

Disclaimer

This document was issued in July 2011 and is primarily intended for use by prospective students wishing to start a course in the academic year 2011/12. The information was correct at the time of going to press.

The University makes every effort to ensure that the contents of and statements made in this prospectus are fair and accurate, but it cannot accept any responsibility for omissions, errors or subsequent changes that may occur. The statements made and the information provided is a general guide, and there may be changes following publication that affect the contents.

The University website (www.kingston.ac.uk) contains the most up-to-date information available and should be checked before applying. Every effort is made to ensure that any changes referred to above are updated on the website as soon as practicable; however, the University cannot be held responsible for any delays in doing so.

Students with disabilities

If you require this document in an alternative format, for example in large print or in electronic form, please contact the Disability and Dyslexia Support Service.

Disability and Dyslexia Support Service

T: +44 (0)20 8417 4282

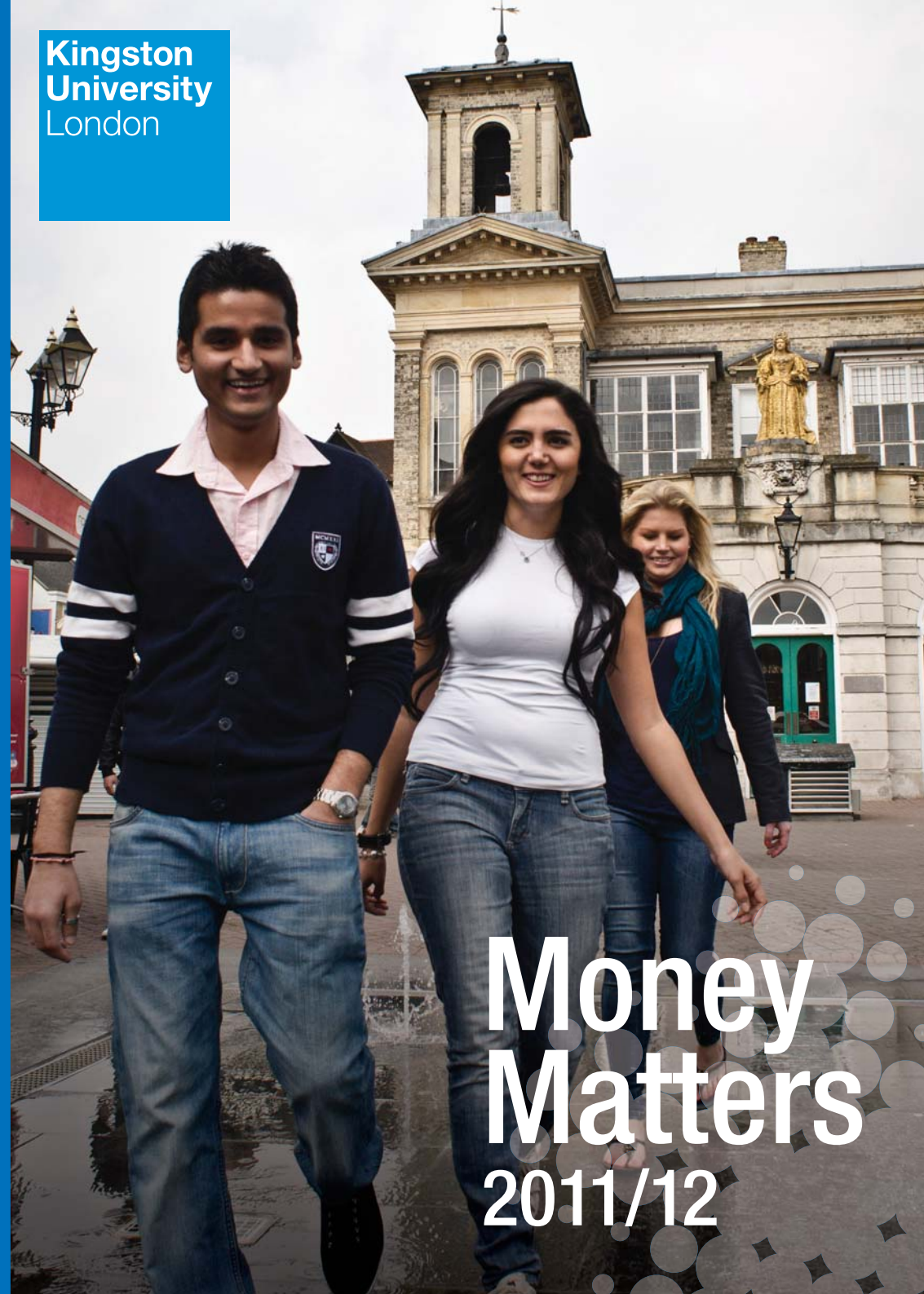
E: disability@kingston.ac.uk

www.kingston.ac.uk/disability

E: dyslexia@kingston.ac.uk

www.kingston.ac.uk/dyslexia

Kingston
University
London



Money
Matters
2011/12

Introduction

This booklet contains information on how and when to pay your fees for the academic year 2011/12. It also contains useful information on how and where you can receive financial advice.

Please note that information contained in this guide comprises the University's latest rules and regulations, and therefore supersedes any other information previously provided in relation to payment of fees for the academic year 2011/12.

