Centre for Actuarial Studies

Department of Economics

Undergraduate and Honours Students' Guide 2025

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1. Introduction

The Centre for Actuarial Studies has produced this guide to assist students undertaking Actuarial Studies as part of their BCom or BCom (Honours) degree. The guide is intended to give you some general information about the possible subjects that you can take and the assistance available to you. Information about the actuarial profession and exemptions is also included. A short description of each section of the guide is given below (subsections are shown in the Table of Contents).

2. *Course Planning*

   This section includes details about the subjects you should take as part of your BCom degree if you wish to major in Actuarial Studies. The three years of an undergraduate degree are outlined, together with information about completing the Honours year.

3. *Actuarial Subjects*

   There are a number of issues that are specifically related to the subjects offered by the Centre for Actuarial Studies, including available resources, prizes and scholarships. These are outlined in this section.

4. *Other Issues*

   This section covers miscellaneous issues that you may find important, such as how to find out about potential employment opportunities, where you can seek assistance if you are struggling to cope with your course and what the Actuarial Students' Society does.

5. *Heriot-Watt Exchange Program*

   The Centre for Actuarial Studies has an exchange agreement with the Department of Actuarial Mathematics and Statistics, Heriot-Watt University, Edinburgh, Scotland. This section contains details of the exchange program, including who is eligible for the program and how to apply.

6. *Qualifying as an Actuary*

   This section provides an overview of how to qualify as a Fellow of the Actuaries Institute. It includes information about how subjects offered as part of a degree correspond to subjects required by the Institute and how exemptions can be obtained from Institute subjects. Details on how to join the Actuaries Institute are also contained in this section.

7. *Staff of the Centre for Actuarial Studies*

   Centre staff contact details are included in this section, as well as their pictures.

We hope you find this guide useful and informative. It may be updated from time-to-time (check the Centre's website). If you have any suggestions about how the guide can be improved, please pass them on to the staff at the Centre for Actuarial Studies.

Please note that while this guide is intended to provide information to you, it is not a legal document and does not replace or override the guidelines and information set out in official University publications. The Centre for Actuarial Studies is not responsible for any actions taken by you on the basis of information set out in this document. Please refer to official University publications and information tools for complete up-to-date information and direction.

2. Course Planning

General Issues

What are the criteria for completing a BCom degree?

You require 300 points (24 subjects) to complete a BCom degree. Most university subjects are worth 12.5 points. You will undertake eight subjects (100 points of study) in each year of full-time study.

For students entering the BCom in 2021 or earlier, the degree has 8 core subjects to cover commerce fundamentals, 11-13 major(s) and elective subjects to deepen your commerce knowledge, and 4-6 breadth subjects from non-commerce disciplines. For students entering the BCom from 2022, the degree has 8 core subjects, 11 major(s) and elective subjects in Commerce, and, for actuarial students, 5 breadth subjects. Your major is your chosen specialisation that you will focus on throughout your degree. In your first year, you will be able to try a few different commerce disciplines before deciding on your major. You can wait until the beginning of your second year to choose a major or you can focus on a specialisation right from the beginning.

Students in the BCom must take CMCE10001 Sustainable Commerce (from 2022), ECON10004 Introductory Microeconomics, ECON10003 Introductory Macroeconomics, MGMT20001 Organisational Behaviour, FNCE10002 Principles of Finance and ACCT10001 Accounting Reports and Analysis. They must also take two quantitative subjects. Students with an actuarial specialisation satisfy the quantitative subjects requirement by taking MAST20004 Probability and MAST20005 Statistics, and hence should NOT enrol in subjects such as Quantitative Methods 1 and 2 (ECON10005 and ECON20003).

Breadth is a required component of your undergraduate degree. BCom students specialising in Actuarial Studies will satisfy the breadth component of their degree by completing two first year maths subjects, MAST20004 Probability and MAST20005 Statistics plus two other subjects (one other subject for 2022 and later commencing students) that is/are neither commerce subject(s) nor subject(s) offered by the Department of Mathematics and Statistics.

It is important to realise that, in order to satisfy the requirements of the BCom, you must pass the appropriate number of Commerce subjects. If you should fail a subject in Actuarial Studies, you are not obliged to repeat the subject in order to obtain your BCom. You will, however, need to make up the 12.5 subject points.

The following advice is based on the assumption that a student wishes to obtain as many exemptions as possible from the professional exams of the Actuaries Institute (explained here). Therefore, recommended subjects for each year of study include both exemption subjects and prerequisites for exemption subjects.

First Year

What subjects should I do in my first year of Actuarial Studies?

The first year provides you with a broad skill base in business, economics and science. It is recommended that you enrol in the subjects shown below. (There are other possibilities for the two mathematics subjects, see below.) Most of the above are prerequisites for level-2 subjects (see Second-year below) and you are strongly encouraged to complete these subjects. ACTL10001 Introduction to Actuarial Studies is not compulsory and is not a prerequisite to any subsequent subject. However, completing this subject will give you a clearer view of actuarial work.

Breadth subjects

The Centre for Actuarial Studies does not give any advice on which subjects students should take as breadth subjects, other than to recommend that you take subjects that interest you and expand your horizons. Other faculties, including both Arts and Science, offer sequences of subjects at first- and second-year level, and there are also sequences of University Breadth Subjects.
A sample course plan for students commencing from Semester 1 **2022 onwards** is as follows:

First Year	Actuarial Studies
First Semester of Year 2022 onwards	
ACCT10001	Accounting Reports and Analysis
ECON10004	Introductory Microeconomics
MAST10008	Accelerated Mathematics 1
CMCE10001	Sustainable Commerce
Second Semester of Year 2022 onwards	
ACTL10001	Introduction to Actuarial Studies
FNCE10002	Principles of Finance
ECON10003	Introductory Macroeconomics
MAST10009	Accelerated Mathematics 2

A sample course plan for students who commenced in semester 1 prior to **2022** is as follows:

First Year	Actuarial Studies
First Semester of Year 2021 (or earlier)	
ACCT10001	Accounting Reports and Analysis
ECON10004	Introductory Microeconomics
MAST10008	Accelerated Mathematics 1
FNCE10002	Principles of Finance
Second Semester of Year 2021 (or earlier)	
ACTL10001	Introduction to Actuarial Studies
ACCT10002	Introductory Financial Accounting
ECON10003	Introductory Macroeconomics
MAST10009	Accelerated Mathematics 2

Are there any prerequisites to these subjects?

