

Money Matters

Postgraduate Home students 2024/25

Introduction

Welcome to Money Matters – your guide to everything you need to support you through the sometimes difficult business of juggling your finances while you study.

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

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 page 7](#) and [page 8](#)).

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, 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 Student Welfare Advisors 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 Student Welfare Advisors, who run drop-in sessions and can help provide you with any support you need ([see page 13](#)).

Postgraduate fees

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 2024/25.

Postgraduate 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.

Postgraduate taught – Home and EU students

Price Point	Fee level	Subject area
A (MBA)	£25,000	– MBA
B	£12,900	– Business and Social Sciences, Kingston School of Art
C	£11,900	– Business and Social Sciences, Kingston School of Art
D	£10,900	– All Faculties
E	£9,900	– Kingston School of Art

Research fees

Study mode	Home/EU
Full time	£4,786
Part time	£2,393
Part time – Distance Learning	£2,393
Writing-up fee (one year only)	£200

Important

All fees are subject to change on an annual basis. The fees shown apply for year 1 of the degree onwards for the 2024/25 academic year (fees will rise in line with inflation for future academic years).

If you are studying on a two year part time postgraduate course, you will be charged the same amount again in your second year as you were in your first, provided you progress directly in the following academic year.

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

When to Pay Your Fees

Below is a table to help you understand the financial requirements you need to have in place before being able to complete your enrolment.

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, Foundation or Postgraduate	Self-Funding	Yes	Set up a recurring card payment
Undergraduate, Foundation or Postgraduate	Sponsored	Not available	Completed sponsorship form submitted and approved by the University
Postgraduate	Postgraduate loan	No	Payment in full
Postgraduate	Postgraduate loan	Yes	Set up a recurring card payment. Instalments to be taken in line with loan payment dates.

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

Option 1: Postgraduate Loan

Unlike the undergraduate tuition fee loan, the postgraduate loan is paid directly to you in three instalments rather than being paid to the University. You will therefore need to arrange how you will pay us for your tuition fees.

If you would like to pay your fees by instalments aligned to those dates please follow the instalment guidance in option 3.

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

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 the account associated with your chosen card on the due dates specified by the University (see table below).

An RCP can be set up using either a UK or International issued bank card via the University's secure payment website: kingston.ac.uk/rcp

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

Course start	1st Instalment (33%)	2nd Instalment (33%)	3rd Instalment (34%)
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.

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 eligible full-time and part-time postgraduate courses to alumni who have completed an undergraduate course at Kingston University.

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. For full details and qualifying criteria, please see the Scholarships page on the Kingston website.

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 15% discount on postgraduate tuition fees is available for Kingston University students who have completed an undergraduate degree in 2023/24. You must start the qualifying course in 2024/25 and the Scholarship cannot be combined with any other University discount.

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.

Postgraduate & Doctoral loans

The postgraduate loan

If your course starts on or after 1 August 2024 you can get up to £12,471 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 prior to 1 August 2023 you can get up to £12,167 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](https://www.gov.uk/postgraduate-loan/eligibility) for the most up-to-date information regarding whether you qualify for a postgraduate loan.

Doctoral Loans

If you are starting a Doctoral degree on or after 1 August 2024, you could get a Postgraduate Doctoral Loan of up to £29,390 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](https://www.gov.uk/doctoral-loan) for the most up-to-date information regarding whether you could qualify for a Doctoral Loan.

Important

As both the Postgraduate Masters and Doctoral loans will be paid directly to you, if you intend to pay your tuition fee using those funds you will still be required to set up a recurring card payment instruction (RCP) prior to enrolment. Instalments will then be paid automatically from the account associated with your chosen card on the due dates specified by the University, which have been scheduled for after you will have received the funds (see table in Payment Methods section).

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

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

- If you intend to have a sponsor pay your fees we will need to have received notification **before** enrolment
- 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, you will be responsible for any outstanding fees at that point and the university will hold you.
- Your sponsor cannot be a family member or a company of which you are a director.

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 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 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

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

+44 (0)20 8417 7312

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

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 8417 3333

Accommodation fee instalment dates

Halls instalments

Course start	1st Instalment	2nd Instalment	3rd Instalment
September 2024	10 Oct 2024	16 Jan 2025	01 May 2025
January 2025	06 Feb 2025	01 May 2025	11 Sep 2025
March 2025	10 Apr 2025	10 Jul 2025	06 Nov 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.
- 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 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 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

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](#).

