PROGRAMME SPECIFICATION

KEY FACTS

<table>
<thead>
<tr>
<th>Programme name</th>
<th>Investment and Financial Risk Management</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Investment and Financial Risk Management (with Professional Placement)</td>
</tr>
<tr>
<td>Award</td>
<td>BSc (Hons)</td>
</tr>
<tr>
<td>School</td>
<td>Bayes Business School</td>
</tr>
<tr>
<td>Department or equivalent</td>
<td>UG Programme (Bayes Business School)</td>
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<tr>
<td>UCAS Code</td>
<td>N390 Investment and Financial Risk Management</td>
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<td>Type of study</td>
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<td>Total ECTS</td>
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PROGRAMME SUMMARY

The BSc (Hons) Investment & Financial Risk Management, along with its specialised electives in insurance and property investment, has been designed in response to the demands of employers for analysts and managers with a solid grounding in investment and financial risk management. It offers numerous practical applications without compromising its academic fundamentals. The unique syllabus of this degree offers an in-depth knowledge of how modern investment analysts and risk managers operate. Detailed examinations of areas such as asset-liability management, portfolio selection, bond trading, equity markets and security analysis will position you in the front-line of global financial markets.

Graduates are therefore well placed to enter careers in a wide variety of finance and investment fields, including portfolio management, investment analysis, corporate treasury, insurance broking, bond and equity markets, as well as derivatives trading.

This is a three year programme (or four years, if a sandwich year is taken or you apply for the programme with an integrated Professional Placement).

If you apply for the four year with Professional Placement programme you will need to secure a Professional Placement between years 2 and 3. If you do not secure a Placement you will be transferred to the BSc Investment and Financial Risk Management programme.
Bayes is one of the only business schools in the City of London. Our close links with international corporations is reflected in all our degree programmes which are constantly evolving to meet the needs of an ever-changing business world.

Many of our lecturers have worked in industry and continue to consult for corporate organisations, so you will benefit from their first-hand knowledge and business experience. As we place a high value on teaching both theory and application, you will emerge from your degree with a good understanding of how to use your newly acquired knowledge in the workplace.

In line with City, University of London’s Employability Development Plan, you are expected to gain practical experience with an employer as part of your undergraduate degree. You can gain this experience through a placement where you work for a period with an employer or through taking one or more modules which are delivered in conjunction with an employer. You should take this requirement into account in choosing which elective modules to take and whether to include a placement within your studies.

Indicative modules and other ways to provide the practical experience would be

IF3111 Micro-Placement
IF3113 Summer Internship
IF3112 Integrated Professional Training
IF3004 Applied Industry Research Project
Professional Placement Year
Sandwich Year Abroad including placement

The degree aims to:-

1. Facilitate a clear/thorough understanding of the investment & risk management arena
2. Develop your ability to analyse and interpret issues related to investment and financial risk management
3. Provide you with a strong academic and vocational background, which would allow you to pursue postgraduate study in finance or related disciplines
4. Develop your ability to communicate effectively, form valid arguments and then draw conclusions based on reason and scientific rules
5. Equip you with the ability to work and think both independently, as well as part of a corporate team
6. Develop you into a responsible and socially aware business person or manager.

On successful completion of Programme Stage 1 of the Programme students will have acquired a foundation knowledge and understanding of the key concepts and principles underlying their area of study, the ability to recognize and explain these, and to identify and apply appropriate solutions when presented with a problem. On successful completion of Programme Stage 1 students will be eligible for the award of Certificate of Higher Education should they choose to leave the Programme.
On successful completion of Programme Stage 2 of the Programme students will have built on the knowledge and understanding gained at Programme Stage 1 and demonstrated an ability to analyse and apply these concepts and principles to complex problems and scenarios. Students will have also have broadened their field of study through the completion of elective modules. On successful completion of Programme Stage 2 students will be eligible for the award of Diploma of Higher Education should they choose to leave the Programme.

The first year and a half is taught in conjunction with the other BSc programmes in finance. On successful completion of the first year students on either programme can apply to transfer to the other, subject to the consent of the Course Directors and spaces being available.