The first-year Mathematics subjects are very important components of your actuarial major. We highly recommend that you enrol in MAST10008 Accelerated Mathematics 1 if you have the prerequisites, as the two Accelerated Mathematics subjects give a better preparation for second and third-year Actuarial Studies. Decisions about entry into these and other Mathematics subjects are made by the School of Mathematics and Statistics, not by the Centre for Actuarial Studies.

Entry to MAST10008 Accelerated Mathematics 1 is subject to a high level of achievement in VCE Specialist Mathematics 3/4 or equivalent. Students with a raw study score of 38 or more in this subject, or with permission from the Director of the Mathematics and Statistics Learning Centre, may enter the subject directly. Students with lower study scores who do not gain direct entry may be able to enter the subject by taking a placement test in the week before semester starts.

If you are not able to enter MAST10008, it is recommended that you enrol in MAST10006 Calculus 2 in Semester 1, and then MAST10007 Linear Algebra in Semester 2.

Students who have not completed VCE Specialist Mathematics 3/4 or equivalent must take the sequence of MAST10005 Calculus 1 in Semester 1, followed by MAST10006 Calculus 2 and MAST10007 Linear Algebra in Semester 2. Such students should not enrol in ACTL10001 Introduction to Actuarial Studies.

If you have completed MAST10013 UMEP Mathematics you will be exempt from MAST10008 Accelerated Mathematics 1. This means that you will have a space in Semester 1 to take another breadth subject in mathematics or elsewhere.

MAST10018 Linear Algebra Extension Studies can be used as a substitute for MAST10007 Linear Algebra.

The subject ACCT10002 Introductory Financial Accounting requires ACCT10001 Accounting Reports and Analysis as prerequisite.

Mid-year intake

If you enter university in second semester (*i.e.* in July or August of the calendar year), it is essential that you are in a position to take subjects ACTL20001 Introductory Financial Mathematics and MAST20004 Probability in the first semester of the following calendar year. This means that you must complete both MAST10009 Accelerated Mathematics 2 (or MAST10006 Calculus 2) and MAST10007 Linear Algebra in Semester 2 (*i.e.* in your first semester at university).

It is not essential to enrol in ACTL10001 Introduction to Actuarial Studies, but students who do not enrol in this subject and who still want an introduction to actuarial concepts may work their way through the prescribed lecture notes during the summer break. Please see the second table below for a course plan.

It is strongly recommended that mid-year intake students complete 2 summer semester subjects in each of the two summers following their enrolment, so that they can complete the BCom degree at the end of a calendar year and enter Honours or the MCom (Actuarial Science) in the following year.

A specimen program for a mid-year intake student who **commenced in July 2021** and who wants to enrol in ACTL10001 Introduction to Actuarial Studies is as follows:

Mid-Year Intake: First Five Semesters	
Second Semester of Year 2021	
MAST10009	Accelerated Mathematics 2 (or MAST10006 Calculus 2)
ACTL10001	Introduction to Actuarial Studies
ECON10004	Introductory Microeconomics
ACCT10001	Accounting Reports and Analysis
Summer Semester 2021/2022	
ACCT10002	Introductory Financial Accounting
MAST10007	Linear Algebra
First Semester of Year 2022	
ACTL20001	Introductory Financial Mathematics
MAST20004	Probability
ECON10003	Introductory Macroeconomics
FNCE10002	Principles of Finance

Second Semester of Year 2022	
ACTL20004	Topics in Actuarial Studies
ACTL20003	Stochastic Techniques in Insurance
MAST20005	Statistics
ECON20001	Intermediate Macroeconomics
Summer Semester 2022/2023	
MGMT20001	Organisational Behaviour
Breadth	
In the year 2023, your course plan would be the same as other third year students.	

A specimen program for a mid-year intake student who **commenced in July 2021** without enrolment in ACTL10001 Introduction to Actuarial Studies is as follows:

Mid-Year Intake: First Five Semesters	
Second Semester of Year 2021	
MAST10009	Accelerated Mathematics 2 (or MAST10006 Calculus 2)
MAST10007	Linear Algebra
ECON10004	Introductory Microeconomics
ACCT10001	Accounting Reports and Analysis
Summer Semester 2021/2022	
ACCT10002	Introductory Financial Accounting
Breadth	
First Semester of Year 2022	
ACTL20001	Introductory Financial Mathematics
MAST20004	Probability
ECON10003	Introductory Macroeconomics
FNCE10002	Principles of Finance
Second Semester of Year 2022	
ACTL20004	Topics in Actuarial Studies
ACTL20003	Stochastic Techniques in Insurance
MAST20005	Statistics
ECON20001	Intermediate Macroeconomics
Summer Semester 2022/2023	
MGMT20001	Organisational Behaviour
Breadth	
In the year 2023, your course plan would be the same as other third year students.	

Note that MAST10007 Linear Algebra is offered during the summer semester. Students may elect to swap the elective subject from the first summer and MAST10007 in the specimen program above.

A specimen program for a mid-year intake student who **commences in July 2022 or July in a later year** and who wants to enrol in ACTL10001 Introduction to Actuarial Studies is as follows:

Mid-Year Intake: First Five Semesters

Second Semester of Year 2022 or later	
MAST10009	Accelerated Mathematics 2 (or MAST10006 Calculus 2)
ACTL10001	Introduction to Actuarial Studies
ECON10004	Introductory Microeconomics
CMCE10001	Sustainable Commerce
Summer Semester 2022/2023 or later	
ACCT10001	Accounting Reports and Analysis
MAST10007	Linear Algebra
First Semester of Year 2023/2024	
ACTL20001	Introductory Financial Mathematics
MAST20004	Probability
ECON10003	Introductory Macroeconomics
FNCE10002	Principles of Finance
Second Semester of Year or later	
ACTL20004	Topics in Actuarial Studies
ACTL20003	Stochastic Techniques in Insurance
MAST20005	Statistics
ECON20001	Intermediate Macroeconomics
Summer Semester 2023/2024 or later	
MGMT20001	Organisational Behaviour
ACCT10002	Introductory Financial Accounting
In the year 2024/2025 or later, your course plan would be the same as other third year students.	

