



Southampton Data Science Academy (SDSA) and Institute and Faculty of Actuaries (IFoA)

Certificate in Data Science

Candidate information pack and policies

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Course overview and essential information

The Certificate is an introduction to the concepts, tools and techniques used in data science and their relevance within an actuarial context. The Data Science Certificate is a part-time, online course which will require approximately 10 hours of study per week, across an eight-week period, with an additional two weeks to complete the final assignment (we estimate 80 - 100 hours in total (this will vary from student to student).

There's no mandatory requirement for those undertaking the course to have any minimum programming skills although the syllabus will make available optional technical 'coding' exercises candidates may choose to explore further. This optional material will not contribute to the overall candidate score and is not required to complete the three course assignments.

Enrolment

Course candidates will receive an enrolment email notification from SDSA within 3 business days of the appropriate course start date. This notification will provide access to Canvas VLE and to navigate the course syllabus.

Course cancellation

Requests for course cancellations / refunds before candidates receive their enrolment email should be directed to Education.Services@actuaries.org.uk and are subject to IFoA standard refund policies. Candidates may choose to cancel course attendance at any time but will not be eligible for a course refund once the course start date has passed.

Course deferral

Candidates wishing to request deferral to another course must email certificate@southamptondata.science referencing DEFERRAL REQUEST in the email subject title, listing the course start date you wish to defer to and providing a short summary (no more than 100 words) of the reason for their deferral request. Deferrals are subject to SDSA approval and will consider mitigating circumstances, course availability and typically require payment of a deferral fee of 10% of the course booking fee.





Course tutorials

1:1 tutorial

Throughout this course participants have the opportunity to attend group tutorial web conferences which will be hosted by the senior tutor fortnightly. On submission of the first assignment and to support their understanding of course assignment requirements participants have the opportunity to book a web conference based, 1:1 tutorial with their course tutor. Whilst complimenting the fortnightly group tutorials the individual tutorial gives the tutor the opportunity to provide in depth feedback to participants detailing how marks have been awarded and ways in which future marks may be improved. With previous courses the timing of this feedback has proven highly popular as it provides both tutor and tutee with an opportunity to identify progress and success as tutors identify possible areas of misunderstanding.

In addition to the feedback tutorial for the first assignment and the fortnightly group tutorials, participants can choose (subject to tutor availability) to purchase further individual tutorials by emailing certificate@southamptondata.science.

Group tutorials

Candidates can participate in up to 4 group tutorials scheduled during the first 8 weeks of the 10-week course. These tutorials will provide an opportunity for candidates to engage and learn with and from their course peers as well as directly interact with course tutors.

Group tutorial chat and collaboration threads will also be available to candidates for ongoing reference during the course if they are unable to attend the 'live' group tutorial.

Purchasing additional tutorials

Candidates may purchase additional 1:1 tutorial support directly from SDSA by emailing certificate@southamptondata.science. 1:1 tutoring must be purchased in hourly blocks with fees from £160 per hour. Additional 1:1 tutorial support is subject to tutor availability.





Data science certification

Candidates need to achieve a 50% pass in each assignment and an overall pass mark of 65% or more across the total available marks. Student achieving this will receive formal accreditation in the form of a digital certificate co-signed by IFOA and SDSA academic leaders.

Certificate of attendance

Candidates submitting all three assignments and receiving less than 65% will not be eligible for accreditation or a certificate but can reference they 'attended' the course.

Canvas Virtual Learning Environment (VLE)

All SDSA learning, tutorials and assignments are managed, scheduled and delivered via SDSA's Canvas Virtual Learning Environment (VLE). Candidates will have access to the VLE from within three business days of the course start date. We highly recommend students verify that their basic computer system requirements meets the VLE minimum requirements outlined here (copy and paste into your internet browser):

shorturl.at/fRX05

Assignments

SDSA assignments are essay based and are accessible and submitted via the VLE.

Assignments marking

Assignment 1 can provide up to 30 percent of the total available marks.

Assignment 2 can provide up to 20 percent of the total available marks.

Assignment 3 can provide up to 50 percent of the total available marks.

Assignment 1 feedback

Candidates are permitted to schedule a 30 minute 1:1 tutorial with SDSA tutors during their course. Scheduling the tutorial takes place through the SDSA Virtual Learning Environment and is subject to tutor availability. Tutors will use a marking grid and form to communicate feedback to candidates.





