

# My money

Student funding entry 2010 | **Home & EU graduates**



my money, bugs bunny, dosh,  
assets, spondulicks, wonga, wedge,  
loot, filthy lucre, pelf, rhino, gelt,  
wherewithal, readies, lolly, the folding  
stuff, funds, allowance, ackers,  
shekels, nest egg, kitty, dough,  
finances, bucks, savings, estate,  
bangers & mash, cash



#### **Disclaimer**

The following message contains some important information. Please read it before you use this guide. This guide was printed in March 2010. The College has tried to give students an early opportunity to begin their research of student funding. Although every effort has been made to ensure that information provided is both helpful to prospective candidates and accurate at the time of its publication, it is possible that some information may be outdated or superseded before the start of the 2010-11 academic year. Prospective candidates should note that, in the event of such a circumstance occurring, the College cannot accept any liability for any claims for costs or damages made by a student resulting from any change to funding arrangements relating to a course s/he had intended to study.

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## Useful contact addresses

### For funding information

#### King's Student Funding Office

[www.kcl.ac.uk/funding](http://www.kcl.ac.uk/funding)

King's College London  
Room G.31 Ground Floor  
James Clerk Maxwell Building  
57 Waterloo Road  
London SE1 8WA  
Tel 020 7848 4362/4471/4472/4363  
Email [funding@kcl.ac.uk](mailto:funding@kcl.ac.uk)

Opening times: Monday to Friday  
10.00-16.30

### For welfare information

#### Advice & International Student Support

[www.kcl.ac.uk/welfare](http://www.kcl.ac.uk/welfare)

#### Waterloo Campus

Room 001-008  
Waterloo Bridge Wing Building  
Tel 020 7848 4028  
Email [welfare@kcl.ac.uk](mailto:welfare@kcl.ac.uk)

#### Strand Campus

Third Floor  
Macadam Building  
Tel 020 7848 2530  
Email [welfare@kcl.ac.uk](mailto:welfare@kcl.ac.uk)

#### Guy's Campus

Ground Floor Henriette Raphael Building  
Tel 020 7848 6858  
Email [welfare@kcl.ac.uk](mailto:welfare@kcl.ac.uk)

### Other student information

#### King's Accommodation Office

[www.kcl.ac.uk/accomm](http://www.kcl.ac.uk/accomm)

#### King's Careers Service

[www.kcl.ac.uk/careers](http://www.kcl.ac.uk/careers)

### External higher education organisations

#### Directgov

[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

#### Aimhigher

[www.aimhigher.ac.uk/student\\_finance](http://www.aimhigher.ac.uk/student_finance)

# Introduction

Congratulations... you have now received an offer of a place to study at King's College London. If you come to King's you immediately have access to a fantastic resource – London! With its diversity of culture, entertainment and nightlife, London is one of the most exciting and stimulating cities in the world. As a student, enjoying the best that the UK has to offer can cost you less than at any other time in your life. In fact, the 2005 Royal Bank of Scotland survey placed London as the most cost-effective place to live for students.



This booklet is designed to provide information on tuition fees, living expenses and the financial help available to assist you in your studies. Funding your studies at university can be a little daunting, but with a little help from our experienced staff, you can easily see what options are available to you. We offer confidential advice to both prospective and current students and we would encourage you to contact our staff if you have any queries, before or during your studies. Our contact details are:

#### **Student Funding Office**

King's College London  
 Room G.31 James Clerk Maxwell Building  
 57 Waterloo Road  
 London SE1 8WA  
 Tel 020 7848 4362/4471/4363  
 email [funding@kcl.ac.uk](mailto:funding@kcl.ac.uk)  
[www.kcl.ac.uk/funding](http://www.kcl.ac.uk/funding)

Funding your graduate studies will be quite different to funding your undergraduate studies. This is because there is no statutory entitlement to support for tuition fees and maintenance costs in the form of student loans and grants. Some graduate courses, such as PGCE ITT, attract certain elements of statutory funding but for most other courses of graduate study this will not be available.

The main source of funding available for graduate study is through Research Councils (see page 5). However, competition for these grants is fierce and early applications are recommended. If you are not successful in attaining a research council award, it is essential that you find other ways to cover your living costs/ tuition fees. For most students, this is a combination of bank loans, personal savings, family support and part time work.

