

# Money Matters

## Undergraduate Home students 2024/25

### 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.

### Contents

<b>Costs and budgeting</b>	<b>2</b>
<b>Tuition fees</b>	<b>3</b>
<b>Part-time tuition fees</b>	<b>4</b>
<b>When to pay your fees</b>	<b>5</b>
<b>Payment methods</b>	<b>6</b>
<b>How and when to pay your accommodation fees</b>	<b>8</b>
<b>Funding</b>	<b>10</b>
<b>Can my employer or organisation pay my fees?</b>	<b>12</b>
<b>Frequently asked questions</b>	<b>13</b>
<b>We're here to help</b>	<b>14</b>
<b>Appendix 1 – withdrawal cut-off dates</b>	<b>15</b>

# 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 14](#)).

## 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 Funding, [page 10](#)).

## 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 planning and prioritising your payments will help you avoid unnecessary financial worries.

## 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 Student Welfare Advisors 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 Student Welfare Advisors, who run drop-in sessions and can help provide you with any support you need ([see page 14](#)).

Incoming money (40 weeks)		Outgoing money (40 weeks)	
Tuition fee loan	£9,250	Tuition fees	£9,250
Maintenance loan*	£13,348	Accommodation (£149/week)	£5,960
Part-time work (£100/week)	£4,000	Suggest £40 per week for bills	£1,600
		Food and housekeeping	£3,000
		Laundry	£250
		Telephone	£500
		Books and equipment	£500
		Bus pass cost	£600
		Visits home	£300
		Entertainment	£1,400
<b>Total:</b>	<b>£26,598</b>	<b>Total:</b>	<b>£23,360</b>

*\*subject to an income assessment*

# Tuition fees

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 2024/25 these are as follows:

### Full-time tuition fees

Full-time undergraduate and Foundation top-up	£9,250
Foundation (Year 0)	£9,250
Foundation degrees Pharmaceutical & Chemical Sciences	£9,250
2 Year Foundation Degrees (year 1)	£8,100
2 Year Foundation Degrees (year 2)	£7,950
2 Year Foundation Early Years (year 1)	£7,000
2 Year Foundation Early Years (year 2)	£6,300

NB – The fees shown above apply for year 1, unless stated, of the degree onwards for the 2024/25 academic year (fees will rise inline with inflation for future academic years). Some courses may incur costs, for example field trips and course specific clothing.

Please see individual course details for more information.

# Part-time tuition fees

## Part-time tuition fees

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

Home/EU	Per 30 credits
Standard Fee	£2,311
2 Year Foundation Degree	£2,025
Foundation Early Years: Year 1	£1,750
Foundation Early Years: Year 2	£1,575

# When to pay your fees

**Don't wait until the last minute to complete these, do them now to ensure your enrolment is not held up.**

Level of Study	Payment Method	Paying in Instalments?	Required to Enrol
Undergraduate or Foundation	Tuition Fee Loan	Not available	Confirmation of approved loan from Student Finance
Undergraduate or Foundation	Self-Funding	Yes	Set up a recurring card payment
Undergraduate or Foundation	Self-Funding	No	Payment in full
Undergraduate, Foundation or Postgraduate	Sponsored	Not available	Completed sponsorship form submitted and approved by the University

## Important

It is important that you pay your fees to the University on time. Failure to do so will delay your enrolment and 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.

# Payment methods



We have some helpful video guides on the different payment methods available.

[kingston.ac.uk/fees-funding-and-payments/how-to-pay-your-fees](https://kingston.ac.uk/fees-funding-and-payments/how-to-pay-your-fees)

## Option 1: 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. For more information view the Funding section.

## Option 2: Sponsorship

If we have received confirmation from your sponsor that they are funding your studies then we will invoice them directly for your tuition fees. For more information on sponsorship please view the section on how your employer, an embassy or other organisation can pay your fees.

## Option 3: Self-funded

### Online payment

The most convenient way to pay your fees is by using the University's secure payment website: [kingston.ac.uk/epay](https://kingston.ac.uk/epay)

You can pay using cards that display these symbols:



If you are unable to make an online payment and you are the authorised cardholder, the University will be able to take a payment over the phone if you call **+44 (0)20 8417 3333**.

