



**Kingston
University**
London

Money Matters

International Undergraduate and
Postgraduate students 2016/17

Introduction

Welcome to Money Matters – your guide to everything you need to help you manage your finances while you're at university in the UK.

We'll explain the different fees and highlight other expenses you will encounter; we'll outline some of the funding that's available to you and how to apply for it; and we'll tell you where to go for help and support when you need it.

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Costs and budgeting

Like many of our international students, this may be the first time you have had to manage your finances away from home. We understand how overwhelming that can be and if ever you want help or advice, there's a range of support services you can call on whenever you need them (see page 15).

Considering your costs

It's important to think about your finances in good time before you arrive at university. Make sure you're clear on what fees you are required to pay and that you apply for any funding before you come to Kingston University. (See Fees and Funding, page 4).

Planning your budget

Planning your budget is an essential part of managing your finances. Think about everything you will need to spend money on and make sure your income is sufficient to cover it. Forward planning and prioritising your payments will help you avoid unnecessary financial worries.



Sample budget

Below is an example of how you might plan your budget and the costs involved.

| Expenditure type | Approximate cost per week |
|----------------------------------|---------------------------|
| Halls of residence accommodation | £145 |
| Food | £40 |
| Text books/printing/copying | £12 |
| Housekeeping | £25 |
| Laundry | £5 |
| Mobile phone | £9 |
| Clothes and socialising | £30 |
| Total: | £266 |

Advice and guidance

Our experienced money advisers are on hand to give you advice and guidance about any money-related issues. Money advisers can be found in the Student Life Centre.

Fees and funding

The following pages outline the fees you may be required to pay, and the funding options available to help you pay them.

Do I pay the home or international rate fees?

If you are unsure about your fee-paying status, you can find out more from the UK Council for International Student Affairs. Find them at www.ukcisa.org.uk If you would like to talk to our Fee Status Team, you can contact them on +44 (0)20 8417 6129.

Tuition fees

Fees for international students at Kingston University vary according to which course or programme you have decided to study. For an accurate figure, please visit the relevant course page on our website.

As a guide, you should expect to pay the following tuition fees for the academic year 2016/17.



Full-time Undergraduate International tuition fees

| | |
|----------------------------------------------|---------|
| Classroom-based | £11,700 |
| Studio-based | £14,100 |
| Laboratory-based | £13,000 |
| Pharmacy | £13,400 |
| Art and design foundation course | £11,000 |
| Students studying abroad for one full year | £3,300 |
| One-year sandwich course or placement abroad | £1,050 |
| Certificate of industrial experience | £1,050 |

NB – The fees above apply for year 1 of the degree onwards for the 2016/17 academic year (fees will rise in line with inflation for future years). Some courses may incur specific additional costs, for example field trips and course specific clothing. Please see individual course details for more information.

Postgraduate taught – International students

| Price Point | Fee Level |
|-------------|-----------|
| A | £18,900 |
| B | £14,500 |
| C | £14,100 |
| D | £13,300 |
| E | £12,900 |
| F | £12,500 |

Research fees

| Study mode | Fee Level |
|--------------------------------|-----------|
| Full time | £13,300 |
| Part time | £6,650 |
| Part time - Distance Learning | £2,575 |
| Writing-up fee (one year only) | £200 |

Please note

All fees are subject to change on an annual basis. The fees shown apply for year 1 of the degree onwards for the 2016/17 academic year (fees will rise in line with inflation for future academic years).

Students assessed as international must pay at least 50% of their tuition fees by cleared funds in order to enrol on their programme of study.

All postgraduate taught (masters) applicants*, from outside of the European Economic Area (EEA), who pay international fees are required to pay a non-refundable deposit of £3,000 in order to receive their Confirmation of Acceptance for Studies (CAS). This £3000 can form part of the 50% first instalment.

* exclusions apply.