Money matters fastfacts

UK students

Bursaries

You may be eligible for a Kingston University Bursary of between £469 and £1,000 if you are studying a full-time course and are being charged £3,375 for your tuition fees. Further conditions apply. See page 5 for more information.

National Insurance Number

You must provide your National Insurance Number to Student Finance England, otherwise your loan will be withheld and you will have to fund your own tuition fees and living costs.

Tuition fee loans

These loans are available to **most** undergraduate students studying full-time. See page 5 for more information.

Bank details

You must provide your bank details to the Student Loan Company to receive maintenance loans and grants and the Kingston University Bursary.

Student finance declaration form

You must have signed and returned a copy of the declaration form that Student Finance England has sent to you.

EU students

Tuition fee loans

These loans are available to **most** undergraduate students studying full time.

International students (non-EU)

All International (non-EU) students will be required to pay 50 per cent of their course fee in cleared funds prior to **or** on enrolment. This is a requirement of the UK Border Agency's new points-based system.

All students

You can get free advice from the University's Money Doctors, who run drop-in sessions on each campus.

Further information

To find out who you need to talk to if you require information about tuition fee payments, funding, bursaries, budgeting and general financial advice, see page 9.

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Applying for funding

Most of you will have already applied for funding. If not, you will need to contact the relevant agency (below) as soon as possible to arrange for a tuition fee loan, maintenance loan and grants.

Students from England

Apply online at www.direct.gov.uk/studentfinance or download a paper application form (part-time students only).

Students from Wales

Apply online at www.studentfinancewales.co.uk

Students from Scotland

Apply online at www.saas.gov.uk

Students from Northern Ireland

Apply online at www.studentfinancenir.co.uk

Students from the European Union

Contact Student Finance Services
EU Students team
T: +44 (0)141 243 3570
E: EU_team@slc.co.uk
www.direct.gov.uk/studentfinance-eu



How to budget for your course

Managing on a budget is an important part of being a student. Forward planning and prioritising your payments will help you avoid financial problems and reduce unnecessary financial worries.

The University's Student Funding Service employs experienced advisers who can advise you on any money-related issues, including managing your money and claiming benefits.

The service offers you one-to-one confidential appointments as well as drop-in, email and phone information and advice. We also administer various government and University funds for students in severe financial hardship.

Money management talks and workshops are organised throughout the year. You can also

access a comprehensive information service, including a useful budget planner, factsheets on various money topics, notes for applying for funds, application forms and a list of useful contacts with links. Our advice and information service is available even before you enrol with us at Kingston.

Further information

Student Funding Service
First floor, Cooper House
T: +44 (0)20 8417 3553
E: studentfunding@kingston.ac.uk
www.kingston.ac.uk/studentfunding

Top tips from the Money Doctors

- Apply for your funding in plenty of time – before you start your course.
- Save up some money just in case your funding is delayed.
- Research and choose a bank/building society and open a student account (if you are eligible). Many students are eligible for an interest-free overdraft facility.
- Check out the comprehensive information on the Student Funding Service website.
- Phone or email Student Funding Service for information, advice and guidance.
- Plan your budget – will your income be enough to pay all your costs, and do you know what priority payments are?
- Complete a budget planner – download an app to help.
- Once you have enrolled on your course, take advantage of the free Money Doctors service and attend a Money Doctors group event or book a confidential appointment with an experienced money adviser.
- Do you need to earn money while you are studying? Have a look at the University JobShop on the intranet (StudentSpace) to find part-time job vacancies.
- Are you in financial difficulty? Come and see one of our friendly advisers for help.
- Remember that our Student Funding Service is available for you to use throughout your time at Kingston University. Our service is free, confidential and non-judgemental.

Fees, bursaries and tuition fee loans

This information about fees, bursaries and the tuition fee loan is for UK and EU undergraduate students on a full-time programme of study.

Fees

Below is a table of fees you can expect to be charged in 2011/12. It is important to note that all fees listed below are subject to change.

New and continuing students - who started their programme of study in 2006/7 or later	£3,375
Continuing students - who started their programme of study prior to 2006/7	£1,345
Foundation Year 0 - Science, Engineering, Computing and Mathematics	£1,345
Foundation degree Early Years (Education)	£1,345
Foundation degree Business and Professional Administration Foundation degree Business and Law Administration	Year 1 £1,750 Year 2 £1,345
Industrial placement year - on a four-year sandwich course	£870
Students studying abroad - for one full year - for part of the year and at KU for the remainder of the year	£1,680 £3,375
Edexcel Diploma in Art and Design Foundation - for those aged 19 years of age and over	£990
*ELQ students - studying for an equivalent or lower qualification (see right for more information to find out whether you could be an ELQ student)	£5,125
Part-time or repeat students - standard modular fee 15 credit	£422
Nursing, Midwifery, Physiotherapy and Radiography courses - These are NHS-funded courses.	TBC

*Please note

If you are starting a new course of study in 2011/12 that is of an equivalent or lower level than a qualification you already hold, your fee will be **£5,125**, unless:

- your new course is a foundation degree;
- your new course leads to qualification as an architect or social worker;
- you will receive a Disabled Students Allowance (DSA) during the course;
- you will receive an NHS bursary.