A specimen program for a mid-year intake student who **commences in July 2022 or July in a later year** without enrolment in ACTL10001 Introduction to Actuarial Studies is as follows:

Mid-Year Intake: First Five Semesters	
Second Semester of Year 2022/2023 or later	
MAST10009	Accelerated Mathematics 2 (or MAST10006 Calculus 2)
CMCE10001	Sustainable Commerce
ECON10004	Introductory Microeconomics
ACCT10001	Accounting Reports and Analysis
Summer Semester 2022/2023 or later	
ACCT10002	Introductory Financial Accounting
MAST10007	Linear Algebra
First Semester of Year 2023/2024	
ACTL20001	Introductory Financial Mathematics
MAST20004	Probability
ECON10003	Introductory Macroeconomics
FNCE10002	Principles of Finance
Second Semester of Year 2023/2024 or later	
ACTL20004	Topics in Actuarial Studies

ACTL20003	Stochastic Techniques in Insurance
MAST20005	Statistics
ECON20001	Intermediate Macroeconomics
Summer Semester 2023/2024 or later	
MGMT20001	Organisational Behaviour
Breadth	
In the year 2024/2025 or later, your course plan would be the same as other third year students.	

What do I need to achieve in first year to continue Actuarial Studies in second year?

There is no minimum first-year mark for admission into second year of Actuarial Studies. Provided you have the necessary prerequisites and fulfill Faculty requirements, you can enrol in level-2 actuarial subjects.

However, if you intend to complete the professional qualification to become an actuary (explained here), it is suggested that you do your best to achieve an average mark of at least 70% across your first-year subjects. Past experience shows that students with an average first-year mark less than 70% find it difficult to achieve exemptions in second and third year. You may wish to speak with the Director of Study about your situation at the end of your first year.

It is important to note that entry to the key second year actuarial subject ACTL20001 Introductory Financial Mathematics (the subject title was Financial Mathematics I until the end of 2019) is based on your score in first year mathematics subjects. Students taking MAST10008 and MAST10009 must pass both subjects. Students taking MAST10006 and MAST10007 must obtain 150 (out of 200) marks or more across both subjects. It is also possible to enter ACTL20001 by obtaining a total of 125 (out of 200) marks or more across MAST10009 and MAST10007. Please note that these prerequisites are strictly applied, and there are other prerequisite options (explained here).

What if I decide that I no longer wish to pursue Actuarial Studies at the end of first year?

If you decide that Actuarial Studies is not for you at the end of first year, the subjects set out above are broad enough to allow you to switch to another area of study within the Faculty. For example, you may choose to major in Economics and/or Finance, and you can still achieve a BCom degree by the end of three years at University. Alternatively, you may wish to apply to change to a degree in another faculty.

The Director of Study for first year students is Professor Rui Zhou. Year level Directors of Study are able to give advice on academic matters.

Second Year

What subjects should I complete in my second year of Actuarial Studies?

- For BCom students commencing in Semester 1 2021, in your second year, you should take the following subjects:

Subject	Prerequisites
First Semester of Year 2022	

ACTL20001 Introductory Financial Mathematics	Accelerated Mathematics 1 & 2, a pass in both subjects. Other options see here.
MAST20004 Probability	Accelerated Mathematics 1 & 2 *
MGMT20001 Organisational Behaviour	
Breadth	
Second Semester of Year 2022	
ACTL20003 Stochastic Techniques in Insurance	Probability & Introductory Financial Mathematics
ACTL20004 Topics in Actuarial Studies	Probability & Introductory Financial Mathematics
MAST20005 Statistics	Probability *
ECON20001 Intermediate Macroeconomics	Introductory Macroeconomics

- For BCom students commencing from semester 1 2022, in your second year, you should take the following subjects:

Subject	Prerequisites
First Semester of Year 2023 onwards	
ACTL20001 Introductory Financial Mathematics	Accelerated Mathematics 1 & 2, a pass in both subjects. Other options see here.
MAST20004 Probability	Accelerated Mathematics 1 & 2 *
MGMT20001 Organisational Behaviour	
ACCT10002 Introductory Financial Accounting	Accounting Reports and Analysis
Second Semester of Year 2023 onwards	
ACTL20003 Stochastic Techniques in Insurance	Probability & Introductory Financial Mathematics
ACTL20004 Topics in Actuarial Studies	Probability & Introductory Financial Mathematics
MAST20005 Statistics	Probability *
ECON20001 Intermediate Macroeconomics	Introductory Macroeconomics

*There are some alternative prerequisites for these subjects. See above for ACTL20001, or look up any of those subjects in the online version of the Handbook for more information: https://handbook.unimelb.edu.au/faces/htdocs/user/search/SimpleSearch.jsp .
Some variations of the above sample program are possible, since MGMT20001 Organisational Behaviour is offered in both Semesters 1 and 2 as well as in the summer semester.

Students considering going on exchange must enrol in MGMT20001 Organisational Behaviour in their second year of study.

Are there any criteria for entering third year Actuarial Studies?

There are no set criteria for entering third year Actuarial Studies. You may enrol in any third-year actuarial subject provided you have the necessary prerequisites. However, the recommended subjects in third year are heavily concentrated towards Actuarial Studies and hence at the end of

your second year you should be sure that you wish to complete your degree with a major in Actuarial Studies.

The Director of Study for second year students is Associate Professor Han Li.

Third Year

What subjects should I do in third year?

For BCom students commencing from 2020, in your third year, you should take the following subjects:

Subject	Prerequisites
First Semester	
ACTL30001 Actuarial Modelling I	Stochastic Techniques in Insurance & Statistics
ACTL30002 Actuarial Modelling II	Stochastic Techniques in Insurance & Statistics
ACTL30007 Actuarial Modelling III	Stochastic Techniques in Insurance & Statistics
ACTL30008 Actuarial Analytics and Data 1	Statistics
Second Semester	
ACTL30003 Contingencies	Actuarial Modelling I
ACTL30004 Actuarial Statistics	Statistics
ACTL30006 Intermediate Financial Mathematics	Topics in Actuarial Studies & Stochastic Techniques in insurance
Breadth*	

*For students who commenced the BCom in 2022 or later and who completed the breadth requirements by studying Calculus 1, Calculus 2, Linear Algebra, Probability and Statistics, a Commerce Elective should be taken here in place of a breadth course.

Major in Actuarial Studies

To obtain a major in Actuarial Studies a student must complete 37.5 points of third year Actuarial Studies subjects.

The Director of Study for third year students is Professor Shuanming Li.

Honours Year

Should I do an Honours degree?