It is very important that you ensure you have confirmed your sources of funding, before you actually start your course. Finding adequate financial support once you have begun your course of study is very difficult and you could find yourself in very difficult financial circumstances if you begin your course without having organised sufficient financial cover for yourself.

As to finding somewhere to stay in London, King's is fortunate in being well provided with places in a variety of affordable residences. The majority of King's residences are in central London locations, and many are close to King's teaching campuses. If you live in any of our residences, you will be within the London Travel Zones 1 and 2. Please see the *My Accommodation* brochure from our Accommodation Office for more information.

# Professional & Career Development Loans

A Career Development Loan (CDL) is a deferred repayment loan which aims to help you pay for vocational training or education.

## Learning Provider Number

King's College London – Learning Provider No 8733

## How does it work?

You can borrow between £300 and £10,000 to help support the cost of up to two years of learning (or three years if it includes one year's relevant unpaid practical work). The Learning and Skills Council will pay the interest on the loan while you are learning and for one month afterwards. The loan can be used to pay

course fees or other costs such as travel and living expenses. You can also use the loan to supplement other forms of support such as grants or bursaries. Because the Professional & Career Development Loan is a commercial loan product, they should only be considered as an option once all other student funding options have been investigated.

## Further information

For further information on financial assistance to support your learning, please visit [www.direct.gov.uk/adultlearning](http://www.direct.gov.uk/adultlearning), [www.direct.gov.uk/adultlearning](http://www.direct.gov.uk/adultlearning) or contact Careers Advice on 0800 100 900.



'I had wanted to study for a PhD for some time, so when I saw the advertisement for a Graduate School studentship, I leapt at the chance. The studentship included a stipend for three years and paid for the fees. The new qualification will mean I can apply for more senior posts than I had before.'

**Rosalind Willis, Gerontology MPhil/PhD**





# Funding opportunities for UK & EU graduates

## Research Council Scholarships

Each Research Council operates their studentship competitions differently with some offering open competitions (Arts & Humanities Research Council, Economic & Social Research Council), others having quotas for institutions to fill using their own selection methods (Economic & Social Research Council, Natural Environment Research Council) and others using doctoral and master's training grant schemes (Biotechnology & Biological Sciences Research Council, Engineering & Physical Research Council, Medical Research Council, Natural Environment Research Council) to provide studentship funding.

Research Council studentships are open to home and EU students and studentships can be granted for full- or part-time study. The level of funding provided will differ depending on the registration status and the research council funding the studentship.

For students who are eligible for a full award, tuition fees at the home/EU level will be covered plus an annual stipend. To be eligible for a full award applicants should have been ordinarily resident in the UK during the three-year period immediately preceding the degree programme start date, or have European Union migrant worker status or be a child of an EU migrant worker. For EU students who do not meet the eligibility criteria for a full award a fees-only award will be offered.

Please visit [www.kcl.ac.uk/gradfunding](http://www.kcl.ac.uk/gradfunding) or the relevant Research Council websites for more details:

Arts & Humanities Research Council (AHRC)

[www.ahrc.ac.uk](http://www.ahrc.ac.uk)

Biotechnology & Biological Sciences Research Council (BBSRC)