If you are unsure about your fees, please refer to our website: www.kingston.ac.uk/fees



Kingston University bursary

You will be eligible for a Kingston University bursary if you:

- are a UK student; and
- are on a full-time mode of attendance and you are charged £3,375 for your tuition fees for 2011/12; and
- are income assessed (means-tested loan); and
- have signed and returned the Student Declaration to Student Finance England.

The amount of bursary you receive will depend on your household income:

Household income	Kingston bursary
Less than £1,000	£1,000
£1,001 – £25,000	£600
£25,001 – £39,796	£469
More than £39,796	Not eligible

PGCE and BA Social Work students are eligible for a bursary of £469 if household income is below £25,000.

Payment of your bursary

Your bursary will be paid into your bank account by the Student Loans Company in two instalments:

- 31 January 2012
- 1 May 2012

Notification of your bursary

You will receive a letter from the University telling you whether you will receive a Kingston University bursary and, if so, for how much.

Remember

The latest date to apply for means-tested funding and to qualify for a bursary is 15 May 2012.

If you owe money to the University, such as tuition fees, library fines or late accommodation fees, your bursary will be used to reduce your debt with the University.

If however, you are paying your accommodation fees by direct debit, then your bursary will only be used against the defaulted payments.

If you withdraw from your course or suspend or take a break from your course before 13 January 2012, you will not be awarded any bursary. If you withdraw after 13 January 2012 and before 13 April 2012, you will only be awarded 50 per cent of your bursary.

Years 1 and 2 part-time undergraduate study

Part-time students can apply to the Student Funding Service for a bursary towards tuition fees. Where certain conditions are met, a flat rate of £260 is available to students studying 60 or more credits in any one academic year.

Repeating students

If you will be taking less than 105 credits in your next year of study, Home / EU students should still complete the full-time student finance forms. If you have already completed your application form for 2011/12 you will need to complete a Change of Circumstances Form to advise Student Finance England that you will be repeating part of the course.

Tuition fee loan

Most UK and EU undergraduate students can borrow up to the tuition fee amount being charged by the University. The tuition fee loan does not depend on household income.

This loan is paid directly to the University by the Student Loan Company.

If you want to take advantage of this loan, you must:

- indicate online that you wish to apply for the Tuition Fee Loan and sign and return the paper declaration that will be sent to you; **and**
- provide a National Insurance Number.

Remember

If you do not request the full tuition fee loan, then the difference will be invoiced to you directly, and you need to pay the University for this in accordance with the University's payment plan.

If you decide to apply at a later date for a tuition fee loan, or to increase the amount of the loan if you did not originally apply for the maximum, you can download a tuition fee loan request form from www.direct.gov.uk/studentfinance or contact the Student Funding Service at Cooper House for more information.

For information about repaying the loan, see www.studentloanrepayment.co.uk

Please be aware that if your application for a tuition fee loan is not successful, you will remain liable for the full fees if you withdraw after the official cut-off date. See page 24 for more information.



Who do I contact?

Paying your fees

The team responsible for the collection of fees is the Debt Recovery Section, which is part of the University's Finance department.

Contact:

Financial Operations
Debt Recovery Section
Kingston University
Student Information and Advice Centre
3rd Floor Cooper House
40–46 Surbiton Road
Kingston upon Thames
Surrey KT1 2HX

T: +44 (0)20 8417 3827
F: +44 (0)20 8417 3531

Tuition fees and bursaries

The team responsible for invoicing tuition fees and the payment of bursaries is the Tuition Fees and Bursary Section, which is part of the University's Finance department.

Contact:

Tuition Fees and Bursary Section
Kingston University
Student Information and Advice Centre
3rd Floor Cooper House
40–46 Surbiton Road
Kingston upon Thames
Surrey KT1 2HX

T: +44 (0)20 8417 3543
F: +44 (0)20 8417 3531

Financial help and advice

The Student Funding Service is part of the University's Student Services and Administration department, which provides free information, advice and guidance on **government financial support** and the **University bursary**, eligibility for benefits, administration of the **Government Hardship Fund (ALF)** and **University International Students Hardship Fund**.

The Funding team includes Money Doctors who give advice and guidance on living on a budget, banking, the avoidance and management of debt, and all topics relating to money management.

Contact:

Student Funding Service
Kingston University
Student Information and Advice Centre
1st Floor Cooper House
40–46 Surbiton Road
Kingston upon Thames
Surrey KT1 2HX

T: +44 (0)20 8417 3553
F: +44 (0)20 8417 3533
E: studentfunding@kingston.ac.uk

How do I pay my fees?

There are several easy ways to pay your fees. Please note that all payments should be made in pounds sterling (£).

Online using the internet

The most convenient way to pay your fees is by using the University's secure payment site:
www.kingston.ac.uk/epay

You can pay using cards that display these symbols:



If you are unable to access the internet and you are the authorised cardholder, the University will be able to take a payment over the phone if you ring +44 (0)20 8417 3827.

Fraudulent payments
If the University suspects that a card payment may be fraudulent, we reserve the right to immediately suspend access to IT and library facilities, and we may refer the matter to the police. You will be subject to the University's Disciplinary Process.