There are many advantages in completing an Honours year. An Honours degree will give you the opportunity to broaden your knowledge and skill base, as well as allowing you to complete a research-based subject.

Some employers (particularly the public service and some investment and finance firms) will only employ graduates with an Honours degree, and hence completing a higher-level degree will open up more employment opportunities to you.

By studying for Honours, you have the opportunity to obtain exemption from all of the *Foundation Program* (formerly Part I) of the Actuaries Institute's professional examinations. Also, some of the *Actuary Program* (formerly Part II) subjects required for qualification as a Fellow of the Institute of Actuaries of Australia (described here) are covered in the Honours year. It is advantageous to study these subjects as a full time Honours student, rather than attempting them after graduation on a part time basis while you are working.

The Centre now offers an alternative degree to honours: the MCom in actuarial science. This is an 18-month program and offers everything the honours degree does and more. It has its own guide, which can be downloaded from the Centre's website.

What are the criteria for doing an Honours year?

Students who have completed the BCom with a major in Actuarial Studies (or equivalent) may apply to the Faculty for entry into Honours.

For students with a BCom in Actuarial Studies from the University of Melbourne, entry into Honours usually requires students to have

1. satisfied the requirements for a BCom degree (previously described), and
2. achieved a grade of at least H2B in four level-3 actuarial subjects.

Note that ACTL30003 counted as two subjects up to and including 2019. Thus, a mark of 70 in ACTL30003 would have counted as two H2B grades. Starting from 2020, ACTL30003 covered content from the new professional syllabus for part of subject CM1 of the Actuaries Institute and is a single 12.5-point subject. For students with an actuarial degree from another university we apply equivalent criteria for admission.

If you do not meet the requirements for an Honours year, you may still apply and your application will be considered in terms of your overall academic record. However, only in exceptional circumstances would such an application be successful.

You should also note that meeting the above two requirements does not guarantee a place in Honours. For example, a student who completed eight level-3 subjects with four marks in actuarial subjects of 70 and four marks of 50 meets the requirements but would not be admitted. The Centre will only admit students who it believes can successfully complete the Honours year.

How do I apply to undertake an Honours degree?

Students interested in doing Honours must make a formal application. Local students must apply online at

https://prod.ss.unimelb.edu.au/student/S1/eApplications/eAppLogin.aspx?f=%24S1.EAP.LOGIN.WEB .

International students must submit an International Undergraduate Application, available either using the link above, or at

https://study.unimelb.edu.au/how-to-apply/undergraduate-study/international-applications.

The Faculty of Business and Economics will write to you, probably in early January, to advise if your application has been accepted or not. Your offer letter will include information and instructions for enrolment.

What subjects should I take in my Honours year?

It is compulsory for Honours in Actuarial Studies that a student completes either ACTL40001 Actuarial Studies Research Essay or ACTL40010 (Actuarial Studies Projects Part 1) and ACTL40011 (Actuarial Studies Projects Part 2). The suggested program is shown below.

For students commencing their honours year from 2022, corresponding to continuing BCom students commencing their university study from 2019, the program is shown below.

Subject	Prerequisites
First Semester	
ACTL40002 Risk Theory I	Actuarial Modelling III
ACTL40004 Advanced Financial Mathematics	Stochastic Techniques in Insurance and Intermediate Financial Mathematics
ACTL40010 Actuarial Studies Projects Part 1 or ACTL40001 Actuarial Studies Research Essay	Entry into Honours
ACTL40006 Actuarial Practice and Control I	Contingencies and Actuarial Statistics
Second Semester	
ACTL40011 Actuarial Studies Projects Part 2 or ACTL40001 Actuarial Studies Research Essay	Entry into Honours
ACTL40007 Actuarial Practice and Control II	Contingencies and Actuarial Statistics
ACTL40012 Actuarial Analytics and Data 2	Actuarial Statistics and Actuarial Analytics and Data 1
Elective	

Other Subjects

An Honours degree comprises 75 points from level-4 Actuarial Studies subjects, plus two further subjects at level-3 or higher. (The latter may be offered by any faculty but only a small number of subjects will be approved). The subjects that you take in your Honours year will be somewhat dependent on the subjects you have previously studied, as most level-4 subjects have prerequisites at level 3. Your study plan for your Honours year must be approved by the Centre for Actuarial Studies.

Each student undertakes either the Actuarial Studies Projects or the Research Essay (not both). Advice on whether to take ACTL40001 or ACTL40010 and ACTL40011 is given by the Centre for Actuarial Studies. Each project lasts eight weeks, so the three projects cover the whole year. The research essay is about a single topic, and the work is also spread over the whole academic year. The essay is best suited to students considering a PhD.

The Director of Study for Honours year students is Associate Professor Ping Chen.

3. Actuarial Subjects

There are a number of issues that are specifically related to the subjects offered by the Centre for Actuarial Studies. Information about these is set out below.

Syllabus

The subjects offered by the Centre for Actuarial Studies are set out in the University Handbook, see

https://handbook.unimelb.edu.au/search

Assessment

How are the actuarial subjects assessed?

Like most University subjects, actuarial subjects are assessed by the lecturer in charge in accordance with the criteria set out in the University Handbook.

All subjects are currently assessed by an end of semester examination, and most subjects also have a mid-semester examination and assignments forming part of the assessment.

Grades (and marks) are set by the lecturer in charge and scrutinised by all Centre Staff at an examiners' meeting before results are released.

Hurdle requirement: To pass subjects with a final exam hurdle requirement, students must pass the final exam.

Are marks for all students standardised?

No. Marks in each subject are not adjusted to fit a specified distribution. This means that if all students achieve a standard of H1, then all students will receive this grade. Likewise, if no student achieves the performance required for an H1 grade, this grade will not be awarded.

What can I do if I do not agree with the final grade that I receive?

If you have concerns with your assessment in a particular subject, you can request to view your exam paper. Such a request should be made as soon as you know the result.

To do this, you need to complete a form detailing the reasons why you wish to view your paper. This form is available on the Economics Department website after the end of each semester. Staff will arrange a time for you to view your paper.

You should note, however, that the University has issued a directive to staff that a mark should not change unless an answer has not been marked or marks have been incorrectly added. Viewing an exam script is not an opportunity to argue for more marks. It is simply an opportunity to receive high level feedback about your performance.

How do I apply for special consideration?

If your circumstances are such that you are unable to sit an examination or if you believe that your performance has been affected by some significant event, you can apply for special consideration.

