southwest London, more locations near to Waterloo or in Surrey would be beneficial and remove that added stress on exam day.'</p>	50	<p>We try and give students a range of exam locations, it is not always practically possible to accommodate everyone.</p>
<p>Marking Process 'It seems a lottery on whether you pass or fail. The 10 marks criterion for independent marking seems crazy as this would be a huge difference (20 half marks) in the application of the marking scheme. The exam papers aren't marked fully a third time in addition when only half a mark difference. The academic judgement part of the third marker seems to be just plain lazy. There's a marking scheme and it should be applied and the total mark used to derive who passes and fails.'</p>	42	<p>The IFoA marking process is something constantly under scrutiny. The September 2017 session saw total transparency of the marking process and standardisation across all examinations. Details of the marking process can be found on the IFoA website: https://www.actuaries.org.uk/studying/exam-results/marketing-guidelines</p>

<p>'Why do the examiners write questions and then award marks for things that are not the answer to the questions? Either write more loosely worded questions or have a specific mark scheme. If communication is an attribute that the Institute wishes to promote, why are they encouraging vague waffling?'</p>		
<p>Exam Preparation/Study Material 'The Core Reading is not easy to understand - the language it uses is very difficult. I have to re-read pages several times before I can understand but luckily for CT1 there were videos online that helped me however I worry for the other CT exams.'</p> <p>'The amount of self-study required along with the occasional unintelligibility of the core reading. I was often under the impression that the core reading was not written with the intention of aiding the student's understanding, but with the aim of being mathematically rigorous and indisputable. Also, some video lectures from ActEd would be useful - they would undoubtedly help the students to internalise the concepts and apply them more successfully.'</p>	41	<p>As part of Curriculum 2019 the Core Reading is being re-written and feedback on this once it is released would be appreciated.</p> <p>Comments on ActEd materials are fed back via Quarterly meetings and the Student Consultative Forum which ActEd attend.</p>
<p>CA2/CA3/CP3 Timings 'The process itself feels fine but moving the CA2 and CA3 exams to the April and September sitting has put on lots of pressure during exam time and is very awkward when you have to take time off work over several weeks in a short space of time as opposed to having the exams more spaced out. I now feel that my time to qualification has increased since I do not want to overload myself in the April and September exam sittings by adding CA2 or CP3 to my usual exam load, when I would of previously been able to take these in the months in between.'</p> <p>'Very disappointing how the CA2/CP3 exams have been moved to within/right next to the 2 week period. Had previously planned my exam timeline around being able to take CA2/CA3 effectively whenever suited. Now in the situation where I need to take CA1, CA2 and CP3 in April 2017 (else delay qualification) and they are really close. Everyone recognises that CA2 and CP3 are less intense than written exams, so why can't they follow the main session rather than immediately precede?'</p>	39	<p>As the exam format has changed from attendance based to online it is no longer necessary to run it in small cohorts throughout the year. It is now part of the April and September sessions will continue in Curriculum 2019.</p>
<p>Online Exam Issues/Problems 'CA2 was conducted poorly, with IT issues causing significant problems. Similar applied for CA3. Given the cost of these exams, one would have thought the process would be sufficiently robust.'</p>	35	<p>Feedback has been passed onto the relevant teams at the IFoA who have looked to address and improve the online platform for students.</p>

'CA2 portal crashing at the start of the exam'		
<p>Exam Regulations/Policies</p> <p>'Though it cannot be changed. Time allocated for the paper.'</p> <p>'The written exams (especially non-mathematical exams) should be computer aided. In modern times all writing is done with word processing, which allows the writer to formulate and organise thoughts them separately. Editing while writing on paper is very difficult and is examining a skill that will not ever have relevance ever again.'</p>	33	The IFoA are currently assessing our online platform capabilities and are aware of the desire to have more computer based examinations. This will continue to be included in all future considerations and developments of examinations.

Figure 8 Q7 'What is your biggest frustration with any of the exam processes' recurring comments

3.2 Syllabus

3.2.1 This section of the report covers student's level of agreement with questions in regards to the syllabus and topics that the IFoA assesses as part of our examination structure.