Electronic bank transfer

You can ask your bank to transfer funds in pounds sterling (£) directly to the University's bank account. Your bank may charge you for this transfer and you will need to make it clear that the University is to receive the pounds sterling (£) amount in full (ie not excluding charges). **Always quote your student ID number and your name to ensure we are able to identify your payment.**

The University's bank account details are:

- **Bank account name:** Kingston University
- **Bank account number:** 20273856
- **Bank sort code number:** 20–00–00
- **IBAN Number:** GB32 BARC 2000 0020 2738 56
- **Swift/BIC number:** BARCGB22

- **Bank:** Barclays Bank PLC
- **Branch Name:** 1 Churchill Place
- **Branch Address:** 1 Churchill Place, London, E14 5HP

(International students: please note that your bank will probably ask you for the name and address of the University's bank – see above.)

Cheque

All cheques must be made payable to 'Kingston University' for the full amount. We only accept cheques drawn on a UK bank or building society account. We are not able to accept 'Eurocheques' or Travellers cheques. **Please note that cheques, including parental and company cheques, are not classed as cleared funds.**

Please write your student ID number and name on the back of the cheque.

Where do I pay my fees?

Bank or building society draft

The draft must be made payable to 'Kingston University' for the full amount. **We can only accept drafts that are drawn on a UK bank account.** Paying by bank or building society draft is treated as cleared funds.

Please note

International students: Where a bank draft has been issued outside of the United Kingdom, it is important to remember that the issuing bank must formally notify the drawing bank of the draft. Failure to do so will result in the bank draft not being credited to the University. This will have an impact on your enrolment status and could affect students studying on Tier 4 visas.

Direct debit (by instalment in line with the University's payment plan)

This enables you to spread your payments in line with the University's instalment plan, and there is no charge for paying in this way. You will need a valid UK bank or building society account that allows direct debit transactions. The instalments will be collected automatically from your chosen account on the due dates.

All you need to do is contact the University's Financial Operations Debt Recovery Section for a mandate, complete it and return it to the them.

Please note: This method of payment is not available to undergraduate students who are entitled to take advantage of the tuition fee loan offered by Student Finance England.

For further information you can contact the Financial Operations Debt Recovery Section on +44 (0)20 8417 3827.

You will receive an email confirmation once your direct debit has been accepted – this will be sent to your Kingston University email address. If you do not receive your confirmation, you should contact the Debt Recovery Section to ensure that your direct debit instruction has been received.

Remember

There must be enough money in the account on the due dates, otherwise your bank may make a charge to your account for every default.

If you wish to cancel your direct debit, all you are doing is removing the option to pay by instalments. You will then be required to pay the outstanding balance in full immediately.

It is your responsibility to check that your direct debit has been activated.

Cash

For your safety and security, we do not advise you to pay with cash. Please do not send cash by post or by courier, nor give money to someone else to pay for you. If it is your only option, it is important that you keep your receipt as proof of payment.

Cleared funds

Payments made by debit or credit card, bank draft (as specified above), electronic bank transfer and cash are all regarded as cleared funds.

NB: If you are paying at the Payment Office in Cooper House using a credit or debit card that has a chip on it, then you must know the PIN number to that card. We will not be able to process your payment without this.

By post

Financial Operations
Debt Recovery Section
Kingston University
Student Information and Advice Centre
3rd Floor Cooper House
40–46 Surbiton Road
Kingston upon Thames
Surrey KT1 2HX
T: +44 (0)20 8417 3827
F: +44 (0)20 8417 3531

In person

At the Payment Office on the ground floor of Cooper House between 10am and 4.30pm, Monday to Friday.

By phone

From the authorised cardholder only, the University will be able to take a payment over the phone if you call +44 (0)20 8417 3827.

Online

Using our secure payment site:
www.kingston.ac.uk/epay

Important notice to all international students (non-EU)

All international (non-EU) students will be required to pay 50 per cent of their course fee in cleared funds prior to or at enrolment.

Remember

It is important that you pay your fees to the University on time. Failure to do so may lead to a disruption in your programme of study.

Continuing students who have debt outstanding from previous academic years will not be allowed to re-enrol until the debt and associated costs have been cleared.



When do I pay my fees?

Tuition fees – Home/EU undergraduate students

If you are not in receipt of a tuition fee loan, the University will require payment:

- in full prior to or at enrolment (see page 10 for methods of payment); OR
- in full upon receipt of invoice.
 - Invoices for students enrolling in September will normally be dispatched in the week commencing 17 October 2011.
 - Invoices for students enrolling at other times of the year will normally be dispatched within two weeks of enrolment.
 - Part-time students should pay the invoiced amount in full each semester (modules are added and invoiced in October 2011 and February 2012).

Tuition fee levels for students with existing qualifications (ELQ)

Students who already have a degree or higher education qualification (regardless of where in the world it was obtained or how it was funded), and students who have been accepted to do another course at the same or lower level than the highest qualification already held (known as an ELQ: Equivalent or Lower Qualification) will not receive financial support from the government or university bursaries. The government does not provide funding to universities for these students.