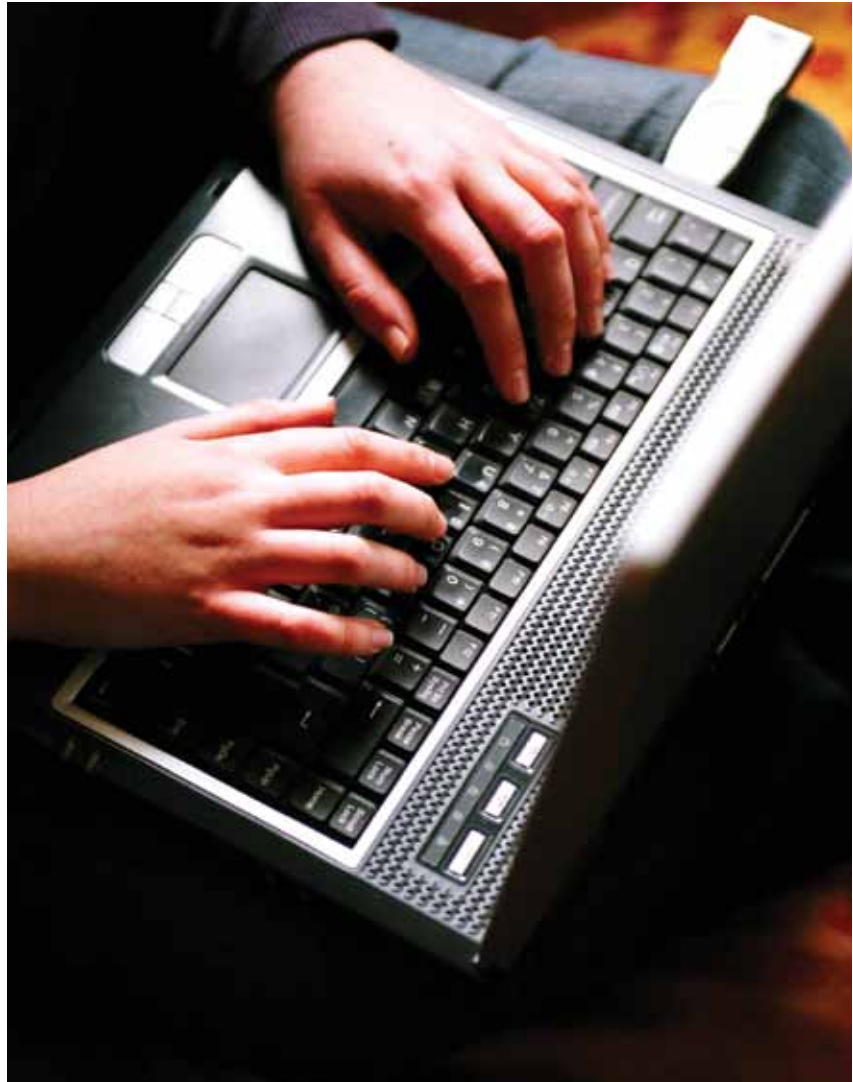
[www.bbsrc.ac.uk](http://www.bbsrc.ac.uk)

Economic & Social Research Council (ESRC)

[www.esrc.ac.uk](http://www.esrc.ac.uk)

Engineering & Physical Research Council (EPSRC)

[www.epsrc.ac.uk](http://www.epsrc.ac.uk)



Medical Research Council (MRC)

[www.mrc.ac.uk](http://www.mrc.ac.uk)

Natural Environment Research Council (NERC)

[www.nerc.ac.uk](http://www.nerc.ac.uk)

Science & Technology Facilities Council (STFC)

[www.stfc.ac.uk](http://www.stfc.ac.uk)

Applicants wishing to apply for Research Council funding should contact the School/department/division where they wish to undertake their research degree programme in the first instance.

Details of how King's administers its Doctoral Training Grant (DTG) studentships can also be found at [www.kcl.ac.uk/gradfunding](http://www.kcl.ac.uk/gradfunding)

Full details, eligibility criteria, application procedures and contact details for all the funding opportunities detailed are available at [www.kcl.ac.uk/gradfunding](http://www.kcl.ac.uk/gradfunding)

## College-wide scholarships

### Graduate School Studentships

The Graduate School provides up to 22 research studentships each year which are divided across eight of our academic Schools. These studentships are open to home and EU full-time students, who intend to commence their research degree programme in the 2010-11 academic session. Each studentship covers tuition fees at the home/EU level and provides an annual stipend (currently £14,600 per year) for up to three years.

# Funding opportunities for UK & EU graduates

## Annual Fund Studentships

Each year, up to three research studentships are awarded from the Development Trust, funded by King's alumni. These studentships are open to full-time home and EU students. Each studentship will cover tuition fees at the home and EU level and provide an annual stipend for up to three years. The total level of award is currently set at £21,000 per year.

## King's Alumni Bursaries

The Graduate School is offering bursaries to alumni who wish to continue their graduate studies at King's commencing in the 2010-11 academic sessions. Bursaries are available to master's and research students who have pursued a full-time or part-time degree programme at King's. Each scholarship will cover 20 per cent of the tuition fee, for up to one year for master's programmes and up to three years for research programmes.