SDSA strongly advises candidates to schedule their 1:1 for feedback on their first course assignment as this will support and inform a candidate's approach to subsequent assignments.

Receiving your marks

Candidates will receive marks on Assignment 1 and Assignment 2 during the course. Assignment 3 marks will be received within two weeks of the course finish date.

Assignment extensions

Subject to mitigating circumstances and considered on a case by case basis, candidates may request an extension to their assignments. Extensions shall be subject to a fee calculated at 10% of the course fee. The decision to grant an extension is entirely at the discretion of SDSA's tutor and Head Tutor as may be appropriate.

Candidates requesting an assignment extension must email certificate@southamptondata.science referencing EXTENSION REQUEST in the email subject title, referencing the Assignment number (1,2 or 3) and providing a short summary (no more than 100 words) of the reason for the extension request. In instances where extensions have been agreed candidates may experience a longer delay in receiving marks (up to 7 business days).

Once the final response to the extension request has been communicated to the candidate, the Head Tutor or wider representatives of SDSA will not enter into any further correspondence regarding the extension. The decision of the Head Tutor is final and no further appeals are permitted.

Appealing or challenging assignment marks

The SDSA is committed to providing a fair and transparent learning journey. This procedure is intended to provide a formal means for appealing the outcome of an assignment result(s). An appeal is distinct from a complaint which seeks to raise concerns about the quality or delivery of a service received from the SDSA. The policy set out below is designed to ensure that such requests are dealt with in a fair and consistent manner.





The SDSA aims to:

Deal with any requests in a fair and timely manner and keep candidates appropriately informed of the progress of an investigation.

Notify candidates of the outcome which has been reached and, where appropriate, what further action is to be taken.

Response times from SDSA

Tutors will respond to candidate request made within Canvas VLE in 24 hours. Candidate login requests / support with Canvas 18 hours made to certificate@southamptondata.science.

Responses to miscellaneous candidate email enquires made to certificate@southamptondata.science.

Acceptable grounds for appeal

The appeal will ONLY be considered where at least one of the following grounds has applied.

Extenuating personal circumstances which affected your assignment performance which you could not reasonably disclose under the mitigating circumstances policy. An explanation for earlier non-disclosure is always required.

It is important to note that appeals based on, or arising from, the following circumstances will be deemed invalid and not upheld:





Irregular Procedure or Improper Conduct

Extenuating Personal Circumstances

Marking variances – clear inconsistency in marking of the assignments

Unwell during the time of the programme

Practical issues in your learning environment i.e. noise / heating etc.

Retrospective reporting of mitigating circumstances

Comparison of own analysis against marks awarded e.g. marking your own paper Insufficient medical evidence or diagnosis

Challenging the academic judgement because candidate believes they deserve a different outcome

Issue with assignment timelines

Lack of understanding of the assignment regulations and procedures Not being aware of timings i.e. time zones for tutoring

Lack of understanding of the marking guidelines/policy Situation or incident that does not directly have an impact on the candidate

Completing an assignment against the advice of a medical professional





To clarify, the SDSA will not consider an appeal that does nothing more than question the academic judgement exercised or is based on a situation that did not directly affect your assignment performance. For example, candidates cannot appeal using the procedures simply because they are unhappy with a mark given and request a remark of the paper.

The SDSA is committed to promoting equality and diversity in all its activities. By submitting an appeal the candidate's privacy and confidentiality will be respected at all stages of the process. In submitting an appeal candidates must accept that limited disclosure of all, or part, of their submission will be required to enable investigation of the case to proceed.

Candidates have the right to expect that everyone who responds to, investigates or adjudicates upon an appeal will do so impartially. No individual, including assessors, will be permitted to act in any manner in a case which they have a material interest in, or in which any actual or potential conflict of interest may arise.

Lodging an appeal

Any appeal must be submitted by email within 7 days of the receipt of the assignment result. Appeals require a payment of 10% of the course booking fee to be made.

Candidates will need to summarise (in no more than 100 words) reasons why they believe that the grounds of appeal apply and include evidence to substantiate their claim. On receipt of the form an email will be sent to the candidate within 48 hours. This is an automatic response which acknowledges successful receipt.

