



Africa and Middle East – Global Student Consultative Forum

Monday 3 June 2019 – 15:00 -17:00 (UK Time)

Blue Jeans Conference Call

Attending:	Miriam Ndulu (MN) - Lead Representative Neema Tarimo (NT) - Lead Representative Fortune Mashiri (FM) - Student Representative Sharon Weiss (SW) - Student Representative Julian Van Der Spuy (JS) - Student Representative Mohammed Khasawneh (MK) – Student Representative Innocent Mapwetekere (IM) - Student Representative Olanrewaju Ibidapo (OI) - Student Representative Executive Staff Andrew Berrow (AB) – Head of Learning Operations Claire Hill (CH) – Learning Operations Manager Naveed Akram (NA) – Quality Executive Imran Hanif (IH) – Online Education Coordinator (Minute taker)	Apologies:	Sailajah Ganesan (SG) Abiedo Shanduka (AS)
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Item	Discussion Points	Actions
1.	Welcome and Introductions NA Welcomed the representatives and Introduced AB as Head of Learning Operations, CH as Learning Operations Manager and IH as note taker.	
2.	Exam Booking OI informed the forum that no major issues had been reported by students in Nigeria when booking onto exams.	

Item	Discussion Points	Actions
	<p>FM and IM raised remittance issue faced by students from African region especially Zimbabwe. AB advised the IFoA have noted the comments made about currency rate fluctuations, currency devaluations and the effects they can have on students. This will be discussed with our colleagues in Finance to see if there are any viable, workable options available.</p> <p>FM enquired about the probability of crediting the student accounts so it could be used in future for booking exams. This happened with certain students which FM thought is a positive step. CH advised the normal process would always to refund the student, as we do not hold any payments for future bookings, CH asked for further details where this has occurred so that the IFoA are able to investigate further.</p>	CH/Students Reps
3.	<p>Exam Centres</p> <p>OI reported students experienced the same issues as last year in Lagos centre. Student reported exam tables were not stable and plastic chairs provided to students were causes of concern during exams. This was raised in the exam comments forms. CH advised the concerns have been noted and will look at the possibility of arranging alternative venues in future.</p> <p>NA requested the student reps, if possible, submit a list of potential venues and our examinations team will look at the possibility of booking these for future exams.</p>	CH/Students Reps
4.	<p>Online Examinations</p> <p>JS reported many complaints had been received surrounding the CP2 exam with students not being able to upload their submissions due to issues with the VLE platform. Further complaints due to no feedback immediately about this issue and it took over a week for the IFoA to communicate back caused students which caused further anxiety. Other online exams went well, students stating the experience was much better this session compared to last year. CH Advised we are fully aware of the problems this had caused, in future, we will be putting an Auto-reply and this will provide the re-assurance that submissions have been received if a similar situation occurs.</p> <p>IM reported complaints that the CP2 submission 10 minutes upload time window did not work. CH apologised and mentioned further internal checks will be made to prevent errors occurring again in September exam session and for the April 2020 session.</p> <p>SW reported concerns have been raised from students regarding access arrangements, currently when sitting the exam it does not tell you the length of time inclusive of additional time displayed on the platform. CH advised that the time does not display on the CP2 platform and we will ensure a 'time remaining clock' is required as functionality on the new platform which will be in place for April 2020 exams. However the additional time allocated to students is advised of in the access arrangement letter sent to students prior to their exam.</p> <p>SW reported that students felt there was not enough time to complete the exam for CP1 and also only one 1 sample paper was available. NA and CH advised that sample papers were available well in advance for the new curriculum and as exams are sat, the new papers will be added to help and support for following session. With regards the reported time pressure comments, these would have been feed back to the examining team alongside comments from the student survey for consideration when marking the papers.</p>	

