



**Kingston
University**
London

Money Matters

Undergraduate Home and EU students
2016/17

Introduction

Welcome to Money Matters – your guide to everything you need to support you through the sometimes tricky business of juggling your finances while you're at university.

We'll explain the different fees and highlight other expenses you will encounter; we'll describe 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 most of our students, this may be the first time you have had to manage your own finances. 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 Kingston University. Make sure you're clear on what fees you are required to pay and that you apply for any funding you may be entitled to (see Fees and Funding, pages 4-9).

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.

Incoming money (40 weeks)		Outgoing money (40 weeks)	
Tuition fee loan	£9,000	Tuition fees	£9,000
Maintenance loan*	£10,702	Accommodation (£135/week)	£5,400
Part-time work (£100/week)	£4,000	Suggest £35 per week for bills	£1,400
		Food and housekeeping	£2,600
		Laundry	£250
		Telephone	£500
		Books and equipment	£500
		Bus pass cost	£600
		Visits home	£300
		Entertainment	£1,400
Total:	£23,702	Total:	£21,950

**subject to an income assessment*

Help with fees

There are a number of ways you can get help with the cost of being a student. These include tuition fee loans, maintenance loans and bursaries. Details of your eligibility and how to apply are in the next section. Remember too, that you can top up your income with a part-time job. Take a look at the University **Jobs Central** jobscentral.kingston.ac.uk/students for a list of part-time jobs in the local area.

Advice and guidance

Our experienced money advisers are on hand to give you advice and guidance about any money-related issues. This includes managing your money, claiming benefits, student finance queries, and dealing with debt. Confidential one-to-one appointments, drop-ins, email and telephone information and advice are all available. You can also ask us questions through StudentHUB, our online advice service. You can also meet with money advisers, who can be found in the Student Life Centre at Penrhyn Road and the Student Services Centre at Kingston Hill (see page 15).

Fees and funding

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

Tuition fees

All students are required to pay tuition fees. The tuition fee is not dependent on your household income. For the academic year 2016/17 these are as follows:



Full-time tuition fees

Full-time undergraduate	£9,000
Top-up from Foundation Early Years	£9,000
Foundation degrees/HND	£6,000
Foundation Early Years Year 1	£4,950
Foundation Early Years Year 2	£4,950
Foundation Year 0	£6,000
Students studying abroad for part of the year & studying at KU for the remainder of the year	£9,000
Students studying abroad for one full year	£1,350
Edexcel Diploma in Art and Design Foundation (students over 19yrs)	£1,300
Industrial Placement year on 4 year sandwich course	£1,050

Pre-2012 entry:

Full-time undergraduate	£3,465
Students studying for an equivalent or lower qualification (ELQ) (see below) – Pre Entry 2012/13 students	£5,865
Students studying abroad for part of the year & studying at KU for the remainder of the year – Pre Entry 2012/13 students	£3,465

NB – The fees shown above 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). Some courses may incur specific additional costs, for example field trips and course specific clothing. Please see individual course details for more information.

Part-time tuition fees

Home/EU and New Channel Island Students	Per 30 credits
Standard Fee, Pharmacy, studio-based Art, Design and Architecture	£2,250
2 Year Foundation Degree	£1,500
Equivalent or Lower (ELQ) continuing (see below)	£1,466
Foundation Year 0	£1,500
Pre 2012/3	£866
Early Years Year 2	£1,238

Students studying for an equivalent or lower qualification (ELQ students)

Students who started a course before 1 September 2012, and already possess a qualification at the same level but in a different subject, will be charged a fee of £5865 (only if the standard fee is less than £5865).

This does not apply to the following categories of students:

- Students studying for a foundation degree
- Students progressing from an HND
- Students studying undergraduate architecture (depending on your level of study/programme), landscape architecture, nursing, midwifery, physiotherapy, radiography and social work

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

Transferring from another university

In order to ensure that you are charged the correct fee, you should inform the Fee Status team (feestatus@kingston.ac.uk) that you have transferred from another university as soon as possible. Students in this situation should also ensure any Student Finance application specifies Kingston University.



Fees and funding

Help with funding

There are two main type of costs for most students; tuition fees and maintenance costs. There are funding options for most students for both of these.

Tuition fee loan

UK and EU undergraduate students can apply for a student loan to cover their tuition fees. Most students can borrow up to the full fee that applies for your course. You do not need a confirmed offer before you can apply for your loan – simply apply using your first choice of course.

Maintenance loan

Maintenance loans are available to help cover living expenses such as accommodation, travel, books, course materials and food. There are different tiers as follows:



Loan amount (for students starting courses in 2016)

Who is eligible

Up to £6,904	Living at home
Up to £8,200	Living away from home, outside of London
Up to £10,702	Living away from home, in London
Up to £9,391	You spend a year of a UK course studying abroad

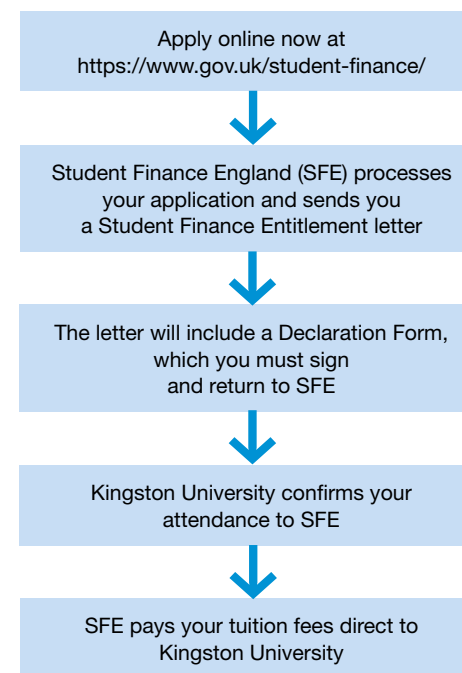
NB – if you started your course before 1 September 2016 you may be eligible for non-repayable grant if your household income is less than £25,000.