Help with funding

A number of scholarships and bursaries are available to international students. Full details about each can be found on the International section of the Kingston University website (look under “scholarships and bursaries”), but here is an outline of the different options.

International scholarships

Available to students who are classified with an ‘international’ fee status, these are partial scholarships, each worth £4,000 and are awarded to more than 40 international students every year.

Loyalty bursaries

The university is pleased to offer 10% discount on tuition fees if you’re an international student applying for a full-time programme and have a previous connection with the university. Perhaps you are returning to Kingston after successfully completing a programme in the past; maybe you have a family connection to the university; or you have completed an international exchange programme here.

As you apply for these bursaries after you have enrolled, the application form will be available from our student intranet.

Faculty scholarships

Some faculty, or course-specific scholarships and bursaries are available to international students from individual university faculties. To apply for these you will need to approach the individual faculty.

External scholarships

Various sources of funding are available to international students from external organisations. Please see the website for more details
www.kingston.ac.uk/international/scholarships-and-fees/scholarships/

Employer or sponsor funding

If an employer or other organisation is paying towards your fees, the university will invoice them for the appropriate amount. Find out more about employer or sponsor funding in the following section.

Students from the US and Canada

If you are a US or Canadian citizen you may be eligible for help with funding from your respective government agencies. See our website for full details.

For more information about scholarships, visit the “useful links” section on our website, or contact:

Scholarships Department International Development

Kingston University London

Yorkon Building

Kingston Hill campus

Kingston upon Thames

Surrey KT2 7LB

United Kingdom

T: +44(0)20 8417 3411

E: scholarships@kingston.ac.uk

W: www.kingston.ac.uk/international/scholarships-and-fees/scholarships/





Can my employer, embassy or organisation pay 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. The University will invoice your sponsor for the amount they have agreed to pay.

Please note: If your sponsor is not paying for your full tuition fees, you yourself will be responsible for paying the 50% deposit that is required before or at the time of enrolment.

How does the sponsorship process work?

Your sponsor will need to send us a completed Sponsorship Agreement Form – you download the form from www.kingston.ac.uk/undergraduate/fees-and-funding/paying-your-tuition-fees/what-to-do-if-a-sponsor-is-paying-your-fees/ However, we understand that some embassies will only provide notification by letter. In those circumstances, we will accept this as an alternative to the Sponsorship Agreement Form, provided it is on the embassy's headed paper, signed by an authorised officer and contains:

- 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 for whose attention the invoice should be sent, plus the full postal address
- A unique reference number or purchase order number, if applicable
- A valid email address if your sponsor is overseas.

Completed Sponsorship Agreement Forms and letters should be emailed to sponsorletters@kingston.ac.uk, or uploaded to OSIS before you enrol on your course.

- Notification of sponsorship is required for each academic year of study, and payment by a sponsor is due upon receipt of invoice. There is no instalment option for sponsor payments.
- The University may conduct credit checks on the sponsor and reserves the right to reject a sponsor letter or purchase order.
- Remember, it remains your responsibility to ensure that the Income and Receivables Team has received your sponsor letter and that it contains all the necessary information as outlined above. The University will not be able to invoice your sponsor until we have received their letter or purchase order.
- If your sponsor fails to pay on receipt of invoice or withdraws 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.

How and when to pay your tuition fees

Tuition fees

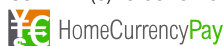
Fees are effective from 01st Aug in your academic year and International students must pay 50% of tuition fees before at enrolment.

Paying your fees in full?

You can pay the balance in full using any of the following methods



- Online using a valid payment card via the University's secure payment website, www.kingston.ac.uk/epay or by phone from the authorised cardholder only. Call +44 (0)20 8328 7005.



HomeCurrencyPay offers international cardholders the opportunity to pay with their local debit or credit card (VISA and MasterCard) in their home currency at a competitive exchange rate.