WHAT WILL I BE EXPECTED TO ACHIEVE?

On successful completion of this programme, you will be expected to be able to:

Knowledge and understanding:
- Critically discuss the practice of applied investment and risk analysis
- Appreciate and evaluate the role and functions of modern financial intermediaries
- Appraise the risk management process and the associated tools
- Reflect on and be able to articulate the importance of hedging and the role of derivatives/spot trading
- Assess the usefulness of quantitative finance in today’s financial markets

Skills:
- Formulate, examine and test hypotheses using scientific tools
- Demonstrate your numerical and IT skills and manipulate financial databases effectively
- Apply knowledge to the solution of investment and/or risk management problems
- Work effectively and efficiently as a part of a corporate team

Values and attitudes:
- Demonstrate an ethical approach to work, which resonates with that expected of a professional manager.
- Work as an effective team player who demonstrates tolerance of disagreement, openness and sensitivity to diversity in terms of business, cultures, people and management of issues.
When you undertake a programme of study at Bayes Business School we will expect you not only to learn but also to challenge and look critically at the world in which we live. We will constantly ask you to question the ethical underpinning of the assumptions you have made and the decisions you have reached, and that inquisitive, ethical approach is woven through every element of a Bayes education. In recognition Bayes is one of the few business schools to have been awarded Champion Status by the UN PRME (Principles of Responsible Management Education) initiative at Davos in 2018.

This programme has been developed in accordance with the QAA Subject Benchmark for Finance.

**HOW WILL I LEARN?**

Most teaching hours during your degree take the form of lectures and these may be of varying sizes. Lectures are used to communicate the basic theoretical or technical points relevant to the module.

Tutorials and exercise classes are opportunities for you to apply and develop your knowledge and understanding and for you to participate in the discussion of the subject area. A number of tutorials and exercise classes are scheduled during the first year, the number decreasing as you progress and you become more able to direct your own learning.

Some modules use case studies to bring real-life issues to the classroom and, as such, foster a practice-oriented approach. In other modules, computer simulations may be required to assist in the identification and likely impact of key decision variables. The final year project and some more quantitative modules require extensive use of our databases and statistical packages.

In all modules, the face-to-face teaching is complemented by the use of the Virtual Learning Environment.

**WHAT TYPES OF ASSESSMENT AND FEEDBACK CAN I EXPECT?**

**Assessment and Assessment Criteria**

Assessment is carried out according to context and purpose and recognises that you may exhibit different aptitudes in different forms of assessment.

Most modules are assessed by both coursework and an exam.

Coursework can include:

- Essays or reports which you can take home and complete with the aid of your notes.
- Class tests.
- Online quizzes and tests using the Virtual Learning Environment.
- Individual and group presentations.
- Group projects, sometimes based on case studies.
- You may decide to undertake a Final Year Project as part of your Programme which
would count for a quarter of your Stage 3 marks. The Final Year Project enables you to apply much of the knowledge, personal development and skills you have acquired during the programme in the creation of a piece of research that has been designed and executed by you. Every project is different, and there are often many ways of defining and approaching a particular project area and a variety of methods that can be employed. Some of these will be more effective than others in enabling you to reach the project objectives. But, all successful projects will require clarity of purpose, careful planning and good organisation. For all these reasons, it is necessary that you devote considerable effort towards the Project should you decide to undertake one. Because of this, we would normally only allow you to undertake the Final Year Project if you have a Stage 2 average mark of at least 65%. Students with a Stage 2 average mark less than 65% who wish to undertake the Project can only do so with the permission of the course director.

Formal unseen written exams take place at the end of each term (or at the end of the year, if a module is taught over both terms).

Assessment Criteria are descriptions, based on the intended learning outcomes, of the skills, knowledge or attitudes that you need to demonstrate in order to complete an assessment successfully, providing a mechanism by which the quality of an assessment can be measured. Grade-Related Criteria are descriptions of the level of skills, knowledge or attributes that you need to demonstrate in order achieve a certain grade or mark in an assessment, providing a mechanism by which the quality of an assessment can be measured and placed within the overall set of marks. Assessment Criteria and Grade-Related Criteria will be made available to you to support you in completing assessments. These may be provided in programme handbooks, module specifications, on the virtual learning environment or attached to a specific assessment task.