To apply for special consideration, you must complete the application online through your Student Portal at https://my.unimelb.edu.au and return the Health Professional Report (HPR) Form.

Before completing an online application, students should read the Special Consideration information available at

https://students.unimelb.edu.au/your-course/manage-your-course/exams-assessments-and-results/special-consideration
There are time limits involved in submitting an application for Special Consideration. If you are awarded a special exam, you will have to sit this exam at very short notice within the supplementary exam period.

Resources

What resources are available to me to assist my study program?

Each lecturer will outline resources that are available for specific subjects. These will include prescribed texts and recommended reading lists. Items such as tutorial questions, past examination papers and popular reading materials may also be available on reserve at the Giblin Eunson Library, depending on the lecturer in charge.

From a general perspective, actuarial texts are available in the Baillieu Library and in the Giblin Eunson Library under the Dewey code 368. Actuarial journals are available online from the library. Textbooks can be purchased online.

The Centre for Actuarial Studies home page on the internet is also a useful resource, with links to relevant websites. The website address is

http://fbe.unimelb.edu.au/economics/ACT .

What computer resources are used in Actuarial Studies?

The R Project for Statistical Computing, Python, and Excel are used in some subjects.

A working knowledge of standard software packages such as Excel and Word will help you in some level-1, level-2 and level-3 subjects. Visual Basic (VBA) is a programming language that is used in some fourth-year subjects.

Access to the internet is available via the University network.

Where are the computer laboratories and what are their hours of operation?

The Faculty of Business and Economics and the Melbourne Business School have labs for students.

Bouverie Street Laboratory (open to all students)

Location: 233 Bouverie Street.

Postgraduate Laboratory
Location: Level 4, 198 Berkeley Street (the Spot).

Opening hours may be found at

http://fbe.unimelb.edu.au/students/bcom/current-students/services.

What about libraries?

The Giblin Eunson Library is located on the ground floor of the FBE building, 111 Barry St.

The Baillieu Library is adjacent to the Arts West building. Library opening hours change over time and are different during non-teaching periods; current opening hours are posted on http://library.unimelb.edu.au/hours .

Prizes and Scholarships

Are there any scholarships available for actuarial students?

The Faculty of Business and Economics offers some scholarship assistance to students with good academic records. These are awarded independently of the Centre for Actuarial Studies.

Are there any prizes available for academic performance in actuarial subjects?

A number of firms sponsor prizes to the best eligible student in selected subjects. To be eligible for a prize, you must be a degree student at the University of Melbourne, attempting the subject for the first time. Details of prizes will be announced by lecturers, or you may consult

http://fbe.unimelb.edu.au/scholarships/prizes .

Current prize sponsors include:

Deloitte Actuaries & Consultants
KPMG
UniSuper Management Pty Ltd

There are three other prizes: the Martin Jilovsky Memorial Prize, awarded to the top Australian student in third year, a University Medal for the top Honours graduate in Actuarial Studies and the Mark Joshi Memorial Prize awarded to the top student in ACTL30006 and ACTL40004/90003.

4. Other Issues

Calculators in Exams

The university's policy is that the only calculator allowed from 1 January 2017 is

Casio FX82 (with or without any suffix)

FX8200 is **NOT** an allowed calculator for exams. In other words, "00" is not to be interpreted as "any suffix".

The Centre takes this policy very seriously. Any student found to be in breach of this policy will be disciplined.

Employment

Vacation Work

A number of employers offer vacation work to students over the summer break. These short-term jobs can lead to offers of full time employment in the longer term.

You can approach firms directly to see if they have any openings for you on either a vacation or full-time work basis. A list of potential employers can be obtained from the Actuarial Students' Society.

Employment on Graduation

Actuaries work with a number of employers, including:

- consulting firms
- life insurance companies
- general insurance companies
- health insurance companies
- investment companies
- merchant banks
- stockbrokers
- governments
- universities

Job opportunities with employers seeking graduates may be announced during lectures.

The Actuarial Students' Society organises a number of functions to facilitate meetings between students and actuaries and these are also a valuable source of job opportunities.

Remuneration varies with the type of job and the employer. (Payscale shows that the median base salary for entry-level actuaries in 2025 is $72,328.) Honours graduates may expect a higher starting salary. Apart from salary, working conditions vary between employers and you should consider other aspects of employment such as the availability of study leave.

Past experience has shown that actuarial graduates have little trouble in gaining employment, especially those students who complete an Honours degree.

Guidance and Assistance

You may need some help with a number of issues throughout your studies. You may be having some problems in planning your course or you may wish to discuss career opportunities. You may

simply be falling behind in your studies due to circumstances beyond your control and you may need someone to talk to.

Student Counselling

The University provides a student counselling service located at Level 2, 138 Cardigan Street in Carlton. The contact number is (03) 8344 6927 or see http://services.unimelb.edu.au/counsel .

Language Skills

If English is not your first language, you may require some assistance to ensure that your written work is grammatically correct. The English as a Second Language (ESL) program can provide you with assistance in this area. Go to

http://languages-linguistics.unimelb.edu.au/areas/esl .

Actuarial Students' Society

The Actuarial Students' Society is a student body which operates independently of the Centre for Actuarial Studies. The major aim of the Society is to bring the students closer to the actuarial community. They organise a variety of functions with practicing actuaries working in business, including guest lectures, formal luncheons and the annual "Contact Night". These functions provide a great opportunity for students to meet potential employers and can lead to job opportunities.

The Society's other major objective is to create an enjoyable sociable atmosphere for actuarial students via BBQs, pizza nights, movie nights and an end of year party. Their events are announced to students in class, and their website is

http://www.melbourneactuary.com.

Keeping Up to Date

It is important that you use your university email account and check it regularly.

5. Heriot-Watt Exchange Program

What is the exchange program?

The Centre for Actuarial Studies has an exchange agreement with Heriot-Watt University, Edinburgh, Scotland. Each year, up to two students from each University can spend a year at the other institution, gaining credits towards their degree and also having the opportunity to gain exemptions from professional actuarial exams.

Who is eligible for the program?

The program is open to third year students with a good academic record who intend to complete an Honours year or Master of Commerce with a specialisation in Actuarial Studies. Students in the program are eligible to choose between degrees of Honours and Master of Commerce.

How does the program work?