- By electronic bank transfer (when you ask your bank to transfer funds directly to the University's bank account. Your bank may charge you for this)
- By bank or building society draft from a UK account

Kingston University bank account details are:

Bank: Barclays Bank PLC

Branch name: 1 Churchill Place

Branch address: 1 Churchill Place, London E14 5HP

Account name: Kingston University

Account number: 20273856

Sort code number: 20-00-00

IBAN number: GB32 BARC 2000 0020 2738 56

Swift/BIC number: BARCGB22

Please ensure you quote your ID number with any payments.

- Cheques from a UK bank or Building Society made out to Kingston University and sent to Financial Transactions, Kingston University, Cooper House, 40-46 Surbiton Road, Kingston, KT1 2HX. Ensure you quote your ID on the back and note we do not accept travellers' cheques.

NB - For your safety and security, we do not advise you to pay with cash. If it is your only option, payment can be made, in person, at the payment office. It is important that you keep your receipt as proof of payment.

Spreading your payments?

Note: Direct Debit only



Direct Debit is the simplest, safest and most convenient way to make regular payments via an instruction to a UK bank account. Payments are spread over the academic year. There is no charge for paying this way - you simply need a valid UK bank or building society account that allows direct debit transactions. Instalments will be paid automatically from your chosen account on the due dates specified by the University (see opposite). You can set these payments up via the University's secure payment website

www.kingston.ac.uk/epay

Deposits

Please note that if you are an international student, a non-refundable deposit, payable upon receipt of your unconditional offer, will be required for all postgraduate taught courses (masters).

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

Should a fee fall overdue due to non-payment, the University operates a formal recovery procedure which includes the use of external agencies and may result in a County Court Judgment ('CCJ') being registered against you in the amount of the debt, plus costs, plus interest.

New for 2016/17

Local currency payments using Western Union Business Solutions

Western Union Business Solutions

Kingston University offers international students, their families or sponsors an opportunity to make payment of their tuition fees in their local currency via Kingston University bank transfer platform powered by Western Union Business Solutions.

The platform is translated in 8 languages; French, Spanish, Korean, Indonesian, Cantonese, Mandarin, English and Hindi, which enables you to have the instructions in your chosen language.



Steps to make a payment:

- Enter your details, the amount you want to pay and your chosen currency
- You will be provided with a quote for the amount in your local currency
- The quotation is held 72 hours
- You will have then the time to instruct your bank (online, at branch or via phone) to transfer funds to Western Union Business Solutions who will then forward the sterling payment to the Kingston University.

Click on the following link to make a payment- <https://student.globalpay.wu.com/geo-buyer/kingston>

Paying your tuition fees by Direct Debit instalment

Should you opt to pay your tuition fees by direct debit instalment, the collection dates for payments are:

| Official course start date | 1st Instalment [50%] | 2nd Instalment [9%] | 3rd Instalment [9%] | 4th Instalment [8%] | 5th Instalment [8%] | 6th Instalment [8%] | 7th Instalment [8%] |
|----------------------------|----------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Aug / Sep / Oct 16 | At enrolment [50%] | 10-Nov-16 | 08-Dec-16 | 12-Jan-17 | 09-Feb-17 | 09-Mar-17 | 06-Apr-17 |
| Nov / Dec 16 | At enrolment [50%] | 12-Jan-17 | 09-Feb-17 | 09-Mar-17 | 06-Apr-17 | 04-May-17 | 08-Jun-17 |
| Jan / Feb 17 | At enrolment [50%] | 09-Mar-17 | 06-Apr-17 | 04-May-17 | 12-Jun-17 | 06-Jul-17 | 10-Aug-17 |
| Mar / Apr 17 | At enrolment [50%] | 04-May-17 | 08-Jun-17 | 06-Jul-17 | 10-Aug-17 | 07-Sep-17 | 05-Oct-17 |
| May / Jun 17 | At enrolment [50%] | 06-Jul-17 | 10-Aug-17 | 07-Sep-17 | 05-Oct-17 | 09-Nov-17 | 07-Dec-17 |
| Jul 17 | At enrolment [50%] | 07-Sep-17 | 05-Oct-17 | 09-Nov-17 | 07-Dec-17 | 11-Jan-18 | 08-Feb-18 |

Please note this is the only instalment plan option available and must be paid by direct debit.