Feedback on assessment

Feedback will be provided on all assessed work (either formative or summative) and on other relevant aspects of your performance and progress in a module. You will normally be provided with feedback within three weeks of the submission deadline or assessment date. This would normally include a provisional grade or mark. For end of module examinations, or an equivalent significant task (e.g. an end of module project), feedback will normally be provided when results are released following the Assessment Board.

Assessment Regulations

In order to pass your Programme, you should complete successfully or be exempted from the relevant modules and assessments and will therefore acquire the required number of credits. You also need to pass each Programme Stage of your Programme in order to progress to the following Programme Stage.

To qualify for the Honours Degree, you must acquire the total credits indicated in the Student Handbook. Calculation of results and classification of the final award is based on a weighted average of module marks. The contribution of each module is proportional to its credit value.

BSc degrees are awarded with First Class Honours, Second Class Honours (Upper and Lower) or Third Class Honours.

The overall class of honours awarded is based on the overall weighted average mark
achieved throughout the three Programme Stages of your degree. The weights given to each Programme Stage are shown below:

<table>
<thead>
<tr>
<th>Programme Stage</th>
<th>Weight</th>
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</thead>
<tbody>
<tr>
<td>One</td>
<td>10%</td>
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<tr>
<td>Two</td>
<td>30%</td>
</tr>
<tr>
<td>Three</td>
<td>60%</td>
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</table>

The Pass mark for each module is 40%.

**Progression from Programme Stage 1 to Programme Stage 2**
To be admitted to Programme Stage 2 it is necessary to achieve:

- A module mark of at least 40% in each module, and
- 120 credits at Programme Stage 1.

**Progression from Programme Stage 2 to Programme Stage 3**
To be admitted to Programme Stage 3 it is necessary to achieve:

- A module mark of at least 40% in each module, and
- 120 credits at Programme Stage 2.

**Progression from Programme Stage 2 to Programme Stage 3 – term abroad**
To be admitted to Programme Stage 3 it is necessary to achieve:

- A pass in each module studied at the partner institution, and
- A module mark of at least 40% in each Bayes module, and
- 120 credits at Programme Stage 2.

If you fail an assessment component or a module, the following will apply:

1. **Compensation**

   **Compensation at Programme Stages 1 & 2**

   Where you fail up to a total of one sixth of the total credits of Programme Stages 1 or 2 at first or resit attempt, you may be allowed compensation if:

   - Compensation is permitted for the module involved (see the What will I Study section of the programme specification), and
   - It can be demonstrated that you have satisfied all the Learning Outcomes of the modules in the Programme Stage, and
   - A minimum overall mark of 30% has been achieved in the module to be compensated, and
   - An aggregate mark of 40% has been achieved for the Programme Stage.

   **Compensation at Programme Stage 3**

   Once 90 credits have been earned, the remaining credits for Programme Stage 3 can be earned either by passing modules or through compensation provided that:

   - Compensation is permitted for the module involved (see the What will I Study section of the programme specification), and
   - It can be demonstrated that you have satisfied all the Learning Outcomes of the
modules in the Programme Stage, and
- A minimum overall mark of 30% has been achieved in each module to be
  compensated, and
- An aggregate mark of 40% has been achieved for Programme Stage 3.

Where you are eligible for compensation at the first attempt, this will be applied in the
first instance rather than offering a resit opportunity.

If you receive a compensated pass in a module you will be awarded the credit for that
module. The original component marks will be retained in the record of marks and your
original module mark will be used for the purpose of your Award calculation.

2. Resit

Where you are not eligible for compensation at the first attempt, you will be offered one
resit attempt.

If you are successful in the resit, you will be awarded the credit for that module. The
mark for each assessment component that is subject to a resit will be capped at the pass
mark for the module. This capped mark will be used in the calculation of the final module
mark together with the original marks for the components that you passed at first
attempt.