Item	Discussion Points	Actions
	<p>JS reported the IFoA was unable to provide access arrangements to a student due to the timing of the last-minute request and time involved to put this in place. CH requested the details emailed to us so we are able to investigate, we will always try our best to put access arrangements in place however if the request is received very late it may not be possible too late to put in place. JS agreed to forward the details to Naveed who will send it to CH for further investigation.</p>	JS-Complete
5.	<p>Exam Questions</p> <p>IM, MN, SW all raised questions to what are the reasons behind not allowing students to make an appeal. NA clarified that all students have the right to submit an academic appeal. The introduction of £50 application is brought into place so ensure students take serious consideration on the grounds to which they are appealing. NA reiterated that appeals is process not to be used by students as an avenue to try have their paper remarked believing they deserved a better result.</p> <p>SW stated it is not fair that students are asked to make appeal without seeing the marks/papers. NA clarified that a Subject Access Request (SAR) is available for free of charge and can be requested before making an appeal. A SAR will help inform students in making a decision to whether an appeal application should be made or not. NA reminded the forum that the mitigating circumstance policy should always be used in the 1st instance in for reporting situations and circumstances that have impacted a candidate's performance. AB reiterated students can always submit a mitigating circumstances form immediately after their exam for circumstances or unseen situations beyond a student's control and affected their exam and have 7 days to do so by submitting the form to the education services department. Appropriate consideration will be given to candidates facing difficult circumstances during their exam sitting. Successful applications may result in an adjustment in your overall mark to be equal to that of the pass mark.</p> <p>AB gave an overview of how mitigating and exam comments form can be submitted together. With regards to online exam incidents, countries where power outages are a potential problem which have shown to affect students; if these issues could be flagged in advance this would be beneficial to the IFoA so we can make possible arrangements around such circumstances.</p> <p>Many of the student representatives reported students found the exam questions were difficult and the time wasn't enough to complete some of the papers. Student representatives questioned the use of the paper testers given feedback on the time constraints and issues. NA advised that the IFoA recruit recently qualified actuaries, known as Guinea Pigs, to sit the exam papers and provide feedback for the examining teams to take into consideration. NA asked if anyone has alternative to GP's, please do bring it to our attention. AB added that feedback from the GP's is taken into consideration and necessary changes are made. However, unfortunately, certain issues cannot be identified until the students sit exams. We will take the current feedback from students into consideration.</p>	
6.	<p>Tuition - ActEd</p> <p>FM and MN raised concerns regarding overseas reduced rate. Tuition fees expensive to students outside the UK. AB advised that the IFoA does not set the fee's for tuition as that is ActEd are a separate company. We will provide this feedback to them.</p>	

Item	Discussion Points	Actions
	<p>Student representatives raised the £7000 income as a measure to the reduced rate. AB advised that this will be looked into, reverting back to previous process may be option, but bearing in mind the change is relatively recent this is not likely to happen in the short term. NA requested students email the IFoA with any further details or comments to be taken into consideration and these to be forwarded to AB.</p> <p>AB stated that it would be unfair to students to start charging different prices to students in different countries. To try and link pricing to some kind of Global index would be difficult, time consuming, and could remain open to complaints of unfairness depending on what indices were used.</p>	<p>NA/AB Completed</p>
7.	<p>Work Experience Requirements</p> <p>OI and MK raised questions regarding transitional requirements to record Work Based Skills on the new PPD system, exemption changes into the new Curriculum. NA explained transition rules and gave some context to how PPD was introduced because of the feedback from students and employers. NA gave details about what the PPD requirements are and mentioned that 2 hours can be claimed for CT9 as opposed to 9 hours in WBS. Student reps gave positive comments about the introduction of PPD.</p>	
8.	<p>Any Other Business</p> <p>MN asked for clarification about qualifiers list. NA and AB clarified that only those students who transfer their status to Fellow will have their names published in the qualifiers list.</p> <p>JS enquired about the probability of moving exams from September to October. AB advised there will be logistical problems, some exams are longer (2 parts), have to consider religious holidays as well.</p> <p>NA thanked the students for their attendance at the forum and the informed everyone the next meeting will be in November, exact date to follow.</p>	



Student Consultative Forum Feedback Return Form April 2019 Exam Session

Topic:	Exam Booking
Feedback:	
<p><i>To cover feedback and comments relating to the process of booking exams.</i></p> <p>(Q/C) Most of students I consulted with were satisfied with the booking process.</p> <p>(Q/C) Also one or two votes of confidence towards fact that all entries close on same date.</p> <p>(Q/C) Lack of capacity in CP2 exams <i>(A) We advise all students to book as early as possible to ensure they have space in the centre or online, some exams do reach capacity at the very last minute of the booking period.</i></p>	

Topic:	Exam Centres
Feedback:	
<p><i>For Exam Centres, please ensure you use this section to report your specific feedback relating to centres, noise and disruption etc.</i></p> <p><i>Please ensure you make reference to the subject and name of the Examination Centre where applicable.</i></p> <p>(Q/C) There were no issues brought to my attention in regards the EXAM center in Tel Aviv.</p>	

Topic:	Online Exams
Feedback:	



For Online Platforms, this should cover technical questions e.g. equipment/software/download/upload etc.

Please ensure you make reference to the subject in order for us to respond.