How and when to pay accommodation fees

Accommodation fees

If you have been allocated a place in university accommodation, you can pay your accommodation fees in one of the following ways:

- In full by 10 October 2016
- In full upon receipt of the licence
- By instalment by direct debit from a UK bank account

Instalment dates for Kingston University accommodation can be found in the table below

IMPORTANT NOTE FOR US STUDENTS

If you are funding your course using a Federal Direct Subsidised/Unsubsidised, or PLUS loan, please contact the Financial Aid office for information about payment of accommodation fees.

Any questions?

See our Frequently Asked Questions (FAQ) section, or, if your particular query isn't covered in the FAQs, ask us a question at studenthub.kingston.ac.uk.

To discuss payment, please contact the Income and Receivables team:

T: +44 (0)20 8328 7005

Accommodation fee Direct Debit instalment dates

| Halls and headed tenancy instalments (Undergraduate with a 40-week licence) | 1st Instalment | 2nd Instalment | 3rd Instalment | | |
|-----------------------------------------------------------------------------|-------------------------|-------------------------|------------------------|-------------------------|-------------------------|
| All start dates | 20 Oct 16 | 12 Jan 17 | 27 Apr 17 | | |
| Undergraduate students in IQ Wave with a 50-week licence | 1st Instalment | 2nd Instalment | 3rd Instalment | 4th Instalment | 5th Instalment |
| All start dates | 20 Oct 16 [10 weeks] | 12 Jan 17 [10 weeks] | 2 Mar 17 [10 weeks] | 27 Apr 17 [10 weeks] | 22 Jun 17 [10 weeks] |
| Nursing students with a 48-week licence | 1st Instalment | 2nd Instalment | 3rd Instalment | 4th Instalment | 5th Instalment |
| Sept 2016 start | 20 Oct 16 [10 weeks] | 12 Jan 17 [10 weeks] | 2 Mar 17 [10 weeks] | 27 Apr 17 [10 weeks] | 22 Jun 17 [8 weeks] |

Important information relating to your tuition and accommodation payments

As with any financial transaction, certain unavoidable rules and regulations apply. Do take time to read the following and you'll avoid any unnecessary issues or worries later on.

- It's important that you pay your fees to the University on time. Failure to do so may lead to a disruption in your course
- 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
- The option to pay by instalments is available for direct debit payment only. If you wish to cancel your direct debit, you forfeit your option to pay in instalments and will be required to pay the outstanding balance in full immediately
- 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) or through your student office/course administrator
- You are required to update any changes to your address or telephone number as soon as the changes occur. Failure to do so may incur charges, should we need to trace you
- Continuing students who have tuition fee debt owed to the University from previous academic years will not be allowed to re-enrol until the debt and associated costs have been cleared
- Students that enrol late will be required to bring their fees up-to-date and in-line with their cohort before their enrolment can be completed. Please contact the Income & Receivables Team for more details
- If the University suspects that a card payment may be fraudulent, we reserve the right to immediately suspend access to university facilities, and we may refer the matter to the police.



Frequently asked questions

I am an international student but do not have a UK bank account. Can I still pay by instalments?

No. A UK bank account is required to pay by Direct Debit. You can find more information about opening a UK bank account here <http://www.kingston.ac.uk/undergraduate/fees-and-funding/managing-your-money/what-kind-of-bank-account/>

What are the University's bank account details?

Bank name: Barclays Bank PLC Branch

Branch name: 1 Churchill Place Branch

Branch address: 1 Churchill Place
London E14 5HP

Account name: Kingston University

Account number: 20273856

Sort code number: 20-00-00

IBAN number: GB32 BARC 2000 0020 2738 56

Swift/BIC number: BARCGB22

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?