Full details, eligibility criteria, application procedures and contact details for all the funding opportunities detailed are available at [www.kcl.ac.uk/gradfunding](http://www.kcl.ac.uk/gradfunding)

## Programme-specific funding

### School of Biomedical & Health Sciences

The School receives considerable annual funding from research councils, industry and medical charities, including four-year PhD studentships, and supports and advises students in their applications for graduate funding. In addition to funding secured from the research councils and the Wellcome Trust, many other opportunities exist:

- Age-Related Diseases (Wolfson Centre for) MPhil/PhD
- Applied Biomedical Research (Division of) MPhil/PhD
- Cardiovascular (Research Division) MPhil/PhD
- MRC Centre for Developmental Neurobiology MPhil/PhD
- Pharmaceutical Science (Research Division) MPhil/PhD
- Drug Discovery Skills MSc
- Dietetics MSc, PG Dip
- Human & Applied Physiology MSc

- Physiotherapy (pre-registration) MSc
- Advanced Physiotherapy (Neuromusculo-skeletal) MSc
- Advanced Physiotherapy (Sport & Performance) MSc

### Dental Institute

The Dental Institute funds some PhD students, and also has funding from research councils and charities:

- Dentistry (Research Division) MPhil/PhD
- Conscious Sedation for Dentistry PG Dip
- Dental Public Health MSc
- Sedation & Special Care Dentistry MSc
- Maxillofacial & Craniofacial Technology MSc
- Orthodontics MSc

### School of Arts & Humanities

Each year the School offers a number of Humanities Research Studentships, open to all applicants for research degrees. In addition, the following opportunities exist at department level:

- Department of Byzantine & Modern Greek Studies
- Department of Classics
- Department of History
- Department of Theology & Religious Studies

### School of Law

- Master of Laws LLM
- Law Research MPhil/PhD



# Funding opportunities for UK & EU graduates

## School of Medicine

A small number of studentships are usually available for specific named projects, funded by external funding agencies such as the Research Councils (MRC, BBSRC) or charitable bodies. These usually provide a stipend and the payment of tuition fees at the home/EU rate. The following opportunities also exist:

- Cardiovascular (Research Division) MPhil/PhD
- Medical Engineering & Physics MSc, PG Dip
- Radiopharmaceutics & PET Radiochemistry MSc, PG Dip
- Clinical Dermatology MSc

## Florence Nightingale School of Nursing & Midwifery

Sources of funding include: Department of Health (DoH), National Co-ordinating Centre for NHS Service Delivery and Organisation Research and Development (NCCSDO), Guy's and St Thomas' Charitable Foundation, the Health Foundation, NHSE London, the European Union, Higher Education Funding Council for England, Joseph Rowntree Foundation, the Nursing and Midwifery Council, Dansac Ltd, St Marks, Burdett Trust, European Oncology Nursing Society, Macmillan and the Department for Business, Enterprise and Regulatory Reform. Staff from contracted Trusts are also eligible to have their study funded.

## School of Physical Sciences & Engineering

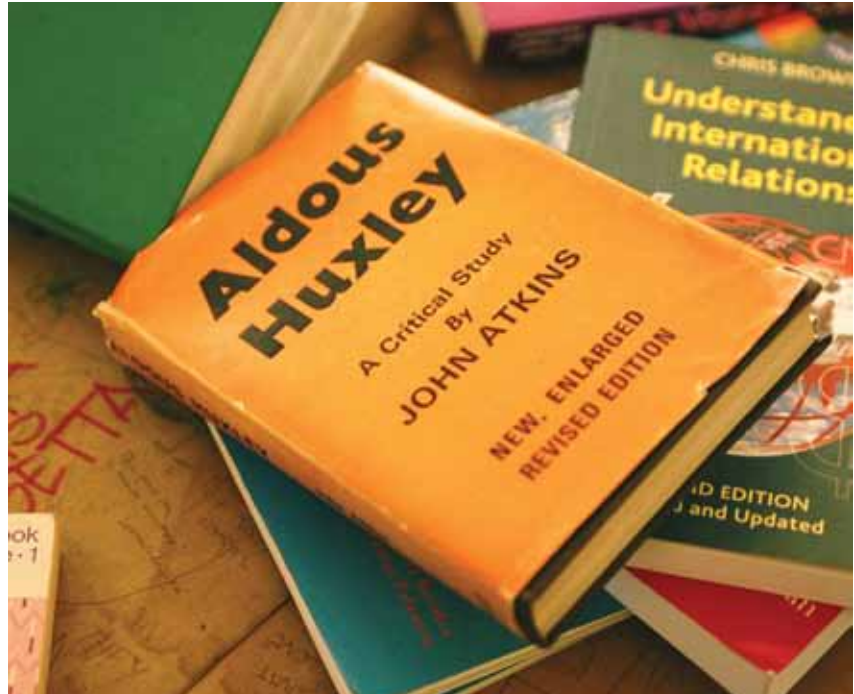
We offer a number of our own research studentships and there are also studentships available for some of our taught programmes:

- Department of Computer Science
- Division of Engineering
- Department of Mathematics
- Department of Physics

## Institute of Psychiatry

In addition to funding from the research councils the following opportunities exist at programme level:

- Neuroscience Department MPhil/PhD



- Psychological Medicine & Psychiatry (Division of) MPhil/PhD
- Psychology Department DCLinPsy, MPhil/PhD
- Social Genetic & Developmental Psychiatry MPhil/PhD
- Doctorate in Clinical Psychology DCLinPsy
- Clinical & Public Health Aspects of Addiction MSc
- Clinical Forensic Psychiatry & Psychology MSc
- Cognitive Behavioural Therapies for Children & Adolescents PG Dip
- Family Therapy Grad Cert
- Forensic Mental Health Science MSc
- Health Psychology MSc
- Mental Health Services Research MSc
- Mental Health Social Work with Children & Adults MSc
- Neuroscience MSc

## School of Social Science & Public Policy

For students coming to the School to undertake a graduate degree programme, sources of funding are diverse and in some cases discipline-specific. In addition to the UK research councils (ie NERC, AHRC and ESRC), graduates have been funded by major charities (eg Wellcome,

Leverhulme) and through research grants held by staff from a wide range of organisations including UK and overseas governments, the European Union, NATO, and the US National Science Foundation.

Each spring, the School offers a number of research studentships on a competitive basis:

- Public Policy MA, PG Dip
- Biomedicine & Society (Centre for) MPhil/PhD
- Medicine, Science & Society MSc
- Department of Education & Professional Studies
- Department of Geography
- Institute of Gerontology
- Department of Management
- Department of War Studies

Full details, eligibility criteria, application procedures and contact details for all the funding opportunities detailed are available at [www.kcl.ac.uk/gradfunding](http://www.kcl.ac.uk/gradfunding)

# Funding opportunities for UK & EU graduates

## Country-specific scholarships and funding schemes

### FUNDING OPPORTUNITIES IN THE UK

#### ENGLAND

##### Wingate Scholarships

Wingate Scholarships are awarded to individuals of great potential or proven excellence who need financial support to undertake pioneering or original work of intellectual, scientific, artistic, social or environmental value, and to outstandingly talented musicians for advanced training.

Wingate Scholarships attempts to provide funding for cross-disciplinary projects that might not fall comfortably into any of the conventional funding categories to students from the United Kingdom or other Commonwealth country, Ireland or Israel. The average total award is about £6,500 and the maximum in any one year is £10,000.

##### Yorkshire Ladies' Council of Education (YLCE)

The Council offers about 60 grants a year to support fees only and are paid direct to institutions on behalf of applicants. The

average grant is likely to be £200-300 (maximum £500). A special separate fund has recently been set up, in association with the Sir James Knott Trust, to enable grants to be offered exclusively to applicants from the North East of England.

#### ISLE OF MAN

##### Isle of Man: Department of Education

Each year, approximately 120 graduate students are supported by the Department of Education to further their studies at Higher Education establishments in the United Kingdom, whilst a further 250 undergraduate and graduate students are supported on Further & Higher Education courses at the Isle of Man College and International Business School on the Island.

#### NORTHERN IRELAND

If you are a graduate you can apply for graduate funding to help you undertake study at a Higher Education institution in the UK.

The value of these awards is not affected by parental or student income but those receiving comparable support from industry or a university may not

be eligible for an award.