The appeals team will contact the candidate requesting that the 10% payment is made within 2 working days. Failure to make payment when requested will mean the appeal application will be withdrawn.

Candidates should ensure they have read and understood the appeal policy before submitting an appeal and making the appeal payment. No refunds will be given if a student makes an appeal for an invalid reason as given above.

If the appeal is successful the fee is refundable. If the candidate has booked an extension for the same assignment and the appeal results in a pass then the extension fee will be refunded to them.





Consideration of the appeal

SDSA's Head Tutor will oversee the appeal and will take all appropriate steps to ascertain the relevant facts. This can include checking that no administrative, numerical, data transcription, computing or procedural errors have taken place. It will involve consulting where necessary with wider SDSA tutors.

The outcome of the appeal, with reasons, will be communicated to the candidate via the Canvas virtual learning environment (VLE) within 30 days from the receipt of the appeal fee, wherever possible. Any delays will be communicated to the candidate. In the event the appeal is upheld this does not necessarily mean that the candidate is entitled to an amendment of their mark or pass/fail decision.

By way of an example, and not intended to be an exhaustive list, the following are available if the appeal is upheld:

- · An explanation or apology.
- An undertaking to review the relevant administrative procedures.
- A remark of the assignment.
- Correction of the mark previously awarded.

If it is felt that a remark is appropriate, and if the candidate agrees to the remark of the assignment, the mark previously awarded may be corrected either up or down from the original outcome. If the corrected mark meets the required standard of the assignment, then they will receive a pass.

Where the outcome of this process indicates a failure in assignment processes that might affect other candidates, the SDSA will take steps to correct or mitigate the effect as far as possible, and to ensure that such a failure does not occur.

Once the final outcome has been communicated to the candidate, the Head Tutor or wider representatives of SDSA will not enter into any further correspondence regarding the appeal. The decision of the Head Tutor is final and no further appeals are permitted.





Mitigating circumstances policy

The Southampton Data Science Academy is committed to providing candidates a fair and transparent learning journey. This procedure is intended to provide candidates of the SDSA assignments with a formal means for applying for mitigating circumstances to be taken into account in relation to their performance in an assignment. This policy applies to all candidates of the SDSA assignments. Where there is a discrepancy between this policy and other regulations or handbooks in respect of procedures for the consideration of mitigating circumstances relating to assignments, this policy takes precedence.

SDSA's Head Tutor is authorised to consider and make judgement in any cases of doubt or where clarification is needed concerning these regulations. The SDSA aims to:

Treat all candidates equally and fairly in the consideration of their mitigating circumstances. Provide candidates with a consistent experience of the mitigating circumstances process. Fulfil its commitment to delivering a seamless candidate service.

Deal with any requests in a timely manner

The SDSA recognises that it can be difficult to disclose sensitive, personal information to other parties. As such, please note that all information and documentation provided in support of an application will be treated sensitively and will remain confidential to the relevant Mitigating Circumstances Panel.

Definition of Mitigating Circumstances

The SDSA considers a mitigating circumstance to be a recognisably unexpected serious or major event which is beyond the candidate's control that might have a significant and adverse effect on their performance in an SDSA assignment or on their ability to complete the SDSA course on time and therefore require an extension.

On-going conditions and other disabilities that affect candidates do not fall in this definition. The SDSA offers access arrangements for mitigating the effect on individuals of such ongoing conditions.

Where allowance has been made for a continuing condition, a further allowance should not be made through the consideration of mitigating circumstances except as described below. Some candidates affected by 'on-going' conditions may encounter specific difficulties related to their condition that impact upon an assignment. Such circumstances may be legitimately considered as meeting the definition of mitigating circumstances above. For example, a candidate who suffers from MS, rheumatoid arthritis, or Crohn's disease, may or may not need constant 'reasonable adjustments' in assignments, but if they had a 'flare-up' around the time of an assignment they may also need to be considered under these mitigating circumstances procedures.





In such situations the SDSA course administration and tutoring team will need to receive information concerning any 'reasonable adjustments' that are in place. The important principle is that no candidate should receive a double compensation through both an ongoing 'reasonable adjustment' and an allowance through mitigating circumstances.

Criteria for submitting a claim

The claim submitted should demonstrate that it meets all of the following criteria:

Beyond the control of the candidate

The candidate must demonstrate that they could not have done anything to prevent the circumstance arising, that they were unforeseen and unpreventable.