How and when to apply

The easiest way to apply is online at www.gov.uk/student-finance/. Follow the on-screen instructions and, once your application is processed, you will receive a Student Finance Entitlement letter explaining what you are entitled to. Once your application is approved, your tuition fees will be paid directly to the University by the Student Loans Company.

Applications take approximately six weeks to process. We advise you allow plenty of time to ensure your finances reach your account in time for the start of term.

Process for student loans in England



What if my circumstances change?

If your circumstances change after you've made your application, you will need to log in to your online account at www.gov.uk/apply-for-student-finance/change-an-application and click on the 'Make changes to your 16/17 application' on the 'My account' screen.

If your loan application has been approved, the online service will allow you to change your application details, your course and your loan amount.

If your loan hasn't been approved yet, then you will only see the 'change your application details' option.

After your course starts, the University will be able to change your course details or tuition fee loan amount if required.

Clearing students

If you have already applied for student finance but have changed your course or university through Clearing, you'll need to inform Student Finance England of the changes directly. If you do not inform them, the Income and Receivables team will not be aware and will instead request the amount from you.

Need to know:

If your application for a tuition fee loan is not successful, you will still be liable for your tuition fees. Similarly, if your application for finance is late, it may result in you being invoiced for fees which you will be responsible for until your application has been processed.

Fees and funding

Bursaries

There are a minimum of 250 bursaries of £2,000 available to students who start courses at Kingston University in September 2016. You are eligible provided you meet all the following criteria:

- You have a firm offer to start a course at Kingston University in 2016
- The tuition fee for your course is £9,000
- You are eligible for the full maintenance loan from Student Finance England (or equivalent) (this means that your assessed household income must be £25,000 or less)
- Neither of your parents holds a higher education qualification
- You have not studied at University level before (including a Foundation Year at Kingston or elsewhere) and
- You have been accepted as part of the University's Compact Scheme.

Bursaries can be paid either as a discount on University accommodation fees or in termly instalments into your bank account.

Students must apply for student finance through Student Finance England (or equivalent) and receive the maximum maintenance loan. Proof of this may be requested before any bursary is paid.



Applying for a bursary

You need to have applied to the University's Compact Scheme by July 2016 in order to be considered for the Kingston Bursary.

It is expected that all bursaries will be awarded by September 2016.

When will I receive my Kingston Bursary?

Your Bursary will be paid in three instalments as follows:

First instalment:	4 November 2016 (£700)
Second instalment:	27 January 2017 (£700)
Third instalment:	28 April 2017 (£600)

Payment depends on satisfactory enrolment and attendance at University.

Employer or sponsor funding

If an employer or other organisation is paying towards your fees, the university will invoice them for the appropriate amount. For more information see page 9.

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.

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 full the 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.



Need to know:

- 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 it contains all the necessary information as outlined previously. 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

You can pay your fees in one of three ways:

Paying your fees in full?

You can pay the balance of your fees in full at enrolment or upon receipt of an invoice 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.
- 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.

Using your tuition fee loan?

If you have successfully applied for a tuition fee loan, then your tuition fees will be paid automatically to the University through Student Finance England

Spreading your payments?

Note: Direct Debit only

Payment via direct debit allows you to spread your payments 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



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.

Paying your tuition fees by Direct Debit instalment

Should you opt to pay your tuition fees by instalment, the payment are:

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

Remember

Payment by instalment is only possible where a valid direct debit is in place.

Your direct debt must be in place at least 10 days prior to the instalment date for us to collect the payment directly from your account.

Ensure you have 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.



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.

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: <https://studenthub.kingston.ac.uk>

To discuss payment, please contact the Income and Receivables team:
T: +44 (0)20 8328 7005

To speak to a Money Adviser, please call:
T: +44 (0)20 8417 7312

To speak to a member of the University Accommodation team, please call:
T: +44 (0)20 8417 7311

Accommodation fee 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 and 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.
- 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.



Frequently asked questions

What are the University's bank account details?

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

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. by Credit Card). If the 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 or suspend 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 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 Kingston University Students Union: KUSU
www.kusu.co.uk

Where do I find information about repaying my student loan?

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

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 <https://studenthub.kingston.ac.uk>

Where to find us

The Money Advisers, Accommodation and Fund Admin Teams are all based in the Student Life Centre at Penrhyn Road.

The Fund Admin Team administers a number of student support funds to help you with your studies.

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. You can also find us on Facebook at facebook.com/KUMoneyMovement and follow us on Twitter at [@KUMoneyMovement](https://twitter.com/KUMoneyMovement)

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 Advisers

Kingston University
Student Life Centre
John Galsworthy Building
Penrhyn Road
Kingston upon Thames
Surrey
KT1 2EE
T: +44 (0)20 8417 7314
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

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.

