Costs and budgeting

As a postgraduate student, you probably have some experience of managing your own finances, but we understand that funding a postgraduate course can be an overwhelming commitment, so if ever you want help or advice, there’s a range of support services you can call on whenever you need them (see page 13).

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 you may be entitled to (see pages 2 and 5).

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. If not, it may be time to rethink your spending, or you may wish to top up your income with a part-time job.

Help with fees

There are a number of ways you can get help with the cost of being a postgraduate student. These include Postgraduate Student Loans, Professional and Career Development Loans, alumni discounts and a limited number of scholarships. Further details and information on 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, 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 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 13).
To get accurate costs for your chosen course, we advise that you view the postgraduate course and research fees pages on the Kingston University website in the first instance, or contact the relevant faculty office or admissions department.

The following tables outline the level of fees you can expect to pay for the academic year 2018/19.

### Postgraduate fees

All students are required to pay tuition fees. The tuition fee is not dependent on your household income. For the academic year 2018/19 these are as follows.

#### Postgraduate taught – Home and EU students

<table>
<thead>
<tr>
<th>Price Point</th>
<th>Fee level</th>
<th>Subject area</th>
</tr>
</thead>
<tbody>
<tr>
<td>A (MBA)</td>
<td>£19,700</td>
<td>MBA</td>
</tr>
<tr>
<td>B</td>
<td>£10,450</td>
<td>Business and Social Sciences</td>
</tr>
<tr>
<td>C</td>
<td>£9,350</td>
<td>Business and Social Sciences</td>
</tr>
<tr>
<td>D</td>
<td>£8,600</td>
<td>Business and Social Sciences</td>
</tr>
<tr>
<td>E</td>
<td>£7,950</td>
<td>Kingston School of Art</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Business and Social Sciences</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Science, Engineering and Computing</td>
</tr>
<tr>
<td>F</td>
<td>£7,600</td>
<td>Business and Social Sciences</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Kingston School of Art</td>
</tr>
<tr>
<td></td>
<td></td>
<td>MFA Journalism (2YR FT)</td>
</tr>
<tr>
<td>G</td>
<td>£7,400</td>
<td>Kingston School of Art</td>
</tr>
<tr>
<td>H</td>
<td>£6,600</td>
<td>Kingston School of Art</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Business and Social Sciences</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Science, Engineering and Computing</td>
</tr>
<tr>
<td>I</td>
<td>£5,800</td>
<td>Business and Social Sciences</td>
</tr>
</tbody>
</table>

#### Research fees

<table>
<thead>
<tr>
<th>Study mode</th>
<th>Home/EU</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full time</td>
<td>£4,260</td>
</tr>
<tr>
<td>Part time</td>
<td>£2,130</td>
</tr>
<tr>
<td>Part time – Distance Learning</td>
<td>£2,130</td>
</tr>
<tr>
<td>Writing-up fee (one year only)</td>
<td>£200</td>
</tr>
</tbody>
</table>

### Important

All fees are subject to change on an annual basis. The fees shown apply for year 1 of the degree onwards for the 2018/19 academic year (fees will rise in line with inflation for future academic years).

If you are unsure about your fees, please refer to our website: [kingston.ac.uk/fees](http://kingston.ac.uk/fees)

#### 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 £6,010 (only if the standard fee is less than £6,010).

If you are unsure about your fees, please refer to our website: [kingston.ac.uk/fees](http://kingston.ac.uk/fees)
Funding your postgraduate course

The University provides some sources of financial support for postgraduate study, but most postgraduate students either pay their own fees and living expenses, or are sponsored by their employers. See ‘Can my employer or sponsor pay my fees?’.

**Kingston University alumni discount**

The University is pleased to offer a 10% tuition fee discount on full-time and part-time postgraduate courses to all our alumni who have completed an undergraduate course at Kingston University or its predecessor institutions (e.g. Kingston Polytechnic).

The discount is valid for both postgraduate taught and research qualifications. When completing the online part of enrolment, once you note that you have previously studied with us, this will be picked up in our process, and the discount will be applied automatically.

**Postgraduate scholarships**

Some postgraduate scholarships are available from the University, but they are limited and vary according to faculty. Full details can be found under ‘Fees and funding’ in the Postgraduate section of our website.