All deposits for Kingston University Halls will be refunded in the same manner by which they were paid (e.g. Credit Card). If they card details are no longer valid or available then they will be refunded by BACS and you will be contacted to provide the bank details of the payee of the deposit. It is important to provide these details promptly when we request these towards the end of your licence agreement to ensure your refund is not delayed.

What if I want to withdraw from my course?

If you wish to withdraw from or suspend your course, you must immediately inform your Faculty Student Office in writing using the appropriate Form GR1b. Withdrawals cannot take effect until this form has been submitted to your Faculty Student Office. Depending on when you withdraw, you may still be liable for certain amounts of fees to be paid. You can find out how much you would be liable for in the Appendix 1 and 2 at the end of the booklet on page 16. For more information about withdrawing from your course, please refer to the University's General Regulations

www.kingston.ac.uk/academicregulations

What if I have a complaint or dispute?

Complaints should initially be raised at a local level in writing or verbally within 15 University working days of the incident. Staff will endeavour to investigate and respond to the matter within 20 University working days of receipt of the complaint. In the event that we require additional information, we will write to you specifying what it is that you need to provide.

Complaints that relate to billing errors or the service provided by the Income and Receivables Team should be sent to financecomplaint@kingston.ac.uk.

Full information about our complaints policy can be found at www.kingston.ac.uk/freedom-of-information/policies-and-procedures/#complaints

Further advice is available from the Union of Kingston Students
www.kingstonstudents.net

We're here to help

Our Money Advisers are on hand for help and advice about all money-related matters from managing your finances to dealing with unexpected expenses. Their service is completely free of charge and confidential.

How to contact us

- The Money Advisers run regular drop-in sessions at the Student Life Centre (Penrhyn Road) and the Student Services Centre (Kingston Hill). Visit [mykingston](#) for the up-to-date times.
- Arrange a confidential one-to-one appointment
- Call us on +44 (0) 20 8417 7312
- Ask us a question through our online advice service, StudentHUB studenthub.kingston.ac.uk

Where to find us

The Money Advisers, Accommodation and Fund Admin Teams are all based in the Student Life Centre (Penrhyn Road) and the Student Services Centre (Kingston Hill). Visit [mykingston](#) for the up-to-date times.

- Arrange a confidential one-to-one appointment
- Call us on +44 (0) 202 8417 7312
- Ask us a question through our online advice service, StudentHUB studenthub.kingston.ac.uk

Student Life Centre

Kingston University
John Galsworthy Building
Penrhyn Road
Kingston upon Thames
Surrey
KT1 2EE
T: +44 (0)20 8417 7312

The Money Movement

The Money Movement runs fun themed events on campus throughout the year offering tips on saving money, giveaways and more. Find out more by checking out the FAQs or logging an enquiry on the StudentHUB at studenthub.kingston.ac.uk

Income and Receivables Team

The Income and Receivables Team can be contacted for help with queries about tuition and accommodation payments by calling +44 (0)20 8328 7005 and are also available for you in the Student Life Centre.

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 Team:

Disability and Mental Health Advisers

Kingston University
Student Life Centre
John Galsworthy Building
Penrhyn Road
Kingston upon Thames
Surrey
KT1 2EE
T: +44 (0)20 8417 7314
Or, ask us a question at
W: studenthub.kingston.ac.uk

Disclaimer

This document was issued in June 2016 and is primarily intended for use by prospective students wishing to start a course in the academic year 2016/17.

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 document are fair and accurate, but omissions, errors or subsequent changes may occur. The statements made and the information provided is a general guide, and there may be changes following publication that affect the contents.