3.2.2 In analysis of the three questions in regards to student opinion of the syllabus the responses are general positive. In regards to Q8, the response to the syllabus containing industry and sector best practice gives a 75% positive score and the response to the syllabus contains leading-edge practices gives a 61% positive score.

Q8 Please rate your level of agreement with the following statements concerning the syllabus content for the exam						
	Strongly agree	Agree	Disagree	Strongly disagree	Don't know	Weighted Average
The syllabus content is up to date regarding practices in business, industry and/or technology	12.6%	63.2%	12.6%	3.4%	8.2%	2.93
The syllabus reflects leading-edge practices	10.4%	50.6%	19.8%	5.2%	14.%	2.77

Figure 9 Q8 Please rate your level of agreement with the following concerning the syllabus content for the exam

3.2.3 Q9 asks for students to rate their experience of the syllabus against their job responsibilities and scores weaker compared to Q8. In combining the results for 'Excellent' and 'Good' for 'Overall relevance to job responsibilities' this comes in at 46%. In combining the results for 'Excellent' and 'Good' for 'Overall relevance to anticipated job responsibility' comes in combined at 45%.

Q9 How would you rate the syllabus content in terms of its relevance to your job responsibilities?							
	Excellent	Good	Fair	Marginal	Poor	Very Poor	Weighted Average
Overall relevance to current job responsibilities	10.3%	36.2%	27.9%	11%	5.6%	9%	3.38
Overall relevance to anticipated job responsibility	12.4%	42.6%	25.2%	8.2%	5%	6.6%	3.53

Figure 10 Q9How would you rate the syllabus content in terms of its relevant to your job responsibilities

3.2.4 Q10 asks students to rate their experience of the fairness of syllabus information provided and the clarity of exam wordings. In combining the 'positive' scores of 10-7 (10 being strongly agree and 0 being strongly disagree) for 'exam content was fair based the syllabus information' the result is 72.1% satisfaction. The combining of the positive scores (10-7) for 'The exam questions were worded clearly' is 73%.

Q10 Please rate your level of agreement with the following statement about the exams												
	10 - Strongly agree	9	8	7	6	5	4	3	2	1 - Strongly disagree	Don't know	Weighted Average
The exam content was fair based on the syllabus information provided	13%	17.3%	23%	18.7%	9%	6.2%	4.4%	2.4%	0.8%	1.8%	3.40%	7.39
											Answered	1547
The exam questions were worded clearly	14.7%	16.2%	24.4%	18%	10%	6.6%	4.6%	1.7%	1%	2.8%	N/A	7.35
											Answered	1529

Figure 11 Q10 Please rate your level of agreement with the following

3.3 Engagement

3.3.1 This section focuses on the trends of how current students have engaged with various aspects of their studies. From the responses below, there is little change in the main approach and material students use for their exams.