A few full-time postgraduates may receive a studentship from one of the six Research Councils or the Arts and Humanities Research Board.

**Progression Scholarship**

A 25% discount on postgraduate tuition fees is available for Kingston University students who complete an undergraduate degree in 2017/2018. You must start the course in 2018/19.

**Extra support for PGCE and social work students**

There is some extra support available for teacher training (PGCE) and social work students. Please see our website for full details.

Additional support is also available for disabled students. Disabled Students’ Allowances (DSAs) can provide help with specialist equipment and non-medical helpers, such as sign-language interpreters. See our website for more information.

**Doctoral Loans**

If you are starting a Doctoral degree on or after 1 August 2018, you could get a Postgraduate Doctoral Loan of up to £25,000 to help with course fees and living costs.

It is not based on your income and is paid directly to you.

See [gov.uk/doctoral-loan](http://gov.uk/doctoral-loan) for the most up-to-date information regarding whether you could qualify for a Doctoral Loan.

**Postgraduate loans**

If your course starts on or after 1 August 2018 you can get up to £10,609 for your whole course. If you’re studying for 2, 3 or 4 academic years, the loan will be divided equally across each year of your course.

If your course started in academic year 2017 to 2018 you can get up to £10,280 for your whole course. If you’re studying for 2, 3 or 4 academic years, you’ll get the first half of the loan in your first year and the rest in your second year.

**Payment**

The postgraduate loan will be paid directly to you. Each year’s amount will be paid in three instalments of 33%, 33% and 34%.

**Eligibility**

See [gov.uk/postgraduate-loan/eligibility](http://gov.uk/postgraduate-loan/eligibility) for the most up-to-date information regarding whether you qualify for a postgraduate loan.

**Important**

If you want to pay the University in line with the postgraduate instalment dates you must raise an enquiry via the StudentHUB to request this. Please attach a copy of your postgraduate loan confirmation with your request.
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 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.

Important

- 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

Paying in instalments
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 table below). You can set this up via the University’s secure payment website: kingston.ac.uk/dd

Important
Payment by instalment is only possible where a valid direct debit is in place or in line with your PG loan instalments (see overleaf). 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, you forfeit the option to pay by instalments and the remainder of the balance will become immediately due.

If you have any unforeseen circumstances that mean you are unable to pay a particular instalment amount, please contact the Income & Receivables team for advice rather than cancel the direct debit instruction.

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

<table>
<thead>
<tr>
<th>Official course start date</th>
<th>1st Instalment 17%</th>
<th>2nd Instalment 17%</th>
<th>3rd Instalment 17%</th>
<th>4th Instalment 17%</th>
<th>5th Instalment 16%</th>
<th>6th Instalment 16%</th>
</tr>
</thead>
</table>

Please note this is the only instalment plan option available.

Paying your fees in full?
In order to enrol you are required to have either paid your fees in full, provided confirmation of either approved sponsorship or of your postgraduate loan or have a direct debit in place.

Online Payment
The most convenient way to pay your fees is by using the University’s secure payment website: 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 call +44 (0)20 8328 7005.

Option 2: International Bank Transfer
International students can pay their fees using Kingston University’s payments platform powered by our partner Western Union Business Solutions: student.globalpay.wu.com/geo-buyer/Kingston

This allows you, your parents and sponsors to pay GBP student fees in the currency of your choice and provides you with a simple and secure way to make your payment.

Option 3: Postgraduate Loan
If you want to pay the University in line with the PG instalment dates you must provide a copy of your Postgraduate Loan entitlement confirmation to sponsorletters@kingston.ac.uk.

Other payment methods
Other payment methods including cheques, bank or building society draft or cash are not recommended by the University. If this is your only payment option then details can be found on the Kingston University website here: kingston.ac.uk/undergraduate/fees-and-funding/payng-your-tuition-fees/

Important
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.
How and when to pay your 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 8 October 2018
– 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.
You will have been required to pay a £300 booking fee to secure your place in Halls - this will be put towards your first instalment.
If you are going into a Headed-Tenancy your £300 deposit will be returned following confirmation of your leaving the property less any applicable fees.