For current details, see our website: www.kingston.ac.uk

Appendix 1

Undergraduate cut-off dates

Tuition fee withdrawal, suspension and deferral cut-off dates Undergraduate students

| Official course start date | Cut-off period 1 | Refund | Cut-off period 2 | Refund | Cut-off period 3 | Refund | Cut-off period 4 | Refund |
|----------------------------|-------------------------------------|--------|---------------------------------------------------------|--------|--------------------------------------------------------------------|--------|-------------------------------|--------|
| Sept 2016 start | Withdrawals on or before 3 Oct 2016 | 100% | Withdrawals between 4 Oct 2016 to 9 Jan 2017 inclusive | 75% | Withdrawals between 10 Jan 2017 to 24 Apr 2017 inclusive | 50% | Withdrawals after 24 Apr 2017 | 0% |
| Oct 2016 start | Withdrawals on or before 1 Nov 2016 | 100% | Withdrawals between 2 Nov 2016 to 9 Jan 2017 inclusive | 75% | Withdrawals between 10 Jan 2017 to 24 Apr 2017 inclusive | 50% | Withdrawals after 24 Apr 2017 | 0% |
| Nov 2016 start | Withdrawals on or before 1 Dec 2016 | 100% | Withdrawals between 2 Dec 2016 to 9 Feb 2017 inclusive | 75% | Withdrawals between 10 Feb 2017 to 24 May 2017 inclusive | 50% | Withdrawals after 25 May 2017 | 0% |
| Dec 2016 start | Withdrawals on or before 3 Jan 2017 | 100% | Withdrawals between 4 Jan 2017 to 9 Mar 2017 inclusive | 75% | Withdrawals between 10 Mar 2017 to 26 Jun 2017 inclusive | 50% | Withdrawals after 26 Jun 2017 | 0% |
| Jan 2017 start | Withdrawals on or before 1 Feb 2017 | 100% | Withdrawals between 2 Feb 2017 to 10 Apr 2017 inclusive | 75% | Withdrawals between 11 Apr 2017 to 24 Jul 2017 inclusive | 50% | Withdrawals after 24 Jul 2017 | 0% |
| Feb 2017 start | Withdrawals on or before 1 Mar 2017 | 100% | Withdrawals between 2 Mar 2017 to 9 May 2017 inclusive | 75% | Withdrawals between 10 May 2017 to 24 Aug 2017 inclusive | 50% | Withdrawals after 24 Aug 2017 | 0% |
| Mar 2017 start | Withdrawals on or before 3 Apr 2017 | 100% | Withdrawals between 4 Apr 2017 to 13 Jun 2017 inclusive | 75% | Withdrawals between 14 Jun 2017 to 25 Sep 2017 inclusive | 50% | Withdrawals after 25 Sep 2017 | 0% |
| Apr 2017 start | Withdrawals on or before 2 May 2017 | 100% | Withdrawals between 3 May 2017 to 10 Jul 2017 inclusive | 75% | Withdrawals between 11 Jul 2017 to 24 Oct 2017 inclusive | 50% | Withdrawals after 24 Oct 2017 | 0% |
| May 2017 start | Withdrawals on or before 1 Jun 2017 | 100% | Withdrawals between 2 Jun 2017 to 9 Aug 2017 inclusive | 75% | Withdrawals between 10 Aug 2017 to 24 Nov 2017 inclusive | 50% | Withdrawals after 24 Nov 2017 | 0% |
| Jun 2017 start | Withdrawals on or before 3 Jul 2017 | 100% | Withdrawals between 4 Jul 2017 to 12 Sep 2017 inclusive | 75% | Withdrawals between 13 Sep 2017 to 22 Dec 2017 inclusive | 50% | Withdrawals after 22 Dec 2017 | 0% |
| Jul 2017 start | Withdrawals on or before 1 Aug 2017 | 100% | Withdrawals between 2 Aug 2017 to 9 Oct 2017 inclusive | 75% | Withdrawals between 10 Oct 2017 to 24 Jan 2018 inclusive inclusive | 50% | Withdrawals after 24 Jan 2018 | 0% |
| Aug 2017 start | Withdrawals on or before 1 Sep 2017 | 100% | Withdrawals between 2 Sep 2017 to 9 Nov 2017 inclusive | 75% | Withdrawals between 10 Nov 2017 to 26 Feb 2018 inclusive | 50% | Withdrawals after 26 Feb 2018 | 0% |

Your official course start date may not necessarily be the first date of attendance. If in doubt, please contact the Income and Receivables Team for clarification prior to submitting your withdrawal.