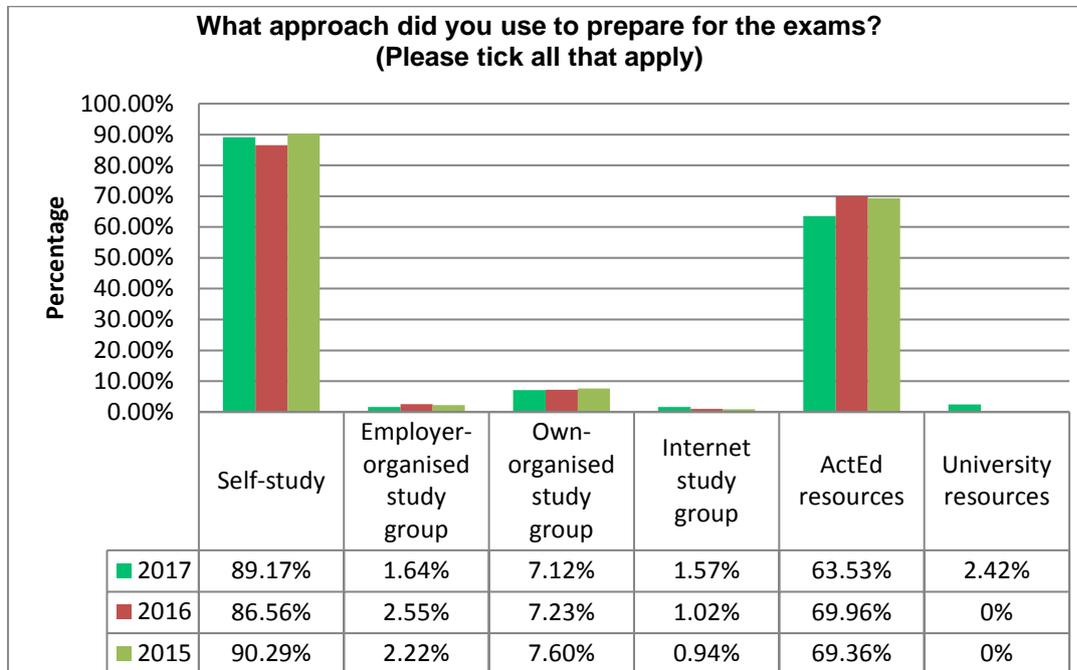


Figure 12 Q11 What approach did you use to prepare for exams

3.3.2 Self-study and ActEd resources being the main methods of preparation amongst students sitting exams in 2017 and in line with trends from previous years.

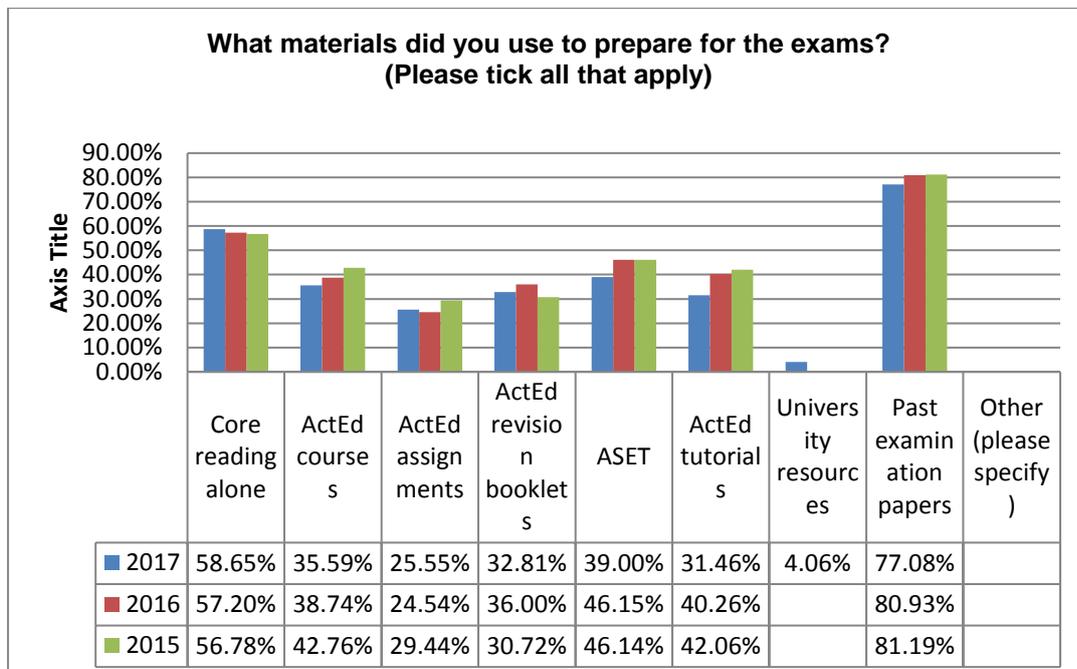


Figure 13 Q12 What material did you use to prepare for the exams?

3.3.3 In regards to preparation materials used for exams, past examination papers and core reading alone were the most common, with over 75% of current using past examination papers as part of their studies.