<table>
<thead>
<tr>
<th>Postgraduate students</th>
<th>1st Instalment</th>
<th>2nd Instalment</th>
<th>3rd Instalment</th>
<th>4th Instalment</th>
<th>5th Instalment</th>
</tr>
</thead>
</table>

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 speak to a Money Adviser, please call: +44 (0)20 8417 7312
To speak to a member of the University Accommodation team, please call: +44 (0)20 8417 7311

For further payment information please view the online advice on the StudentHUB (studenthub.kingston.ac.uk). If you cannot find the information you require you can log an enquiry within the StudentHUB that will be directed to the appropriate team.

It is also possible to call the Accounts Receivable Team on the following number: +44 (0)20 8328 7005

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.

– 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 Accounts Receivable 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 liability 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

How do I contact the Accounts Receivable Team?

Within the StudentHUB (studenthub.kingston.ac.uk) there are a number of additional FAQs in the section titled ‘Fees and Payment’. If you cannot find the answer you require there you can submit an enquiry and the team will get back to you.

What happens to my Halls accommodation booking fee?

Your accommodation booking fee will be transferred to the first instalment of your accommodation invoice, reducing the instalment value to be paid. If you have paid the full fee upfront, this will be refunded to the person who paid the original booking fee.

How will you refund my Headed Tenancy deposit?

All deposits for Kingston University Headed Tenancy will be refunded to the payee by BACS. 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 14. For more information about withdrawing from your course, please refer to the University’s General Regulations: 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 Finance Team should be sent to: financecomplaint@kingston.ac.uk

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

Further advice is available from the Union of Kingston Students: kusu.co.uk

Where do I find information about repaying my student loan?

For information about repaying your loan see: 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: 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.
+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
Or, follow us on Twitter at: @KUMoneyMovement

We are here to help

The Accounts Receivable Team can be contacted for help with queries about tuition and accommodation payments
– by submitting an enquiry on the StudentHUB
– you can call us on +44 (0)20 8328 7005
– regular drop-in sessions are run at the Student Life Centre (Penrhyn Road).

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.
+44 (0)20 8417 7314
studenthub.kingston.ac.uk

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 University reserves the right to alter any statement, omission or error. The information was correct at the time of going to press.

Disclaimer

This document was issued in August 2018 and is primarily intended for use by prospective students wishing to start a course in the academic year 2018/19.

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: kingston.ac.uk
### Appendix 1