The academic year at Heriot-Watt starts in September and finishes in May. Hence, students on the exchange program complete the first semester of their third year at the University of Melbourne before travelling to Edinburgh for a year. On returning to Melbourne in the following year, students will have completed the BCom degree provided sufficient subjects have been taken at both Heriot-Watt and Melbourne. Students complete their Honours degree by spending the second semester, or complete their Master of Commerce degree by spending two semesters after their return undertaking subjects at the University of Melbourne.

If you are participating in the program, there are some constraints on the subjects that need to be taken in third year at both Heriot-Watt and Melbourne. You will be advised of details at the time applications are invited. Students considering going on exchange must enrol in MGMT20001 Organisational Behaviour in their second year of study.

Is there financial support for the exchange?

Tuition fees are not required to be paid in Edinburgh, but you will still be subject to HECS or fees in Australia. Exchange students are considered automatically for a Melbourne Global Grant. No separate application form is necessary. Students will be ranked by grade average and some students will receive a grant of $2,500. There is no guaranteed minimum grant. Other funding is also available. A detailed explanation of the various possibilities available to Exchange students is available at

http://www.mobility.unimelb.edu.au/outbound/funding/exchange-funding.html .

Other than the financial help above you will be required to provide the necessary funds for travel, accommodation and living expenses in Edinburgh. The Centre for Actuarial Studies does not provide any financial assistance for the exchange program.

When can I apply for the exchange?

Applications are called for in your second year, around August. You must submit your application using the official application form that will be available from the Centre for Actuarial Studies. You will be given more information in the first semester of your second year and applications must be submitted during second semester, usually in September.

Applications will be assessed by staff of the Centre for Actuarial Studies, and the successful applicants will usually be advised before the end of October. Faculty approval is required for the exchange, and is normally given based on the Centre's recommendation.

6. Qualifying as an Actuary

How do I qualify as an actuary?

Completing the Bachelor of Commerce degree does not mean that you are qualified as an actuary. Rather, you will have some actuarial skills and may be part-way through the qualification process. The governing body of the actuarial profession sets the criteria necessary to qualify as an actuary.

The requirements to qualify as an actuary depend on which professional body you join, *e.g.* Australian, British or American. However, all professional bodies generally require you to complete two types of examination: core examinations that equip you with the basic skill set necessary for an actuary; and practical examinations where you are required to apply the basic skill set and use judgment in a practical environment.

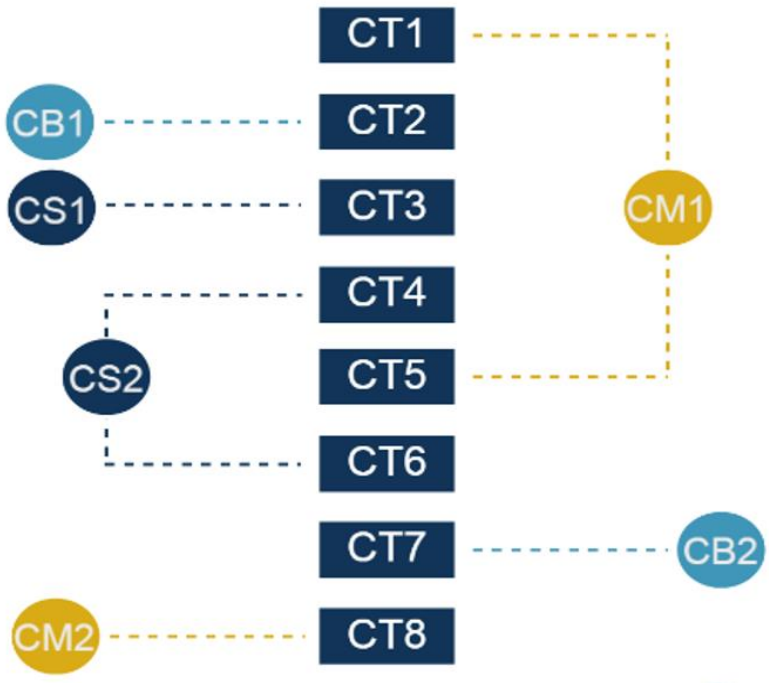
To qualify as a Fellow of the Actuaries Institute (FIAA), you must complete three levels of study.

Foundation Program (formerly *Part I)*

Up until the end of 2018 the Institute required you to complete eight Part I core technical subjects CT1-CT8 which cover the basic skills required by an actuary. These eight subjects corresponded to subjects taught at the University of Melbourne. If you perform sufficiently well, you were recommended for exemption from the subjects offered by the Actuaries Institute (see Exemptions).

From 2019, the Actuaries Institute requires you to complete the new *Foundation Program* which includes six subjects, CS1, CS2, CM1, CM2, CB1 and CB2. It commenced in 2019 for students studying directly with the Actuaries Institute and in 2020 for those undertaking studies at the University of Melbourne. That is, 2019 was the last year for the University of Melbourne to offer university subjects corresponding to CT1-CT8 subjects. Starting from 2020, the University of Melbourne teaches the new curriculum which aligns with the new *Foundation Program* subjects.

Part I exemptions already obtained were transferred over to exemptions under the new *Foundation Program*, based on the mapping shown below.



Further explanations on the transitions can be found here.

*Actuary Program (*formerly *Part II)*

The aim of this part of the qualification is to introduce a generalised actuarial approach to a range of commercial problems. It introduces areas of practice and provides an insight into how actuarial techniques can be used in non-traditional fields.

Up until the end of 2019, the Actuaries Institute's Part II syllabus comprised:

- Part IIA – The Actuarial Control Cycle
- Part IIB – Investment and Asset Modelling

Some of these university subjects corresponding to the old Part II syllabus used to be available to Master of Actuarial Science students.

To obtain an exemption from Part II before 31st December 2019, students needed to achieve a high enough average mark in the exams of three university subjects in Actuarial Studies (or as part of a Masters degree): ACTL40006 Actuarial Practice and Control I, ACTL40007 Actuarial Practice and Control II and ACTL40009 Actuarial Practice and Control III.

From 2020, the Actuaries Institute requires students to study the new Actuary Program which comprises four subjects:

- Actuarial Control Cycle
- Data Science Principles
- Asset and Liability Management
- Communication, Modelling and Professionalism

The University of Melbourne offers ACTL40006 Actuarial Practice and Control I (new version), and ACTL40007 Actuarial Practice and Control II (new version) for the exemption of Actuarial Control Cycle and ACTL40012 Data Analytics in Insurance 2 for the exemption from Data Science Principles. A high enough average mark must be achieved in university subjects in order to obtain an exemption from subjects in the *Actuary Program* (see Exemptions).