All Postgraduate Research students who leave their course will be credited on a pro-rata basis for the entirety of your course.

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:

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

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
- Ask us a question through our online advice service, StudentHUB: 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 [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

You can also find us on Facebook at: 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

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

Appendix 1

Tuition fee withdrawal, suspension and deferral cut-off dates

Postgraduate 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 15th Sep 2024	100%	0%	Withdrawals between 16th Sep 2024 to 30th Nov 2024 inclusive	67%	33%	Withdrawals between 1st Dec 2024 to 28th Feb 2025 inclusive	33%	67%	Withdrawals after 28th Feb 2025	0%	100%
Sept 2024 Start	Withdrawals on or before 15th Oct 2024	100%	0%	Withdrawals between 16th Oct 2024 to 7th Jan 2025 inclusive	67%	33%	Withdrawals between 8th Jan 2025 to 22nd Apr 2025 inclusive	33%	67%	Withdrawals after 22nd Apr 2025	0%	100%
Oct 2024 Start	Withdrawals on or before 15th Nov 2024	100%	0%	Withdrawals between 16th Nov 2024 to 7th Jan 2025 inclusive	67%	33%	Withdrawals between 8th Jan 2025 to 22nd Apr 2025 inclusive	33%	67%	Withdrawals after 22nd Apr 2025	0%	100%
Nov 2024 Start	Withdrawals on or before 15th Dec 2024	100%	0%	Withdrawals between 16th Dec 2024 to 31st Jan 2025 inclusive	67%	33%	Withdrawals between 1st Feb 2025 to 30th Apr 2025 inclusive	33%	67%	Withdrawals after 30th Apr 2025	0%	100%
Dec 2024 Start	Withdrawals on or before 15th Jan 2025	100%	0%	Withdrawals between 16th Jan 2025 to 28th Feb 2025 inclusive	67%	33%	Withdrawals between 1st Mar 2025 to 31st May 2025 inclusive	33%	67%	Withdrawals after 31st May 2025	0%	100%
Jan 2025 Start	Withdrawals on or before 15th Feb 2025	100%	0%	Withdrawals between 16th Feb 2025 to 31st Mar 2025 inclusive	67%	33%	Withdrawals between 1st Apr 2025 to 30th Jun 2025 inclusive	33%	67%	Withdrawals after 30th Jun 2025	0%	100%
Feb 2025 Start	Withdrawals on or before 15th Mar 2025	100%	0%	Withdrawals between 16th Mar 2025 to 30th Apr 2025 inclusive	67%	33%	Withdrawals between 1st May 2025 to 31st Jul 2025 inclusive	33%	67%	Withdrawals after 31st Jul 2025	0%	100%
Mar 2025 Start	Withdrawals on or before 15th Apr 2025	100%	0%	Withdrawals between 16th Apr 2025 to 31st May 2025 inclusive	67%	33%	Withdrawals between 1st Jun 2025 to 31st Aug 2025 inclusive	33%	67%	Withdrawals after 31st Aug 2025	0%	100%
Apr 2025 Start	Withdrawals on or before 15th May 2025	100%	0%	Withdrawals between 16th May 2025 to 30th Jun 2025 inclusive	67%	33%	Withdrawals between 1st Jul 2025 to 30th Sep 2025 inclusive	33%	67%	Withdrawals after 30th Sep 2025	0%	100%
May 2025 Start	Withdrawals on or before 15th Jun 2025	100%	0%	Withdrawals between 16th Jun 2025 to 31st Jul 2025 inclusive	67%	33%	Withdrawals between 1st Aug 2025 to 31st Oct 2025 inclusive	33%	67%	Withdrawals after 31st Oct 2025	0%	100%
Jun 2025 Start	Withdrawals on or before 15th Jul 2025	100%	0%	Withdrawals between 16th Jul 2025 to 31st Aug 2025 inclusive	67%	33%	Withdrawals between 1st Sep 2025 to 30th Nov 2025 inclusive	33%	67%	Withdrawals after 30th Nov 2025	0%	100%
Jul 2025 Start	Withdrawals on or before 15th Aug 2025	100%	0%	Withdrawals between 16th Aug 2025 to 30th Sep 2025 inclusive	67%	33%	Withdrawals between 1st Oct 2025 to 31st Dec 2025 inclusive	33%	67%	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)