Effect on assignment

The claim must demonstrate a significant impact on the candidate's ability to complete the assignment. It must make clear the duration of the circumstances and have appropriate documentary evidence to support the claim.

Have timely relevance

Typically, the circumstance must have occurred within 5 days of the assignment submission date. Where the event falls before this time the candidate should be able to demonstrate that the impact it had can be linked to the assignment being claimed for.

SDSA may use its sole discretion to accept or reject requests applications for mitigating circumstances.

Submitting a claim

Applications for claiming mitigating circumstances must be completed by emailing certificate@southamptondata.science within seven calendar days from the assignment submission date. The email subject line must be marked CLAIM / MITIGATING CIRCUMSTANCES. Applications received after this deadline will not be considered.

Candidates must provide outline evidence with their submission in no more than 250 words. This must be submitted 7 calendar days from the assignment due date. If the candidate is unable to obtain the necessary evidence within 7 calendar days, then they must submit the application form within 7 calendar days, and then they can submit the evidence separately within 28 calendar days of the assignment.





If they are applying for more than one assignment in their application, it is 28 calendar days from the date of the last assignment taken. However, a decision cannot be made until the evidence is received and if the evidence is not received in time then the application will be rejected, and the candidate informed by email.

Candidates should include as much detail as possible in their application to explain how their assignment performance was affected. SDSA will only be able to consider the information and supporting evidence which candidates provide and will not generally ask for further evidence.

Only evidence written in English can be considered. It is the candidate's responsibility to obtain and submit a verified translation if the original evidence is in another language whilst adhering to the deadlines laid out above. Applicants will receive a confirmation email informing them of receipt.

Guidance on evidence required to support mitigating circumstances

The following table provides examples of the kinds of circumstances that would normally be considered acceptable mitigating circumstances, with information on what evidence would be required in each case. This list of required evidence is provided as a guide and is not exhaustive; each application will be assessed on its own merits taking into account the specific circumstances and the evidence presented in each case.

SDSA recognises that it can be difficult to disclose sensitive, personal information to other parties. As such, please note that all documentation provided in support of an application will be treated sensitively and will remain confidential to the relevant Mitigating Circumstances Panel.

The information presented will be subject to the SDSA's data retention schedule for assignments. Please note that any form of photographic evidence, or medical documentation providing detailed information such as haemoglobin levels, or medications taken are not required unless requested.





Appendix 1: Example mitigating circumstances

Mitigating Circumstance

What is likely to be accepted and what evidence is required?

Serious Illness

Confirmation of the illness, the impact the illness has had on the affected assignment(s) and the dates concerned. There should be a confirmed diagnosis by a registered doctor specifying the nature of the illness. If currently undergoing assignment and no diagnosis has been reached then documentation by a registered doctor specifying symptoms will be considered. Letters stating that the candidate informed them that they were unwell will not be accepted. Minor illnesses such as colds, sore throats, headaches, digestive problems etc. would not normally be acceptable grounds.

Long-standing medical condition or disability

Diagnosed condition that is normally supported through reasonable adjustments (access arrangements) that flares up unexpectedly close to the assignment, and the reasonable adjustments are not sufficient for the candidate to fairly attempt the assignment. Or a previously undiagnosed/recently diagnosed condition that adjustments have not yet been put in place to make it possible to fairly undertake the assignment. This will normally only be permitted for the first assignment period after the diagnosis as it is expected that support would be sought for future assignment periods. There should be a confirmed diagnosis by a registered doctor specifying the nature of the illness. Letters stating that the candidate informed them that they were unwell will not be accepted.





Hospitalisation

Confirmation of the illness, the impact the illness has had on the affected assignment(s) and the dates concerned. This should be provided on an original medical certificate/letter.

Serious illness (as described above) or death of a member of the candidate's immediate family (e.g. parent, sibling, child, grandparent, spouse, guardian)

Where a candidate's immediate family member has a serious illness, independent confirmation of both the illness and how the illness affected the candidate's assignment(s) should be provided. A diagnosis of the family member is not required, specifying symptoms will be considered. It is more important that the SDSA receive independent confirmation of the effect of the situation on the assignment(s).

A medical report from a qualified medical practitioner or a copy of a death certificate, coroner's report, letter from medical professional. Accompanied if necessary by formal documentation confirming relationship with deceased.