For undergraduate UK and EU applicants studying an ELQ at Kingston University starting in 2011/12, the student fee charges will be £5,125 for all courses.

If you are charged the ELQ fee, you will be entitled to spread the cost of your fees by choosing to pay by instalment in line with the University's instalment plan – this option is only available by direct debit drawn on a UK bank account on the dates below according to enrolment.

Further information about who will be subject to ELQ fee assessments can be found on page 5 or at www.hefce.ac.uk/faq/elq.htm

Full-time cohort enrolment dates	1st instalment	2nd instalment	3rd instalment	4th Instalment
Jul/Aug 11	20 Oct 11 [25%]	17 Nov 11 [25%]	15 Dec 11 [25%]	19 Jan 12 [25%]
Sep/Oct 11	17 Nov 11 [25%]	15 Dec 11 [25%]	19 Jan 12 [25%]	16 Feb 12 [25%]
Nov/Dec 11	19 Jan 12 [25%]	16 Feb 12 [25%]	15 Mar 12 [25%]	19 Apr 12 [25%]
Jan/Feb 12	15 Mar 12 [25%]	19 Apr 12 [25%]	17 May 12 [25%]	21 Jun 12 [25%]
Mar/Apr 12	17 May 12 [25%]	21 Jun 12 [25%]	19 Jul 12 [25%]	16 Aug 12 [25%]
May/Jun 12	19 Jul 12 [25%]	16 Aug 12 [25%]	20 Sep 12 [25%]	18 Oct 12 [25%]

Please note that no other instalment plan is permissible.



Remember

Continuing students who owe debt to the University from previous academic years will not be allowed to re-enrol until the debt and associated costs have been cleared.

There must be enough money in the nominated bank account to meet the payment at the time it is collected, otherwise your bank may make a charge to your account for each default.

If you wish to cancel your direct debit, all you are doing is removing the option to pay by

instalments. You will then be required to pay the outstanding balance in full immediately.

If you withdraw from your programme of study, it is your responsibility to cancel your direct debit with your bank to avoid incurring any additional costs by your bank.

The instalment option is only available on the direct debit payment method, otherwise you will be required to pay the full fee on receipt of invoice.

Tuition fees – Home/EU postgraduate/postgraduate research students

Your tuition fees must be paid:

- in full at enrolment; OR
- in full on receipt of invoice; OR
- by instalment plan – in line with the University's instalment plan – this option is only available by direct debit drawn on a UK bank account on the dates below according to enrolment.

Professional and Career Development Loan (PCDL)

If you are applying for a PCDL, your application form must be completed and stamped by our

Student Funding Service department, which is located on the 1st floor of Cooper House (see page 4 for address). They will let us know about your loan. We may need to contact you for additional information, such as:

- how much you have borrowed towards your tuition fees (ie full tuition, 80 per cent of tuition fee or part of the tuition fee); or
- the amounts and dates when your bank will pay the loan to the University.

This information is important as it will help us to identify payments coming into the University's bank account and will be used to ensure that you are not caught up in the University's debt recovery processes.



Full-time and part-time cohort enrolment dates	1st instalment	2nd instalment	3rd instalment	4th instalment
Jul/Aug 11	20 Oct 11 [25%]	17 Nov 11 [25%]	15 Dec 11 [25%]	19 Jan 12 [25%]
Sep/Oct 11	17 Nov 11 [25%]	15 Dec 11 [25%]	19 Jan 12 [25%]	16 Feb 12 [25%]
Nov/Dec 11	19 Jan 12 [25%]	16 Feb 12 [25%]	15 Mar 12 [25%]	19 Apr 12 [25%]
Jan/Feb 12	15 Mar 12 [25%]	19 Apr 12 [25%]	17 May 12 [25%]	21 Jun 12 [25%]
Mar/Apr 12	17 May 12 [25%]	21 Jun 12 [25%]	19 Jul 12 [25%]	16 Aug 12 [25%]
May/Jun 12	19 Jul 12 [25%]	16 Aug 12 [25%]	20 Sep 12 [25%]	18 Oct 12 [25%]

Please note that no other instalment plan is permissible.

Remember

It is important that you pay your fees to the University on time. Failure to do so may lead to a disruption in your programme of study.

Continuing students who owe debt to the University from previous academic years will not be allowed to re-enrol until the debt and associated costs have been cleared.

There must be enough money in the nominated bank account to meet the payment at the time it is collected, otherwise your bank may make a charge to your account for each default.

If you wish to cancel your direct debit, all you are doing is removing the option to pay by instalments. You will then be required to pay the outstanding balance in full immediately.

If you withdraw from your programme of study, it is your responsibility to cancel your direct debit with your bank to avoid incurring any additional costs by your bank.

The instalment option is only available on the direct debit payment method, otherwise you will be required to pay the full fee on receipt of invoice.

Tuition fees – all international (non-EU) students

All international (non-EU) students will be required to pay 50 per cent of their course fees in cleared funds prior to or on enrolment. The remaining 50 per cent balance of tuition fees must be paid:

- in full at enrolment; OR
- in full on receipt of invoice; OR
- by instalment plan – in line with the University's instalment plan. This option is only available by direct debit drawn on a UK bank account on the following dates according to enrolment.