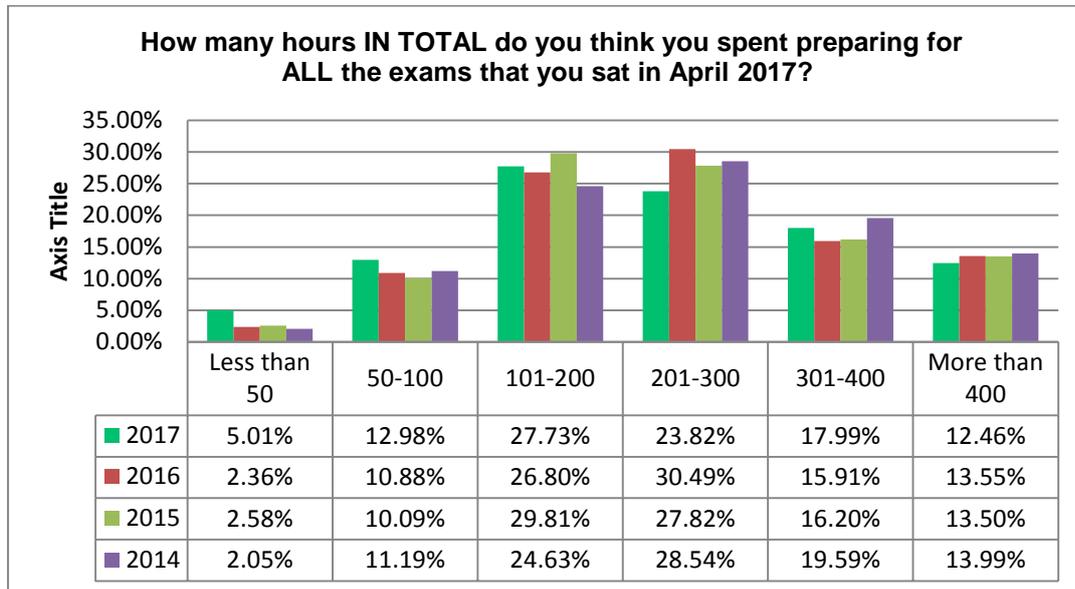


Figure 14 Q13 How many hours in total have you spend preparing for an exam

3.4 Customer Service Experience

3.4.1 The Education Services team in Oxford are the first point of contact for students in regards to all areas of their education experience with us. It's important that the IFoA evaluate how positive or successful this service is.

Q14 Do you think the standard of service has changed from your previous experience?					
Better	About the same	Worse	N/A (no previous contact)	Total	Weighted Average
23.9%	48.4%	6%	21.7%	1121	2.23
Answered					1121

Q15 Do you think the response time has changed from your previous experience?					
Better	About the same	Worse	N/A (no previous contact)	Total	Weighted Average
22.9%	48.7%	6.9%	21.5%	1064	2.2
Answered					1064

Q16 How satisfied were you with the response to your enquiry?					
Highly satisfied	Satisfied	Dissatisfied	Highly dissatisfied	Total	Weighted Average
29.8%	54.3%	10.7%	5.1%	1097	3.09
Answered					1097

4. Summary of key action planned for 2018 in regards to Student-Feedback Processes:

- 4.1 After the April 2018 Examinations, we emailed a trial 'Post-Examination' survey to students who have sat CT7, CA2 and ST2. The survey asks a range of questions about their experience leading up to the exam, the exam centre and about the paper questions. This feedback was collected and provided to the relevant SCF rep and used internally within the IFoA. A decision will be made in the summer of 2018 to whether we expand to all students who undertake exams.
- 4.2 We will continue to run an annual larger all-student survey mid- November 2018 to early December similar to the previous Educational Process Survey. This allows us to monitor trends and recurring patterns.
- 4.3 In February 2018, we re-launched the revised International Student Consultative Forum to the new Global Student Forum. Additionally the Quality Team has conducted an audit of recruitment processes for UK Student Consultative Forum to allow more flexibility within the regions or selecting their rep locally or for the IFoA to support them in recruiting student reps. Recruitment has now been completed. An informal meeting of the IFoA will take place in June with each forum and an official 1st meeting taking place after the September 2018 exams.