Whilst a death certificate is a sensitive and often difficult document to obtain it is required to prevent fraudulent claims. Other relationships may be considered subject to there being sufficient evidence of the closeness and impact.





Severe adverse personal/family difficulties

Confirmation of the circumstances, the impact that these had on the affected assignment(s) and the dates concerned. This can include a whole range of issues, such as separation from spouse/partner, conflict with others, caring duties that couldn't be done by anyone else, etc.

Examination stress is a common experience and not normally considered a personal mitigating circumstance as some level of sleep disturbance or feeling nauseous can be usual (unless in a serious form which can be documented either by a counsellor or doctor). A report from a suitable qualified professional such as a GP or counsellor.

Pregnancy-related illness

The requirements for illness, hospitalisation etc. should be followed if there is a specific incident during pregnancy.





Candidates who experience a significant issue that occurred with our online VLE will need to email certificate@southamptondata.science with the subject title MITIGATING CIRCUMSTANCES within 7 calendar days of the assignment date. Evidence should be kept in the event this is requested by the SDSA e.g. time/impact as a result of the issue with the online platform.

SDSA Virtual Learning Environment issues

Any correspondence between the candidate and the SDSA flagging the issue. (Note that the Institute do not record telephone conversations therefore it is recommended you follow up telephone conversations with an email as supporting documentation.)

Screenshots of the occurring issue

The SDSA will contact you within 7 calendar days of receiving this email to advise if a Mitigating Circumstances application is appropriate.

Victim of crime

Police report (including a crime reference number). If the incident has resulted in the candidate seeking medical attention then the requirements for illness should be followed.

Legal proceedings requiring attendance at court as a witness or jury service Documentary evidence from the court or a solicitor including the dates of the legal proceedings and the requirement for the candidate to attend.

Road traffic incident

If the candidate has been involved in a road traffic incident, either as a passenger or as the driver, evidence must be provided detailing the time and place that the incident occurred including:

- A police report (including a crime reference number); or
- Insurance reference number/record of the event.





Circumstances that would not meet the Definition of Mitigating Circumstances

The following are examples of the kind of circumstances that are not likely to be considered acceptable. This list is not exhaustive.

Circumstance

Medical circumstances

Medical circumstances that do not relate directly to the assignment date in question or cannot be attributed to having an effect on the assignment. Minor illnesses that could be treated with over the counter remedies (e.g. colds, coughs, sore throats etc.)

Transport issues

It is the candidate's responsibility to arrive at the assignment on time, irrespective of the form of transport used or relied upon. Exceptions to this might be industrial action or other significant disruption that is beyond the candidate's control. Evidence of any significant disruption would be required.

Holidays/family events

All holidays and vacations should take place at a time that will not impact on the candidate's availability to study or undertake or prepare for an assignment(s).

Misreading the assignment timetable / deadlines

It is the candidate's responsibility to ensure that they have an accurate understanding of the due date of all assignments.

Paid employment or voluntary work

It is the candidate's responsibility to manage other commitments so that they do not adversely interfere with their studies.





IT and/or computer failure

It is the candidate's responsibility to ensure that all work which is electronically stored, generated and/or submitted is sufficiently backed up and the correct piece of work is submitted.

Foreseeable/preventable circumstances

Where the circumstances are within the candidate's control.

Scheduling of assignments/deadline

Deadlines or exams close together.

Scheduling of assignments

Only candidates who have applied for mitigating circumstances and are within three marks of the pass mark will be considered further. SDSA does not guarantee that an adjustment will be made. SDSA reviews each case individually and considers the severity, duration and timing of the circumstances, and whether an allocation of extra marks would allow the candidate to reach the pass level. If this is the case, then the candidate will be awarded a mark equal to the pass mark.

Candidates who are more than three marks away from the pass mark and have applied for mitigating circumstances will not be considered, as the initial result is too far away from the pass mark to be mitigated. The original mark awarded will remain.

Candidates should be aware that only factors deemed to have a serious effect on performance (as outlined above) will result in changes to marks. SDSA has limited options when they receive an application. This is because SDSA's responsibility is to review what they see; they cannot accurately or fairly award marks for a level of performance that they do not see.