### Paying in instalments

If you would like to pay your fees by instalment over the academic year you will need to have set up a recurring card payment (RCP) instruction before your enrolment.

Instalments will be paid automatically from your chosen account on the due dates specified by the University (see table overleaf). An RCP can be set up using either a UK or International issued bank card. This can be set up via the University's secure payment website: [kingston.ac.uk/rcp](https://kingston.ac.uk/rcp)

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

<b>Course start</b>	<b>1st Instalment (33%)</b>	<b>2nd Instalment (33%)</b>	<b>3rd Instalment (34%)</b>
Aug/Sep/Oct 24	24-Oct-24	16-Jan-25	01-May-25
Nov/Dec 24	16-Jan-25	06-Mar-25	05-Jun-25
Jan/Feb 25	06-Mar-25	01-May-25	03-Jul-25
Mar/Apr 25	01-May-25	03-Jul-25	02-Oct-25
May/June 25	03-Jul-25	04-Sep-25	04-Dec-25
Jul 25	04-Sep-25	06-Nov-25	15-Jan-26

Please note this is the only instalment plan option available.

**Important**

Payment by instalment is only possible where a valid RCP instruction is in place. This must be in place at least 5 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 card provider may make a charge to your account for every default. If you wish to cancel your RCP, 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 Accounts Receivable team for advice rather than cancel the instruction.

# 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 1st October 2024
- In full upon receipt of the licence
- By recurring card payment (RCP) on either a UK or International issued card

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

It is only possible to pay by instalment if you have a recurring card payment (RCP) instruction in place, which should have been completed as part of your room booking process.

## 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](http://studenthub.kingston.ac.uk)

To contact a Student Welfare Advisor, please call or email:

**+44 (0)20 8417 7312**

[studentfunding@kingston.ac.uk](mailto:studentfunding@kingston.ac.uk)

To contact a member of the University Accommodation team, please call or email:

**+44 (0)20 8417 6000**

[accommodation@kingston.ac.uk](mailto:accommodation@kingston.ac.uk)

For further payment information please view the online advice on the StudentHUB ([studenthub.kingston.ac.uk](http://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 8417 3333**

## Accommodation fee instalment dates

### Undergraduate

1 <sup>st</sup> Instalment	2 <sup>nd</sup> Instalment	3 <sup>rd</sup> Instalment
10 Oct 2024	16 Jan 2025	01 May 2025



## 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.

- You need to have your funding method in place and confirmed before being able to complete your enrolment.
- 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 account to meet the payment at the time it is collected, otherwise your bank or card issuer may make a charge to your account for each default.
- The option to pay by instalments is available for RCP payment only. If you wish to cancel your RCP instruction, 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 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.

# Funding

## Help with funding

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

## Tuition fee loan

UK 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 their 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:

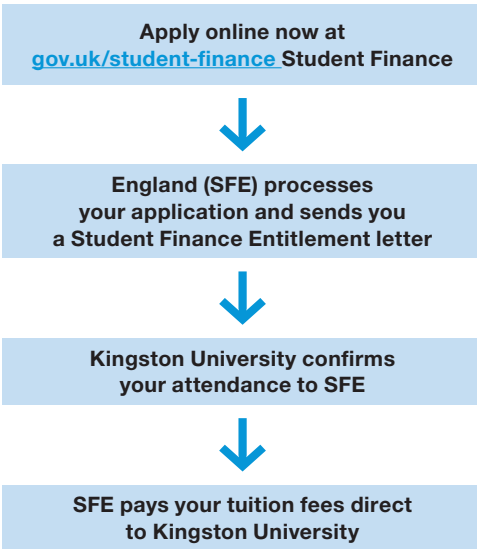
Loan amount (for students starting courses in 2024/25)	Who is eligible
Up to <b>£8,610</b>	Living at home
Up to <b>£10,227</b>	Living away from home, outside of London
Up to <b>£13,348</b>	Living away from home, in London
Up to <b>£11,713</b>	You spend a year of a UK course studying abroad

## How and when to apply

The easiest way to apply is online at [gov.uk/student-finance](https://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 [gov.uk/apply-for-student-finance/change-an-application](https://gov.uk/apply-for-student-finance/change-an-application) and click on section 5 'Update your details if your circumstances change'.