If you do not meet the pass requirements for a module and do not complete your resit by
the date specified you will not progress to the next Programme Stage and the
Assessment Board will require you to be withdrawn from the Programme.

If you fail to meet the requirements for a particular Programme Stage or the Programme,
the Assessment Board will consider whether you are eligible for an Exit Award as per the
table below.

If you would like to know more about the way in which assessment works at City, please
see the full version of the Assessment Regulations at:
http://www.city.ac.uk/__data/assets/word_doc/0003/69249/s19.doc

<table>
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<th>WHAT AWARD CAN I GET?</th>
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<td>Bachelor’s Degree with Honours:</td>
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<td>Programme Stage</td>
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Diploma of Higher Education:

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<th>Weighting (%)</th>
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Class | % required
---|---------------------
With Distinction | 70
With Merit | 60
Without classification | 40

Certificate of Higher Education:

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</table>

Class | % required
---|---------------------
With Distinction | 70
With Merit | 60
Without classification | 40

WHAT WILL I STUDY?

At least 15 credits attained in BOTH programme stages 2 and 3 must come from electives that are specifically relevant to the BSc in Banking and International Finance. These modules are marked with an asterisk.

Programme Stage 1

Total Programme Stage I credit value = 120 credits.
Students take 8 compulsory modules = 120 credits.

<table>
<thead>
<tr>
<th>Module Title</th>
<th>SITS Code</th>
<th>Module Credits</th>
<th>Compulsory/Elective</th>
<th>Can be compensated?</th>
<th>Level</th>
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<td>Critical Thinking and Business Skills</td>
<td>IF1205</td>
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<td>Finance and Investment</td>
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Programme Stage 2

Total Programme Stage 2 credit value = 120 credits.
Students take 6 compulsory modules = 90 credits.
Students choose 2 electives = 30 credits.
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<tr>
<th>Module Title</th>
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<tr>
<td>Financial Econometrics</td>
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<td>Derivatives</td>
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<td>C</td>
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<td>Corporate Finance and Valuation</td>
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<td>15</td>
<td>C</td>
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<tr>
<td>Portfolio Theory &amp; Investment Valuation</td>
<td>FR2209</td>
<td>15</td>
<td>C</td>
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<tr>
<td>Asset Management</td>
<td>IF2210</td>
<td>15</td>
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<td>International Banking</td>
<td>IF2103</td>
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<td>Bank Risk Management</td>
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<td>Company Valuation</td>
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<td>15</td>
<td>E*</td>
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<td>Intermediate Financial Accounting 2</td>
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<td>Risk Analysis and Modelling</td>
<td>FR2208</td>
<td>15</td>
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<td>Fundamentals of Management Accounting</td>
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<tr>
<td>Machine Learning for Finance</td>
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<tr>
<td>Programming in Python</td>
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<td>Introduction to VBA for Excel</td>
<td>FR2216</td>
<td>15</td>
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</table>

Programme Stage 3

Total Programme Stage 3 credit value = 120 credits.
Students take 3 compulsory modules = 45 credits, and
5 elective modules = 75 credits.
Students with an average grade of 65 and above at programme stage 2 may choose to
do IF3000 Final Year Project (30 credits) in place of IF3003 Applied Academic Research Project (15 credits) or IF3004 Applied Academic Research Project (15 credits) and one elective (15 credits).