Asset and Liability Management and Communication, Modelling and Professionalism are delivered by the Actuaries Institute. An overview of the new program, the transition arrangements and transition rules can be found here.

*Fellowship Program (*formerly *Part III: Specialist Subjects)*

The Fellowship Program is examined directly by the Actuaries Institute and is not currently taught in universities. Until the end of 2018, it had four modules, covering topics in investments, risk management, life insurance, general insurance, retirement income systems, finance and commercial actuarial practice. More details may be found on the Actuaries Institute's website:

https://www.actuaries.asn.au/education-program/fellowship.

In 2019 the Actuaries Institute updated the Fellowship program to enhance the actuarial education program. The new Fellowship Program comprises three half-year modules delivered in an online format. Student experience will be enriched through improved learning resources, teaching,

assessment, and feedback. An overview of the new program, the transition arrangements and transition rules can be found here.

Is the FIAA qualification recognised in other countries?

The Actuaries Institute currently holds mutual recognition agreements with the following actuarial associations:

Canadian Institute of Actuaries (CIA)
Casualty Actuarial Society (CAS)
Institute and Faculty of Actuaries (IFoA)
Institute of Actuaries of India (IAI)
New Zealand Society of Actuaries (NZSA)
Society of Actuaries (SoA)
Society of Actuaries in Ireland (SAI)
Actuarial Society of South Africa (ASSA)

If you have obtained FIAA from the Actuaries Institute, you can apply for consideration as a Fellow of an actuarial association listed above under corresponding mutual recognition agreements.

What is an Associate of the Actuaries Institute?

If you have obtained a full exemption from Part II by the end of 2019, you need to:

- Attend the Professionalism course by the end of 2019 and complete three years of relevant work experience; or
- Pass the new Communication, Modelling and Professionalism subject (which replaces the Professionalism Course in 2020) and complete one year of relevant work experience.

If you have not obtained a full exemption from Part II by the end of 2019 (including those who attempted Part II prior to 2020 but did not gain a full exemption, and those commencing the new Actuary Program from 2020), you need to:

- Pass all components of the new Actuary Program; and
- Complete one year of relevant work experience.

How does the Foundation Program (formerly Part I) correspond with international courses?

Up until the end of 2018, Part I syllabi were equivalent to the syllabi of the Core Technical subjects (CT1-CT8) offered by the Institute and Faculty of Actuaries (IFoA) in the UK. From 2019, the syllabi of the new *Foundation Program* are equivalent to the syllabi of the Core Principles subjects (CS1, CS2, CM1, CM2, CB1, CB2) offered by the IFoA. To obtain credits from IFoA subjects, details may be found at:
https://actuaries.org.uk/qualify/become-an-actuary/transfer-of-prior-learning/

There are also similarities between the courses offered by the Society of Actuaries in the USA and the Foundation Program of the Australian course. You can apply for exemptions from some of the Society of Actuaries' subjects if you have completed some or all of the Foundation program. This is part of the "mutual recognition" agreements between actuarial organisations. More details may be found at:
https://www.soa.org/education/general-info/default/

Exemptions

What are the exemption subjects and what level is required?

If you complete certain subjects at the University of Melbourne, and achieve a sufficiently high standard, you will be recommended for exemption from the corresponding subjects of the Actuaries Institute. The table below sets out the correspondence between University subjects and Actuaries Institute subjects.

The standard required for the exemption of **CB1** or **CB2** is a total mark of 146 or better in subjects taught outside the Centre, *i.e.* subjects with a prefix that is not ACTL. There is a minimum requirement of a mark of 50 or better in each subject.

For subjects taught in the Centre, exemptions from subjects in the *Foundation Program (*formerly *Part I)* and *Actuary Program (*formerly *Part II)* are based on overall assessment performance (*i.e.* on assignments, mid-semester and end-of-semester exams). Students who are awarded a university grade of H1 or H2A usually obtain exemptions, while students who are awarded H3, P or N usually do not. It is quite common for students who are awarded H2B to obtain exemption, but this is not always the case.

If in a subject you do not obtain the mark needed to achieve exemption from professional exams, you do not need to repeat the subject. As long as you achieve a P grade or above the subject will still be credited towards your degree, but you will not receive an exemption from the corresponding professional exam.

Until the end of 2019, the exemption equivalence between the Institute subjects and the University subjects was as listed below.

Insitute Subject		University Subject
Part I		
CT 1	Financial Mathematics	ACTL20001 Financial Mathematics I ACTL20002 Financial Mathematics II
CT 2	Finance and Financial Reporting	ACCT10002 Introductory Financial Accounting FNCE10002 Principles of Finance
CT 3	Probability and Mathematical Statistics	MAST20004 Probability MAST20005 Statistics
CT 4	Modelling	ACTL30001 Actuarial Modelling I ACTL30002 Actuarial Modelling II
CT 5	Contingencies	ACTL30003 Contingencies
CT 6	Statistical Methods	ACTL30004 Actuarial Statistics ACTL40002 Risk Theory I
CT 7	Economics	ECON10004 Introductory Microeconomics ECON20001 Intermediate Macroeconomics
CT 8	Financial Economics	ACTL30006 Financial Mathematics III ACTL40004 Advanced Financial Mathematics I
Part II		
Part II A:	The Actuarial Control Cycle	ACTL40006 Actuarial Practice and Control I

		ACTL40007 Actuarial Practice and Control II
Part II B:	Investment and Asset Modelling	ACTL40009 Actuarial Practice and Control III

From 2020, the exemption equivalence between the new program and university subjects is shown below.

Insitute Subject		University Subject
Foundation Program		
CM 1	Actuarial Mathematics 1	ACTL20001 Introductory Financial Mathematics ACTL30003 Contingencies (12.5 points)
CM2	Financial Engineering and Loss reserving	ACTL20004 Topics in Actuarial Studies ACTL30006 Intermediate Financial Mathematics ACTL40004 Advanced Financial Mathematics
CS1	Actuarial Statistics 1	MAST20004 Probability MAST20005 Statistics ACTL30004 Actuarial Statistics
CS 2	Risk Modelling and Survival Analysis	ACTL30001 Actuarial Modelling I ACTL30002 Actuarial Modelling II ACTL30007 Actuarial Modelling III
CB1	Business Finance	FNCE10002 Principles of Finance ACCT10002 Introductory Financial Accounting
CB2	Business Economics	ECON10004 Introductory Microeconomics ECON20001 Intermediate Macroeconomics
Actuary Program		
Actuarial Control Cycle (New)		ACTL40006 Actuarial Practice and Control I ACTL40007 Actuarial Practice and Control II
Data Analytics Principles		ACTL40012 Actuarial Analytics and Data 2

Note that there are also postgraduate versions of many of these subjects that can be used for exemption purposes if previously studied. See the Master of Actuarial Science guide for details.