Appendix 2

Postgraduate cut-off dates

Tuition fee withdrawal, suspension and deferral cut-off dates
Postgraduate students

| Official course start date | Cut-off period 1 | Refund | Cut-off period 2 | Refund | Cut-off period 3 | Refund |
|----------------------------|--------------------------------------|--------|----------------------------------------------------------|--------|-------------------------------|--------|
| Sept 2016 start | Withdrawals on or before 17 Oct 2016 | 100% | Withdrawals between 18 Oct 2016 to 9 Jan 2017 inclusive | 50% | Withdrawals after 9 Jan 2017 | 0% |
| Oct 2016 start | Withdrawals on or before 15 Nov 2016 | 100% | Withdrawals between 16 Nov 2016 to 9 Jan 2017 inclusive | 50% | Withdrawals after 9 Jan 2017 | 0% |
| Nov 2016 start | Withdrawals on or before 15 Dec 2016 | 100% | Withdrawals between 16 Dec 2016 to 9 Feb 2017 inclusive | 50% | Withdrawals after 9 Feb 2017 | 0% |
| Dec 2016 start | Withdrawals on or before 16 Jan 2017 | 100% | Withdrawals between 16 Jan 2017 to 9 Mar 2017 inclusive | 50% | Withdrawals after 9 Mar 2017 | 0% |
| Jan 2017 start | Withdrawals on or before 15 Feb 2017 | 100% | Withdrawals between 16 Feb 2017 to 10 Apr 2017 inclusive | 50% | Withdrawals after 10 Apr 2017 | 0% |
| Feb 2017 start | Withdrawals on or before 15 Mar 2017 | 100% | Withdrawals between 16 Mar 2017 to 9 May 2017 inclusive | 50% | Withdrawals after 9 May 2017 | 0% |
| Mar 2017 start | Withdrawals on or before 18 Apr 2017 | 100% | Withdrawals between 16 Apr 2017 to 9 Jun 2017 inclusive | 50% | Withdrawals after 9 Jun 2017 | 0% |
| Apr 2017 start | Withdrawals on or before 15 May 2017 | 100% | Withdrawals between 17 May 2017 to 10 Jul 2017 inclusive | 50% | Withdrawals after 10 Jul 2017 | 0% |
| May 2017 start | Withdrawals on or before 15 Jun 2017 | 100% | Withdrawals between 16 Jun 2017 to 9 Aug 2017 inclusive | 50% | Withdrawals after 9 Aug 2017 | 0% |
| Jun 2017 start | Withdrawals on or before 17 Jul 2017 | 100% | Withdrawals between 16 Jul 2017 to 11 Sep 2017 inclusive | 50% | Withdrawals after 11 Sep 2017 | 0% |
| Jul 2017 start | Withdrawals on or before 15 Aug 2017 | 100% | Withdrawals between 16 Aug 2017 to 9 Oct 2017 inclusive | 50% | Withdrawals after 9 Oct 2017 | 0% |
| Aug 2017 start | Withdrawals on or before 15 Sep 2017 | 100% | Withdrawals between 16 Sep 2017 to 9 Nov 2017 inclusive | 50% | Withdrawals after 9 Nov 2017 | 0% |

Your official course start date may not necessarily be the first date of attendance. If in doubt, please contact the Income and Receivables Team for clarification prior to submitting your withdrawal.