<table>
<thead>
<tr>
<th>Module Title</th>
<th>SITS Code</th>
<th>Module Credits</th>
<th>Compulsory/Elective</th>
<th>Can be compensated?</th>
<th>Level</th>
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<tbody>
<tr>
<td>Applied Academic Research Project OR</td>
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<tr>
<td>Applied Industry Research Project OR</td>
<td>IF3004</td>
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<td>Final Year Project</td>
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<td>30</td>
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<td>N</td>
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<tr>
<td>Banking Regulation</td>
<td>IF3102</td>
<td>15</td>
<td>E</td>
<td>Y</td>
<td>6</td>
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<tr>
<td>Monetary Economics</td>
<td>IF3109</td>
<td>15</td>
<td>E</td>
<td>Y</td>
<td>6</td>
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<tr>
<td>Fixed Income Portfolio</td>
<td>FR3100</td>
<td>15</td>
<td>C</td>
<td>Y</td>
<td>6</td>
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</tbody>
</table>
Management
International Finance IF3101 15 E Y 6
Advanced Financial Accounting: Theory and Practice AF3203 15 E Y 6
Asset Liability Management FR3102 15 C Y 6
Bank Strategy and Management IF3104 15 E Y 6
Corporate Restructuring IF3207 15 E Y 6
Emerging Markets IF3206 15 E Y 6
Financial Engineering FR3200 15 E* Y 6
Advanced Financial Forecasting IF3103 15 E* Y 6
General Insurance AS3303 15 E* Y 6
Micro-Placements IF3111 15 E Y 6
Shipping Economics and Finance FR3111 15 E* Y 6
Integrated Professional Training IF3112 15 E* Y 6
Summer Internship IF3113 15 E Y 6
Advanced Machine Learning for Finance IF3114 15 E* Y 6
Alternative Investments and Private Equities IF3115 15 E Y 6
Fintech in Banking and Finance FR3112 15 E Y 6
Environmental, Social and Governance topics in Banking and Finance FR3211 15 E Y 6
Consulting and Research Skills for Finance FR3212 15 E Y 6
Energy & Commodities FR3213 15 E Y 6
Real Estate: Principles and Practice FR3214 15 E Y 6

This list of electives is an indication of the range of modules that can be on offer and is subject to change due to circumstances such as: enhancing or updating the quality and content of educational provision; responding to student feedback; academic staffing changes; the number of students in each programme; a lack of student demand for certain modules; or factors beyond the institution’s reasonable control, such as meeting the latest requirements of a commissioning or accrediting body. For these reasons, not all the electives listed will be offered every year. New (additional or replacement) modules may also be added for these reasons.

The list of electives offered in a given year will be confirmed by 1st September.

Certain electives may be pre-requisites for other electives you may wish to take later in the programme. Full details can be found in the individual Module Specifications and will be updated annually in your Course Handbook.

In view of the importance of foreign language skills and employability, you also have the opportunity to study extra-curricular (non-credit bearing) language courses in Arabic, French, German, Mandarin, Russian and Spanish.
TO WHAT KIND OF CAREER MIGHT I GO ON?

The majority of graduates of this degree enter careers in commercial and investment banking, security houses and trading. They take up roles such as fund manager, risk manager, financial analyst, broker and trader.

If you would like more information on the Careers support available at City, please go to: http://www.city.ac.uk/careers/for-students-and-recent-graduates.

WHAT STUDY ABROAD OPTIONS ARE AVAILABLE?

You can choose to study abroad for a full year or for one term. You can also choose to combine studying abroad with a period of work experience.

Your Study Abroad options are:

1. **Term Abroad:**
   - **Programme Details:** If you are accepted on this programme you will spend the 1st term of your 2nd year of study at one of our partner universities abroad. You will take equivalent 2nd year modules in English at the overseas institution. You will then return to Bayes to complete the 2nd term of your 2nd year. Your term abroad will count for 60 credits towards your degree but not to your final award mark. If you take part in this programme you are permitted to also undertake a Placement Sandwich Year.
   - **Eligibility criteria:** You will be required to pass all year 1 assessments at first attempt and to achieve a minimum of 60% in each of your 1st year January examinations.

2. **Sandwich Year Abroad:**
   - **Programme Details:** If you are accepted on this programme you will go abroad in between your 2nd and final year of study. Your year abroad will not count for credit but, if you pass all your assessments abroad, you will receive a Study Abroad endorsement as a recognised part of your degree. Within this programme you can choose from the following options:
     
     **a. Full year studying abroad:** You will study business school modules at a partner university abroad (you can also opt to go to two different partner universities abroad in each term if you wish). You can choose to study entirely in English or take some modules in the language of the partner university if you possess the required language skills.