Changing your personal information

You will be required to update any changes to your address or telephone number as soon as the changes occur.

It is **your responsibility** to update your contact details and to provide the University with a current term-time address – this can be done via OSIS (Online Student Information System). If you are unable to do this, you should advise your Student Office/Course Administrator of any changes as soon as possible. Failure to do this may result in your details being passed to the University's tracing agents. If this happens, a charge of £100 will be applied.

Full-time and part-time cohort enrolment dates	1st instalment	2nd instalment	3rd instalment	4th instalment	5th instalment
Jul/Aug 11	At enrolment [50%]	20 Oct 11 [12.5%]	17 Nov 11 [12.5%]	15 Dec 11 [12.5%]	19 Jan 12 [12.5%]
Sep/Oct 11	At enrolment [50%]	17 Nov 11 [12.5%]	15 Dec 11 [12.5%]	19 Jan 12 [12.5%]	16 Feb 12 [12.5%]
Nov/Dec 11	At enrolment [50%]	19 Jan 12 [12.5%]	16 Feb 12 [12.5%]	15 Mar 12 [12.5%]	19 Apr 12 [12.5%]
Jan/Feb 12	At enrolment [50%]	15 Mar 12 [12.5%]	19 Apr 12 [12.5%]	17 May 12 [12.5%]	21 Jun 12 [12.5%]
Mar/Apr 12	At enrolment [50%]	17 May 12 [12.5%]	21 Jun 12 [12.5%]	19 Jul 12 [12.5%]	16 Aug 12 [12.5%]
May/Jun 12	At enrolment [50%]	19 Jul 12 [12.5%]	16 Aug 12 [12.5%]	20 Sep 12 [12.5%]	18 Oct 12 [12.5%]

Please note that no other instalment plan is permissible.

Important notice for students from the USA

If you are funding your course using a Federal Direct Stafford and/or PLUS loan, please contact the Financial Aid Office for information about payment of tuition fees.
E: usfinancialaid@kingston.ac.uk



Remember

Whether you are a new or continuing full-time student, you must pay 50 per cent to commence your programme of study. It is important that you pay your fees to the University on time. Failure to do so may lead to a disruption in your programme of study.

Continuing students who owe a debt to the University from previous academic years will not be allowed to re-enrol until the debt and associated costs have been cleared.

There must be enough money in the nominated bank account to meet the payment at the time it is collected, otherwise your bank may make a charge to your account for each default.

If you wish to cancel your direct debit, all you are doing is removing the option to pay by instalments. You will then be required to pay the outstanding balance in full immediately.

If you withdraw from your programme of study, it is your responsibility to cancel your direct debit with your bank to avoid incurring any additional costs by your bank.

The instalment option is only available on the direct debit payment method, otherwise you will be required to pay the full fee on receipt of invoice.

Tuition Fees – Channel Island students

All Channel Island (non-EU) students will be required to pay 50 per cent of their course fees in cleared funds prior to or on enrolment. The remaining 50 per cent balance of tuition fees must be paid:

- in full at enrolment; OR
- in full on receipt of invoice; OR
- by instalment plan – in line with the University's instalment plan. This option is only available by direct debit drawn on a UK bank account on the following dates according to enrolment (see below).

Changing your personal information

You will be required to update any changes to your address or telephone number as soon as the changes occur.

It is **your responsibility** to update your contact details and to provide the University with a current term-time address – this can be done via OSIS (Online Student Information System). If you are unable to do this, you should advise your Student Office/Course Administrator of any changes as soon as possible. Failure to do this may result in your details being passed to the University's tracing agents. If this happens, a charge of £100 will be applied.



Full-time and part-time cohort enrolment dates	1st instalment	2nd instalment	3rd instalment	4th instalment	5th instalment
Jul/Aug 11	At enrolment [50%]	20 Oct 11 [12.5%]	17 Nov 11 [12.5%]	15 Dec 11 [12.5%]	19 Jan 12 [12.5%]
Sep/Oct 11	At enrolment [50%]	17 Nov 11 [12.5%]	15 Dec 11 [12.5%]	19 Jan 12 [12.5%]	16 Feb 12 [12.5%]
Nov/Dec 11	At enrolment [50%]	19 Jan 12 [12.5%]	16 Feb 12 [12.5%]	15 Mar 12 [12.5%]	19 Apr 12 [12.5%]
Jan/Feb 12	At enrolment [50%]	15 Mar 12 [12.5%]	19 Apr 12 [12.5%]	17 May 12 [12.5%]	21 Jun 12 [12.5%]
Mar/Apr 12	At enrolment [50%]	17 May 12 [12.5%]	21 Jun 12 [12.5%]	19 Jul 12 [12.5%]	16 Aug 12 [12.5%]
May/Jun 12	At enrolment [50%]	19 Jul 12 [12.5%]	16 Aug 12 [12.5%]	20 Sep 12 [12.5%]	18 Oct 12 [12.5%]

Please note that no other instalment plan is permissible.

Remember

Whether you are a new or continuing full-time student, you must pay 50 per cent to commence your programme of study. It is important that you pay your fees to the University on time. Failure to do so may lead to a disruption in your programme of study.