(Q/C) There were issues sending the exam. Most candidates complained that either part one or part two of the CP2 exam had to be emailed. I personally was not able to download the exam until 7 minutes into the exam. Access arrangements were not successfully applied to CP3 and CP2 exams, despite being verified ahead of time.

(A) The online elements for the CP, CM and CS exams ran successfully, the Examinations teams are not aware of any issues caused the online platform which caused candidates a problem downloading their exam papers. Candidates are required to test the platform ahead of the examination. A contingency plan was sent those candidates sitting exams a week before their exam date, this gave candidates the opportunity to either download their exam from the platform or an additional URL link. It has been agreed that the contingency plan will continue for the future exam sessions.

The Examinations team are only aware of the issues which affected candidates uploading their exam document for their CP2 examination, we are reviewing our processes and procedures to ensure this does not occur in the future. Candidates were sent a confirmation of their Access Arrangements prior to their exam sitting, the confirmation included the details of their exam timings. If candidates had any questions or concerns, they are advised to contact the Examinations team.

(Q/C) Students again experienced a failure in CP2 online exam system
Less severe issues than for CA3 exam in September, but still concerning
Took exam team close to a week to send an email stating that scripts have been received
No mention made online that there was an issue

(A) The Examinations team are only aware of the issues which affected candidates uploading their exam document for their CP2 examination, we are reviewing our processes and procedures to ensure this does not occur in the future. We are investigating the concerns regarding response times from the Examinations team. We are looking into ways to improve this for the future and will ensure an auto reply is in place to confirm your email has been received, ahead of the September 2019 session.

Topic:

Other – Exam Related

Feedback:

Please consider grouping your responses into the following: Access Arrangements, Mitigating Circumstances, Results, etc. This ensures your feedback will go to the correct team.

One student refused access arrangements because he broke his wrist
Access arrangements team said this was because they don't have enough time to process this request a week before exam

Perhaps it should be considered to mention explicitly on the access arrangements site what this cut-off is for access arrangements in emergencies



(A) We do not provide a cut off as each case is assessed on its own merits and what can be accommodated in arrangements with the centre or on the online platforms.

Topic:

April 2019 Exam Questions

Feedback:

To cover feedback and comments relating to exam questions.

Please ensure you state which examination the feedback is referring to.

CP1 Exam- I had several complaints that the second part was too long and there was not sufficient time to complete the exam.
In addition despite previous requests only one sample exam was posted on the IFoA website.

CP2 exam part two – Many candidates complained that there was not sufficient time to complete this part of the exam. The exam was considerably longer than previous versions.

(A) Student comments in relation to the reported time constraints were fed back to the examining teams for consideration.

Topic:

Tuition

Feedback:

To cover feedback and comments relating to ActEd.

(Q/C) Tuition and exams are extremely high especially for students who pay for the exams in countries outside the UK and make salaries that are half if not a third of what actuaries make in



the UK. In the past students outside the UK living in certain circumstances could pay the reduced rate a rate which is far more reasonable. Students often need to save money for months before sitting exams because of the exorbitant fees. Fees could be reduced if efficiencies were put in place. An example of this is partnering with local actuarial associations who give the same exam at the exact same time. This will be much cheaper than providing an entire testing center for one or two students sitting an exam.

(A) The issue of prices appearing too high for some is obviously not easily solved, bearing in mind that ActEd is a commercial organisation.

In line with the IFoA's reduced-rate policy, ActEd offers discounts of up to 60% to students on low incomes.

Topic:

Work Experience Requirements

Feedback:

To cover feedback and comments relating to Personal and Professional Development and/or Work-Based Skills, and Form A/B.

(Q/C) So far people have been saying that once they get a hold of the platform and the new system it is fairly straightforward.

Topic:

Student Communications

Feedback:



To cover newsletters, handbooks, webpages etc.

Students have stopped receiving the Actuary. Was this an intentional?

(A) We have passed your comments to our colleagues in the responsible team.

Topic:

Other

Feedback:

To cover feedback and comments relating to any other aspects of the IFoA student experience.

Students I have spoken with tend to feel there is a general disconnect between the IFoA and the students. Decisions such as fees, WBS, exemptions, etc. are made without consulting of students even though students do pay fees.

In addition, there is a lack of transparency as well. First the limited number of practice exams published for new exams being offered. Second even after paying an exorbitant amount for the exam consultation you do not actually receive your exam back. Students need to pay for appeals before actually seeing how their grade was obtained. This is simply not transparent and does not seem to comply with the fairness and professionalism principles of the IFoA.