**Tuition fee withdrawal, suspension and deferral cut-off dates**

**Postgraduate students**

<table>
<thead>
<tr>
<th>Official course start date</th>
<th>Cut off period 1</th>
<th>Refund</th>
<th>Liability</th>
<th>Cut off period 2</th>
<th>Refund</th>
<th>Liability</th>
<th>Cut off period 3</th>
<th>Refund</th>
<th>Liability</th>
<th>Cut off period 4</th>
<th>Refund</th>
<th>Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sept 2018 start</td>
<td>Withdrawals on or before 15th Oct 2018</td>
<td>100%</td>
<td>0%</td>
<td>Withdrawals between 16th Oct 2018 to 7th Jan 2019 inclusive</td>
<td>67%</td>
<td>33%</td>
<td>Withdrawals between 8th Jan 2019 to 29th Apr 2019 inclusive</td>
<td>33%</td>
<td>67%</td>
<td>Withdrawals after 29th Apr 2019</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Oct 2018 start</td>
<td>Withdrawals on or before 15th Nov 2018</td>
<td>100%</td>
<td>0%</td>
<td>Withdrawals between 16th Nov 2018 to 7th Feb 2019 inclusive</td>
<td>67%</td>
<td>33%</td>
<td>Withdrawals between 8th Feb 2019 to 29th May 2019 inclusive</td>
<td>33%</td>
<td>67%</td>
<td>Withdrawals after 29th May 2019</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Nov 2018 start</td>
<td>Withdrawals on or before 17th Dec 2018</td>
<td>100%</td>
<td>0%</td>
<td>Withdrawals between 18th Dec 2018 to 7th Mar 2019 inclusive</td>
<td>67%</td>
<td>33%</td>
<td>Withdrawals between 8th Mar 2019 to 28th Jun 2019 inclusive</td>
<td>33%</td>
<td>67%</td>
<td>Withdrawals after 28th Jun 2019</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Dec 2018 start</td>
<td>Withdrawals on or before 15th Jan 2019</td>
<td>100%</td>
<td>0%</td>
<td>Withdrawals between 16th Jan 2019 to 8th Apr 2019 inclusive</td>
<td>67%</td>
<td>33%</td>
<td>Withdrawals between 9th Apr 2019 to 29th Jul 2019 inclusive</td>
<td>33%</td>
<td>67%</td>
<td>Withdrawals after 29th Jul 2019</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Jan 2019 start</td>
<td>Withdrawals on or before 18th Feb 2019</td>
<td>100%</td>
<td>0%</td>
<td>Withdrawals between 18th Feb 2019 to 7th May 2019 inclusive</td>
<td>67%</td>
<td>33%</td>
<td>Withdrawals between 8th May 2019 to 29th Aug 2019 inclusive</td>
<td>33%</td>
<td>67%</td>
<td>Withdrawals after 29th Aug 2019</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Feb 2019 start</td>
<td>Withdrawals on or before 18th Mar 2019</td>
<td>100%</td>
<td>0%</td>
<td>Withdrawals between 19th Mar 2019 to 10th Jun 2019 inclusive</td>
<td>67%</td>
<td>33%</td>
<td>Withdrawals between 11th May 2019 to 30th Sep 2019 inclusive</td>
<td>33%</td>
<td>67%</td>
<td>Withdrawals after 30th Sep 2019</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Mar 2019 start</td>
<td>Withdrawals on or before 15th Apr 2019</td>
<td>100%</td>
<td>0%</td>
<td>Withdrawals between 16th Apr 2019 to 7th Jun 2019 inclusive</td>
<td>67%</td>
<td>33%</td>
<td>Withdrawals between 10th Jun 2019 to 29th Oct 2019 inclusive</td>
<td>33%</td>
<td>67%</td>
<td>Withdrawals after 29th Oct 2019</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Apr 2019 start</td>
<td>Withdrawals on or before 15th May 2019</td>
<td>100%</td>
<td>0%</td>
<td>Withdrawals between 16th May 2019 to 8th Jul 2019 inclusive</td>
<td>67%</td>
<td>33%</td>
<td>Withdrawals between 9th Jul 2019 to 29th Nov 2019 inclusive</td>
<td>33%</td>
<td>67%</td>
<td>Withdrawals after 29th Nov 2019</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>May 2019 start</td>
<td>Withdrawals on or before 17th Jun 2019</td>
<td>100%</td>
<td>0%</td>
<td>Withdrawals between 16th Jun 2019 to 7th Aug 2019 inclusive</td>
<td>67%</td>
<td>33%</td>
<td>Withdrawals between 8th Aug 2019 to 30th Dec 2019 inclusive</td>
<td>33%</td>
<td>67%</td>
<td>Withdrawals after 30th Dec 2019</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Jun 2019 start</td>
<td>Withdrawals on or before 15th Jul 2019</td>
<td>100%</td>
<td>0%</td>
<td>Withdrawals between 16th Jul 2019 to 9th Sep 2019 inclusive</td>
<td>67%</td>
<td>33%</td>
<td>Withdrawals between 10th Sep 2019 to 29th Jan 2020 inclusive</td>
<td>33%</td>
<td>67%</td>
<td>Withdrawals after 29th Jan 2020</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Jul 2019 start</td>
<td>Withdrawals on or before 15th Aug 2019</td>
<td>100%</td>
<td>0%</td>
<td>Withdrawals between 16th Aug 2019 to 7th Oct 2019 inclusive</td>
<td>67%</td>
<td>33%</td>
<td>Withdrawals between 8th Oct 2019 to 28th Feb 2020 inclusive</td>
<td>33%</td>
<td>67%</td>
<td>Withdrawals after 28th Feb 2020</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Aug 2019 start</td>
<td>Withdrawals on or before 16th Sep 2019</td>
<td>100%</td>
<td>0%</td>
<td>Withdrawals between 7th Sep 2019 to 7th Nov 2019 inclusive</td>
<td>67%</td>
<td>33%</td>
<td>Withdrawals between 8th Nov 2019 to 29th Mar 2020 inclusive</td>
<td>33%</td>
<td>67%</td>
<td>Withdrawals after 29th Mar 2020</td>
<td>0%</td>
<td>100%</td>
</tr>
</tbody>
</table>

*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.*

- **Refund** indicates the percentage of the fees charged that will be credited.
- **Liability** indicates the percentage of the fees that will still be owed.