     **b. Half year studying abroad and half year undertaking a work internship abroad:** You will spend one term studying business school modules at a partner university abroad and the other term undertaking a self-organised work internship abroad. During the study abroad term you can choose to study entirely in English or take some modules in the language of the partner university if you possess the required language skills.
Eligibility Criteria: You will be required to pass your year 2 assessments at first attempt.

Studying abroad enables you to improve your language skills and develop future business contacts, and provides you with an international outlook on business.

WHAT PLACEMENT OPPORTUNITIES ARE AVAILABLE?

Professional Work Placement Option

Programme Details: The Professional Work Placement programme is a recognised part of your degree, which is endorsed on your final degree certificate. It is undertaken during your 3rd year, giving you the opportunity to add a valuable additional year to your degree working for a professional organisation, either in the UK or abroad. You will then return to Bayes, after your Placement, to complete your final year.

The aims of the Professional Work Placement go beyond work experience. You will spend a period of 9 – 12 months within a professional working environment taking on real responsibilities whilst receiving a competitive salary. This option is intended to give you practical experience which can be related to the knowledge gained at University and is greatly valued by graduate employers. You also get the opportunity to explore the industry you would like to enter after graduation. You will develop key personal, transferable and professional skills, along with the added possibility of securing a graduate position on completing your placement.

Eligibility: You are required to pass all of your Year 2 assessments at the first attempt. However, students not meeting this requirement will be considered on a case by case basis.

Summer Internships:
Taken at the end of your 2nd Year for a period of 4 – 12 weeks, this is a great opportunity to gain vocationally relevant work experience within a professional organisation. On completion of your internship you will receive a ‘Certificate of Professional Experience’

Eligibility: No requirements

WILL I GET ANY PROFESSIONAL RECOGNITION?

Accrediting Body: Association of Chartered Certified Accountants (ACCA)

http://www.accaglobal.com/uk/en.html

Nature of Accreditation
Specific Bayes papers give exemptions for specific ACCA papers at the Fundamentals level.

Accrediting Body: Chartered Institute of Management Accountants (CIMA)
http://www.cimaglobal.com/

**Nature of Accreditation**
Specific Bayes papers give exemptions for specific CIMA papers at Certificate level.

**Accrediting Body:** Chartered Institute of Public Finance and Accountancy (CIPFA)
https://www.cipfa.org/

**Nature of Accreditation**
Specific Bayes papers give exemptions for specific CIPFA papers at Professional Certificate and Professional Diploma levels.

**Accrediting Body:** Chartered Insurance Institute (CII)
http://www.cii.co.uk/

**Nature of Accreditation**
Upon completion of the degree students will receive a significant number of credits towards the Advanced Diploma in Insurance (290 required for completion) and up to 30 credits to be used towards the Diploma/Advanced Diploma in Financial Planning (credits awarded are dependent on modules chosen). Please note that recognition of prior learning awards can change at any time in response to qualification framework changes.

**Accrediting Body:** Institute of Chartered Accountants of England and Wales (ICAEW)
https://www.icaew.com/

**Nature of Accreditation**
Specific Bayes papers give exemptions for ICAEW papers in Accounting, Business & Finance, Financial Management, Law and Management Information.

**Accrediting Body:** Institute of Chartered Accountants of Scotland (ICAS)
https://www.icas.com/

**Nature of Accreditation**
Specific Bayes papers give exemptions for specific ICAS papers at the Test of Competence level.

Please note that recognition of prior learning awards can change at any time in response to qualification framework changes. Any changes will be
HOW DO I ENTER THE PROGRAMME?

For A-level students our standard offer is AAA.

In addition, GCSE Maths (grade B) and English Language (grade C) or equivalent are required for A Level students.

For International Baccalaureate students our standard offer is 36 points overall, with minimum 5 in each subject.

For BTEC students our standard offer is Distinction Distinction Distinction.

In addition, GCSE Maths (grade A) and English Language (grade C) or equivalent are required for BTEC students.

We also make offers on other international, European and British qualifications that are recognised by British Universities.

For students whose first language is not English, evidence of English language proficiency is required.
IELTS: 6.5 with a minimum of 6 in any unit.
Pearson Academic English: 58 overall with a minimum of 50 in any component

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