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 Finance team will not be aware and will instead request the amount from you.

## Important

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. If your funding is still not in place by the first instalment date for your cohort you will be required to have either paid your tuition fee in full or have a recurring card payment instruction (RCP) in place to enable you to pay by instalment. Any monies paid will be refunded should funding subsequently be received. Failure to do so may lead to a disruption in your course.

# Can my employer or an organisation pay my fees?

**Yes. If your employer or another 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 before your enrolment – you download the form from [kingston.ac.uk/fees-funding-and-payments/how-to-pay-your-fees](http://kingston.ac.uk/fees-funding-and-payments/how-to-pay-your-fees)

Completed Sponsorship Agreement Forms and letters should be emailed to [sponsorletters@kingston.ac.uk](mailto: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 Finance 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 and this may also delay your enrolment.
- 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.
- Your sponsor cannot be a family member or a company of which you are a director.

# Frequently asked questions

## How do I contact the Accounts Receivable Team?

Within the StudentHUB ([studenthub.kingston.ac.uk](http://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 if I want to withdraw from or suspend my course?

To submit a request to withdraw or suspend your studies, you should use the "Your Studies" section on OSIS. Before you do, please read through the full regulations [kingston.ac.uk/aboutkingstonuniversity/howtheuniversityworks/policiesandregulations](http://kingston.ac.uk/aboutkingstonuniversity/howtheuniversityworks/policiesandregulations)

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 15](#).

## 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](mailto:financecomplaint@kingston.ac.uk)

Full information about our complaints policy can be found at:

[kingston.ac.uk/freedom-of-information/policies-and-procedures/#complaints](http://kingston.ac.uk/freedom-of-information/policies-and-procedures/#complaints)

Further advice is available from the Union of Kingston Students:

[kingston.ac.uk/undergraduate/why-choose-kingston-university/student-life/students-union](http://kingston.ac.uk/undergraduate/why-choose-kingston-university/student-life/students-union)

## Where do I find information about repaying my student loan?

For information about repaying your loan see: [studentloanrepayment.co.uk](http://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 Student Welfare Advisors run regular drop-in sessions. Visit [mykingston](#) for further details.
- Arrange a confidential one-to-one appointment
- Contact us on **+44 (0) 20 8417 7312** or [studentfunding@kingston.ac.uk](mailto:studentfunding@kingston.ac.uk)
- Ask us a question through our online advice service, StudentHUB: [studenthub.kingston.ac.uk](http://studenthub.kingston.ac.uk)

## Where to find us

The Student Welfare Advisors, Accommodation and Fund Admin Teams are all based at Penrhyn Road.

The Fund Admin Team administers a number of student support funds to help you with your studies. Further information can be viewed by visiting the Money section on MyKingston.

**+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](http://studenthub.kingston.ac.uk)

You can also find us on Facebook at: [facebook.com/KUMoneyMovement](https://facebook.com/KUMoneyMovement)

Or, follow us on X at: [@KUMoneyMovement](https://twitter.com/KUMoneyMovement)

## Accounts Receivable Team

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 8417 3333**
- 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](http://studenthub.kingston.ac.uk)

## Disclaimer

This document was issued in June 2024 and is primarily intended for use by prospective students wishing to start a course in the academic year 2024/25.

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](http://kingston.ac.uk)

# Appendix 1

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

### Undergraduate students

Your official course start date may not necessarily be the first date of attendance. If in doubt, please contact the Accounts Receivable 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.