Continuing students who owe a debt to the University from previous academic years will not be allowed to re-enrol until the debt and associated costs have been cleared.

There must be enough money in the nominated bank account to meet the payment at the time it is collected, otherwise your bank may make a charge to your account for each default.

If you wish to cancel your direct debit, all you are doing is removing the option to pay by instalments. You will then be required to pay the outstanding balance in full immediately.

If you withdraw from your programme of study, it is your responsibility to cancel your direct debit with your bank to avoid incurring any additional costs by your bank.

The instalment option is only available on the direct debit payment method, otherwise you will be required to pay the full fee on receipt of invoice.

Accommodation fees

If you have been allocated a place in the University's accommodation, the following rules apply in relation to the payment of the fees.

You can pay your accommodation fees:

- in full by 3 November 2011; OR
- in full on receipt of the licence; OR
- by instalments – in line with the University's instalment plan. This option is only available by direct debit drawn on a UK bank account. Details are included in your accommodation offer pack.

Important notice for USA students
If you are funding your course using a Federal Direct Stafford and/or PLUS loan, please contact the Financial Aid Office for information about payment of accommodation fees.
E: usfinancialaid@kingston.ac.uk

Halls and headed tenancy instalments	1st instalment	2nd instalment	3rd instalment		
All start dates*	3 Nov 11	11 Jan 12	19 Apr 12		
Nursing students	1st instalment	2nd instalment	3rd instalment	4th instalment	5th instalment
Sept 11 start	3 Nov 11 [10 wks]	11 Jan 12 [10 wks]	01 Mar 12 [10 wks]	20 Apr 12 [10 wks]	22 Jun 12 [8 wks]
Feb 12 start	29 Mar 12 [10 wks]	24 May 12 [10 wks]	26 Jul 12 [9 wks]	27 Sep 12 [11 wks]	6 Dec 12 [10 wks]

*Please refer to your licence for exact payments.

Remember

There must be enough money in the nominated bank account to meet the payment at the time it is collected, otherwise your bank may make a charge to your account for each default.

If you wish to cancel your direct debit, all you are doing is removing the option to pay by instalments. You will then be required to pay the outstanding balance in full immediately.

The instalment option is only available on the direct debit payment method for all fee statuses, and a recurring card payment plan for international students, otherwise you will be required to pay the full fee by 3 November 2011.

Frequently asked questions

I am an international student and I do not have a UK bank account. Can I still pay by instalment?
 Yes. You can do this through pre-arranged debit or credit card payments. You will need to contact the Debt Recovery Section directly to discuss this option.

When will I get my accommodation deposit back?

The University will refund your accommodation deposit once you have vacated your accommodation and after any outstanding debt to the University or charges incurred during occupancy have been cleared. Please note that any refund due will be paid to the person who paid the original deposit.

How will you refund my deposit?

If your deposit was paid by credit card, the refund will be paid back to the same credit card that was used to pay your deposit. Deposits paid by cash, debit card or cheque will be refunded by cheque.

Where will you send my deposit?

Cheque refunds will be posted to the last known home address the University has for you. It is therefore important that you ensure that your home and term-time address is up to date at all times.

Further information

Accommodation Services
 Kingston University
 2nd Floor, Cooper House
 40–46 Surbiton Road
 Kingston upon Thames
 Surrey KT1 2HX

T: +44 (0)20 8417 3829
 E: accommodation@kingston.ac.uk



Can my employer, company or organisation pay for my fees?

Yes. If your employer, embassy or organisation agrees to pay all or part of your tuition fees, the University will refer to them as your sponsor and will invoice them for the appropriate amount.

We must receive your letter of sponsorship as soon as possible, and before enrolment, confirming that the sponsor will pay your tuition fees.

Your sponsor letter must be on company-headed paper and signed by an authorised officer of the company OR should be an official signed purchase order containing the following information:

- The student's (your) full name (and University ID number if known)
- The amount (or percentage) of tuition fees the sponsor wishes to pay on your behalf for this academic year
- The name of the person to whom the invoice must be addressed and the address where the invoice should be sent
- A reference number (or purchase order number) to be quoted (if applicable)

The sponsor letter should be sent to sponsorletters@kingston.ac.uk prior to your enrolment with Kingston University.

Please note:

- The University reserves the right to reject a sponsor letter or purchase order.
- The University may conduct credit checks on the sponsor or organisation.
- A new letter or purchase order is required for each academic year of study.
- Payment by a sponsor is due on receipt of invoice; there is no instalment option for sponsor payments.

Remember

It remains your responsibility to ensure that the Debt Recovery Section have received your sponsor letter. The University will not be able to invoice your sponsor until we have received a letter from them with all the relevant information.

If you are an international (non-EU) student and your sponsor is not paying your full tuition fee, you will be responsible for paying 50 per cent of your contribution in cleared funds before you can complete your enrolment.

If your sponsor fails to pay within 60 days of invoice or they withdraw their support at any point in the year, you will be responsible for any outstanding fees at that point and the University will hold you liable for that amount. You will also be subject to the University's debt recovery procedures.

Withdrawing from your course and refunds

If you wish to withdraw from, suspend or defer your programme of study, you **MUST** immediately inform your faculty administration office in **WRITING** by the stated cut-off date (see below).