Where SDSA believes that the mitigating circumstances affects a larger cohort, (e.g a Virtual Learning Environment outage for a prolonged period of time) then it will agree on the fairest way to deal with the error to minimise the effect on all of those candidates. This will involve escalation to SDSA's Head Tutor and Managing Director.





Outcome

The final result awarded is therefore a reflection of the mitigating circumstances process as stated in this Policy. It is assumed that candidates' mitigating circumstances will be taken into account as part of the results process as long as the criteria outlined in this Policy have been met.

This process will be undertaken during the timescales normally set for the release of final marks. Should the Panel seek further information from the applicant, or the relevant examining team, and a delay is expected then the applicant will be informed accordingly and another due date for release of their results given.

Candidates who have been considered at the mitigating circumstances panel will be informed within five working days of the results being released as to the outcome of their application. The decision of the Panel is final and no further correspondence will be entered into. Candidates cannot contest the outcome of the Panel on the grounds of academic judgement. If a candidate wishes to pursue the matter and can evidence that a procedural irregularity has occurred during the mitigating circumstances process they can consider applying through the appeals process.





Appendix 2: Optional technical exercises

Python and Data science

The chosen language for this course is Python, for several reasons. It is versatile, flexible, powerful, easy to use, and open source (see Manuel Leon's article for more details).

Created in the early nineties, Python is a widely used object-oriented and general-purpose language that has experienced a steep growth in popularity since its inception, becoming one of the most popular languages worldwide.

In this course, the Python version we will use is 3.5.2, still totally compatible with the latest version 3.8.

Jupyter notebooks

Now that we have chosen Python as our language, we have to choose an environment in which to develop our Data Science scripts. The chosen environment is Jupyter Notebooks, an interactive environment that allows combining code, rich text, plots, maps, interactive figures and widgets, and graphical user interfaces, into a single "notebook", or document. We have chosen it for the following reasons:

- It is a widely recognised open source tool for teaching code to learners of a wide range of abilities, from beginners to experts.
- Jupyter notebooks are easy to share, as they are saved in structured text files in JSON format.
- Jupyter notebooks are also very easy to convert into HTML and PDF formats, which will facilitate the interactions with your tutor and your peers.
- The Jupyter environment is also accessible and easy to customize: if you prefer coding with a black background, Jupyter allows it.





Prerequisite knowledge

To use these materials comfortably, a basic understanding of object oriented programming and programming for Data Science is recommended.

- For the basics of programming for Data Science with Python, the "Introduction to Python" free course with Data Camp (4 hours) is recommended: https://www.datacamp.com/courses/intro-to-python-for-data-science
- For the basics of object oriented programming with Python, the free "Learn Python 2" course in Code Academy (25 hour) is recommended: https://www.codecademy.com/learn/learn-python

Minimum system specifications

It is recommended to have Jupyter Notebooks is your local machine. To achieve this, it is advised to install Anaconda in your machine. The system minimum requirements are usually met by most computers today, and are the following:

- License: Free use and redistribution under the terms of the End User License Agreement.
- Operating system: Windows 7 or newer, 64-bit macOS 10.13+, or Linux, including Ubuntu, RedHat, CentOS 6+, and others.
- If your operating system is older than what is currently supported, you can find older versions of the Anaconda installers in our archive that might work for you. See Using Anaconda on older operating systems for version recommendations.
- System architecture: Windows- 64-bit x86, 32-bit x86; MacOS- 64-bit x86; Linux- 64-bit x86, 64-bit Power8/Power9.
- Minimum 5 GB disk space to download and install.

There is also an option to download Anaconda into older operating systems. More details at https://docs.anaconda.com/anaconda/install/

Course candidates will receive an enrolment email notification from SDSA within 5 business days of the appropriate course start date. This notification will provide access to Canvas VLE and to navigate the course syllabus. Once the course is accessed, full instructions will be provided to install Anaconda into the student's local machine.





Advice on setup

Although Anaconda is very likely to work in your computer, it is advisable to double check it in advance. For this, visit Anaconda's installation page, choose your operating system (Windows, Mac, Linux), and install the software:

https://docs.anaconda.com/anaconda/install/

Disclaimer

Python, Jupyter notebooks and all the other tools mentioned here are open source software – that means they are free and open to use. It also means they are not the responsibility of SDSA to support! Our team are of course open to helping and supporting students where possible and when time permits. Please do make any enquiries that you consider, and we will address them to the best of our capacity.