Official Course Start Date	Cut Off Period 1	Refund %	Liability %	Cut Off Period 2	Refund %	Liability %	Cut Off Period 3	Refund %	Liability %	Cut Off Period 4	Refund %	Liability %
Aug 2024 Start	Withdrawals on or before 1st Sep 2024	100%	0%	Withdrawals between 2nd Sep 2024 to 30th Nov 2024 inclusive	75%	25%	Withdrawals between 1st Dec 2024 to 28th Feb 2025 inclusive	50%	50%	Withdrawals after 28th Feb 2025	0%	100%
Sept 2024 Start	Withdrawals on or before 1st Oct 2024	100%	0%	Withdrawals between 2nd Oct 2024 to 7th Jan 2025 inclusive	75%	25%	Withdrawals between 8th Jan 2025 to 22nd Apr 2025 inclusive	50%	50%	Withdrawals after 22nd Apr 2025	0%	100%
Oct 2024 Start	Withdrawals on or before 1st Nov 2024	100%	0%	Withdrawals between 2nd Nov 2024 to 7th Jan 2025 inclusive	75%	25%	Withdrawals between 8th Jan 2025 to 22nd Apr 2025 inclusive	50%	50%	Withdrawals after 22nd Apr 2025	0%	100%
Nov 2024 Start	Withdrawals on or before 1st Dec 2024	100%	0%	Withdrawals between 2nd Dec 2024 to 31st Jan 2025 inclusive	75%	25%	Withdrawals between 1st Feb 2025 to 30th Apr 2025 inclusive	50%	50%	Withdrawals after 30th Apr 2025	0%	100%
Dec 2024 Start	Withdrawals on or before 1st Jan 2025	100%	0%	Withdrawals between 2nd Jan 2025 to 28th Feb 2025 inclusive	75%	25%	Withdrawals between 1st Mar 2025 to 31st May 2025 inclusive	50%	50%	Withdrawals after 31st May 2025	0%	100%
Jan 2025 Start	Withdrawals on or before 1st Feb 2025	100%	0%	Withdrawals between 2nd Feb 2025 to 31st Mar 2025 inclusive	75%	25%	Withdrawals between 1st Apr 2025 to 30th Jun 2025 inclusive	50%	50%	Withdrawals after 30th Jun 2025	0%	100%
Feb 2025 Start	Withdrawals on or before 1st Mar 2025	100%	0%	Withdrawals between 2nd Mar 2025 to 30th Apr 2025 inclusive	75%	25%	Withdrawals between 1st May 2025 to 31st Jul 2025 inclusive	50%	50%	Withdrawals after 31st Jul 2025	0%	100%
Mar 2025 Start	Withdrawals on or before 1st Apr 2025	100%	0%	Withdrawals between 2nd Apr 2025 to 31st May 2025 inclusive	75%	25%	Withdrawals between 1st Jun 2025 to 31st Aug 2025 inclusive	50%	50%	Withdrawals after 31st Aug 2025	0%	100%
Apr 2025 Start	Withdrawals on or before 1st May 2025	100%	0%	Withdrawals between 2nd May 2025 to 30th Jun 2025 inclusive	75%	25%	Withdrawals between 1st Jul 2025 to 30th Sep 2025 inclusive	50%	50%	Withdrawals after 30th Sep 2025	0%	100%
May 2025 Start	Withdrawals on or before 1st Jun 2025	100%	0%	Withdrawals between 2nd Jun 2025 to 31st Jul 2025 inclusive	75%	25%	Withdrawals between 1st Aug 2025 to 31st Oct 2025 inclusive	50%	50%	Withdrawals after 31st Oct 2025	0%	100%
Jun 2025 Start	Withdrawals on or before 1st Jul 2025	100%	0%	Withdrawals between 2nd Jul 2025 to 31st Aug 2025 inclusive	75%	25%	Withdrawals between 1st Sep 2025 to 30th Nov 2025 inclusive	50%	50%	Withdrawals after 30th Nov 2025	0%	100%
Jul 2025 Start	Withdrawals on or before 1st Aug 2025	100%	0%	Withdrawals between 2nd Aug 2025 to 30th Sep 2025 inclusive	75%	25%	Withdrawals between 1st Oct 2025 to 31st Dec 2025 inclusive	50%	50%	Withdrawals after 31st Dec 2025	0%	100%

Please note that the following Postgraduate courses follow the Undergraduate withdrawal dates for Home and International students. Please ensure you refer to the correct table:

- Postgraduate Certificate in Education (PGCE)
- Master of Architecture (MArch)
- Nursing (MSc)
- Midwifery (MMid)