What happens if my marks are less than those needed for an exemption?

If you miss the required marks in exemption subjects, you will not be recommended for an exemption. If you wish to try again for an exemption, you can resit subjects in two ways.

First, you can resit the relevant subjects at the University of Melbourne as a continuing education student. You will be required to pay a fee as a Community Access Program (CAP) student, but you are not subject to HECS. The result you achieve on the resit examination does not impact your BCom degree results. More information on CAP is available from the following link:

https://study.unimelb.edu.au/how-to-apply/single-subject-study

Note that if you have obtained a high mark in one exemption subject but a low mark in the partner subject, you need only retake one subject. For example, if a student obtained 73 in ECON10004 and 70 in ECON20001, the student could obtain exemption from **CB2** by retaking ECON20001 through the Community Access Program and obtaining a mark of 73 or better.

Alternatively, you may resit *Foundation Program* (formerly Part I) subjects by taking the relevant correspondence courses directly with the Institute and Faculty of Actuaries in the UK. To sit the UK subjects, you must be a member of the Actuaries Institute (see below) or a member of the UK Institute and Faculty. You do not need to be a member of a UK body if you are a member of the Actuaries Institute.

You will be required to purchase the course material from Actuarial Education Company (ActED, http://www.acted.co.uk). You are also required to register for the exam before the due date. The exam registration fee varies according to the value of the Australian dollar. The examinations are held twice a year in April and September at a venue organised by the Actuaries Institute in major capital cities. More information is available from the following link:

https://www.actuaries.asn.au/education-program/foundation/examinations.

Besides, if you want to study off campus, *Actuary Program* (formerly *Part II*) subjects are available from the Centre for Actuarial Studies as distance education subjects. More information on the distance education is available from:

https://fbe.unimelb.edu.au/economics/ACT/courses/distance_education.

What is the best method of resitting subjects?

Resitting subjects through the University provides you with more support, via lectures, tutorials and peer assistance. However, this must be managed carefully to avoid course overload. The Centre will not automatically permit a student to enrol for exemption purposes only, especially in the Honours year. Resitting subjects through the UK Institute and Faculty of Actuaries may be better financially and may be considered more flexible with two opportunities each year to resit exams. Note, however, that exam dates are likely to be during semester and so disrupt your university studies.

When should I resit subjects?

The time when you resit subjects will depend on your individual circumstances and how you are progressing through your BCom.

We do not encourage you to resit exams while you are completing your third year or Honours year at University. The third year of Actuarial Studies is a tough year, and you would be well advised not to try to pick up any exemption subjects that you miss during second or third year until at least the following year. Doing too many subjects (including resit subjects) may ultimately cause you to miss more exemptions than if you had had a lighter study load.

You may be able to resit some second year exemption subjects via the UK examinations before you commence your third year. Remember that you are at the University for a degree and it may be best for you to secure this before pursuing the professional qualification.

How do I receive my exemptions?

On completion of your degree, you are eligible to apply for exemptions. To apply, you should complete the Exemption Eligibility Recommendation form available at

https://fbe.unimelb.edu.au/economics/ACT/courses/exemption_information

Further information about the process for applying for exemptions is available at that webpage.

Exemptions for Subjects CT1-CT8 (or CS1, CS2, CM1, CM2, CB1, CB2) with the Actuaries Institute (Australia) that were earned via the fully accredited actuarial science program at the University of Melbourne are eligible for SOA waiver credit. The SOA's policy for exam waiver rules that pertain to the Actuaries Institute's Foundation program subjects can be found at

https://www.soa.org/491631/globalassets/assets/files/edu/2023/iofa-waiver-rules.pdf

If you have university exemptions, you do need to first register your exemptions with the Actuaries Institute. There is currently no charge to apply for waiver credit with the SOA. Here's a link to the waiver application form:

https://www.soa.org/4ae1a5/globalassets/assets/files/edu/edu-app-waiver-fac-ins.pdf

Contact the Society of Actuaries for further information.

The Actuaries Institute

The Actuaries Institute (formerly known as the Institute of Actuaries of Australia) is the body that governs the conduct of the actuarial profession in Australia. Among other things, it sets professional standards and a code of conduct by which all actuaries must abide, as well as setting the syllabus for qualification as an actuary.

Who can join the Actuaries Institute?

Anyone undertaking the actuarial program can join the Actuaries Institute. The application form may be found at:

http://www.actuaries.asn.au/becoming-an-actuary/becoming-a-member/becoming-a-student-member .

Your membership entitles you to access to Actuaries Digital, notifications and employment opportunities that are distributed via the Actuaries Institute.

When should I join the Actuaries Institute?

At the end of second year, students will have an idea of their prospects of successfully completing a professional actuarial qualification. We would suggest, therefore, that you delay becoming a student member until your third year at University.

Further Information

Further information about the Actuaries Institute can be found on their website: http://www.actuaries.asn.au. You can contact the Actuaries Institute in Sydney by email at: actuaries@actuaries.asn.au

Further information about the Institute of Actuaries and the Faculty of Actuaries can be found at http://www.actuaries.org.uk. All questions regarding these professional bodies, for example regarding exam dates, should be directed to the professional body and not to the Centre.

7. Staff of the Centre for Actuarial Studies

Contact Details

The Centre for Actuarial Studies is located on the third floor of the Faculty of Business and Economics Building at the University of Melbourne. Reception is on the fourth floor, however.

General enquiries: Telephone: (03) 8344 5289, (03) 8344 5355
Facsimile: (03) 8344 6899
Email: econ-actenquiries@unimelb.edu.au

Postal Address:
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The Centre for Actuarial Studies website is http://fbe.unimelb.edu.au/economics/ACT/

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2nd year	Associate Professor Han Li
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Honours	Associate Professor Ping Chen

For ALL enrolment related inquiries, please contact Stop 1.
For general information, please see http://ask.unimelb.edu.au/

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