Cut-off dates for undergraduate UK and EU students

Full-time cohort enrolment dates	Withdrawal cut-off date for refunds
Sep/Oct 2011	01 Dec 2011 [100%]
Nov/Dec 2011	01 Feb 2012 [100%]
Jan/Feb 2012	02 Apr 2012 [100%]
Mar/Apr 2012	01 Jun 2012 [100%]
May/Jun 2012	01 Aug 2012 [100%]
Jul 2012	03 Sep 2012 [100%]
Part-time cohort enrolment dates	Withdrawal cut-off date for refunds
Sep/Oct 2011, semester 1 modules	01 Dec 2011
Sep/Oct 2011, year-long modules	01 Dec 2011
Sep/Oct 2011, semester 2 modules	02 Apr 2012

NB: International students with Tier 4 visas are not permitted to study on a part-time basis; however, students on other types of visas, eg dependant, Tiers 1 and 2, can study part time.

Cut-off dates for postgraduate students

Full-time and part-time cohort enrolment dates	Withdrawal cut-off date for refunds
Jul/Aug 2011	03 Oct 2011 [*]
Sep 2011	01 Nov 2011 [*]
Oct/Nov 2011	04 Jan 2012 [*]
Dec 2011/Jan 2012	01 Mar 2012 [*]
Feb/Mar 2012	02 Apr 2012 [*]
Apr/May 2012	01 Jun 2012 [*]
Jun 2012	01 Aug 2012 [*]

*All postgraduate research students who leave their programme of study will be credited on a pro-rata basis for the entirety of the course. For further details, contact the Financial Operations Debt Recovery Section.

Glossary of terms

- **Withdrawing from your programme of study – you have started your course but decide to leave the course permanently.**
- **Suspending your programme of study – you have started the year but decide to take a break and return in the future.**
- **Deferring your studies – you do not start the year but elect to return to your course in the future.**

Remember

If you decide to withdraw from, suspend or defer your programme of study, you must put your decision in writing to your faculty administration office with your name and ID number on the letter. Don't forget to date your letter.

Your faculty should acknowledge receiving your withdrawal in writing. If you do not receive an acknowledgement from your faculty, you should contact them and confirm they have received your withdrawal letter.

You must keep a copy of all correspondence in case of any queries.

We are here to help and you should talk to your personal tutor or academic counsellor for help and advice before making the decision to withdraw from your course.

Please be aware of the withdrawal cut-off date for refunds relating to your programme of study (see page 24).

International student refunds

If you have had your application for a student visa refused and need to apply to the University for a refund of your tuition fees, you must provide us with a full copy of your visa refusal letter. If you do not provide us with a full copy of the letter, it will delay your refund.

If you enrol onto your programme of study and subsequently decide to leave the University, you will have to provide evidence in the form of a copy of your passport with a departure stamp from the United Kingdom and an arrival stamp for your home country before we will release payment of any refunds you have requested.

If you have enrolled onto a programme of study at Kingston University and then decide to transfer to another university or college, you will be required to provide evidence that you have been accepted onto a programme of study at your new university or college, and you will have to prove that you have applied to the UKBA to transfer from Kingston University to your new university before we will release payment of any refund. You should be aware that any refund owed to you will be transferred to your new university.

Note: This only applies to you if you have received a Confirmation of Acceptance of Studies (CAS) from Kingston University, are formally sponsored for immigration purposes by Kingston University and have Kingston University's sponsor number on your Tier 4 visa.

Frequently asked questions

Will I still have to pay my tuition fees if I withdraw from or defer my programme of study?

If you provided us with written notice of withdrawal from your programme of study before the withdrawal cut-off date (see page 24) and you have received written acknowledgment from your faculty, you will not be liable for the fees.

What happens if I withdraw or suspend after the withdrawal cut-off date?

If you withdraw or suspend after the cut-off date for your programme of study, you will be liable to pay for your tuition fees in full.

Will I have to pay tuition fees if I have stopped attending my programme of study without formally notifying my faculty?

Yes. If you have enrolled and you do not withdraw in writing to your faculty before the official cut-off date, you will be liable for the full fee.

Will I have to pay my fees if I intend applying for funding or a tuition fee loan?

Yes, until you are able to prove that your funding has been approved, you will be liable for the payment of your fees (a copy of the 'final' status of your Assessment of Entitlement to Student Finance notification should be passed to the Debt Recovery Section).

What happens if I am attending my course at a partner college campus?

If you withdraw or suspend your studies after the cut-off date relevant to your cohort, you must ensure that you withdraw in writing to your college. If you fail to do so, you will be liable to pay for your tuition fees in full.

How do I apply for a refund?

If you believe you are eligible for a refund, you must put your request in writing to the Debt Recovery Section.

Remember

- **Outstanding debts:** If you have any outstanding debts to the University, your refund will be offset against these debts first.
- **Agreed refunds:** Where a refund is agreed, payment will normally be made via direct credit transfer to the bank account from which the original payment was made. If payment was made by credit card, then the refund would be made back to that credit card. It is very unlikely that cheques or cash refunds will be issued.
- **Timescale:** Please allow at least three weeks for a refund to be processed.