The basic rate of maintenance grant payable is £12,000. Additional grants dependent on place of study and discipline are also payable, and allowances may also be paid for dependants etc. For United Kingdom domiciled students the value of an award includes the cost of approved fees as well as the maintenance rates quoted above. An award offered to a student who is a European Community resident from outside the United Kingdom covers only the cost of fees (up to the maximum for United Kingdom students).

#### SCOTLAND

The support available consists of help with your tuition fees, an income-assessed maintenance grant and other supplementary grants, if these apply, for first time graduate students.

There is also extra help available through supplementary grants for certain categories of students such as lone parents and those with dependants, those claiming travel costs or those who need extra costs because they have a disability.



# Other sources of funding



‘Upon receiving a Chevening scholarship, I was faced with the daunting task of selecting a UK university for my studies. King’s location, reputation and its surge up the rankings was a strong influence on my selection. I easily made up my mind and haven’t regretted this choice for a second.’

**Nina Brankovic, Public Policy**

This page lists just some of the other funding sources available to students. Please contact the organisations directly for further details regarding eligibility, applications and closing dates. Links to the websites can be found at [www.kcl.ac.uk/gradfunding](http://www.kcl.ac.uk/gradfunding)

#### Scholarships awarded by external bodies

- British Academy
- British Chevening Scholarships
- British Council Fellowship Programme
- British Federation of Women Graduates Charitable Foundation
- Commonwealth Fellowship and Scholarship Plan (CFSP)
- European Union
- Leverhulme Trust
- Native Leadership Scholarship
- Study in Britain: Sources of Funding
- Rotary International
- UNESCO
- University of London – Central Research Fund



# Tuition fees

## Graduate tuition fees for academic year 2010-11 for UK and EU students

The fees outlined below are based on full-time taught graduate programmes running in academic year 2010-11 for UK/EU students. Part-time fees are usually the same as full-time fees but paid over two years to reflect the duration of the course. Fees for research graduate programmes will be set in accordance to the Research Council's guidelines and students should visit the link at the end of this section for the most up-to-date information.

The fees for the majority of taught graduate programmes for UK and EU students range between £3,900 and £5,900, but certain programmes do have higher fees.

### School of Biomedical & Health Sciences

Fees for biomedical and health sciences graduate programmes for UK and EU students range between £4,250 and £8,900.

### Dental Institute

Fees for dental graduate programmes for UK and EU students range between £5,500 and £15,260

### School of Arts & Humanities

Fees for humanities graduate programmes for UK and EU students range between £4,250 and £6,200.

### Institute of Psychiatry

Fees for Institute of Psychiatry graduate programmes for UK and EU students range between £4,175 and £7,530.

### School of Law

Fees for law graduate programmes for UK and EU students range between £6,200 and £8,300

### School of Medicine

Fees for medicine graduate programmes for UK and EU students range between £5,200 and £6,400.

### School of Nursing & Midwifery

Fees for nursing and midwifery graduate

programmes for UK and EU students range between £4,200 and £6,400.

### School of Physical Science & Engineering

Fees for physical science and engineering graduate programmes for UK and EU students are £4,250 with the exception of Financial Mathematics, an advanced Mathematics course spanning two years, costing £18,650 in total. (This programme can also be completed in one year).

### School of Social Science & Public Policy

Fees for social science and public policy graduate programmes for UK and EU students range between £4,050 and £7,900.

For further information on fees for specific graduate programmes, please visit our website at [www.kcl.ac.uk/graduate/funding/fees.html](http://www.kcl.ac.uk/graduate/funding/fees.html)

### Instalment and deposit payments

You can pay tuition fees in instalments but if you pay in full by the stipulated date you will receive a two per cent discount. A fee deposit scheme is in operation within some Schools. When you are offered a place to study on one of our programmes, you will be advised whether you are required to pay a deposit (generally around 10 per cent of the fee). Please check with the School Office for the latest information.

### Self funded students – tuition fee payment conditions

Fees will be payable in two equal instalments. The first instalment is due for payment by 31 October or 14 days from date of invoice if later. The second instalment is due for payment by 31 January or 14 days from date of invoice if later. An Early Settlement refund of two per cent of total fees will be forwarded to students who make full payment of their tuition fees prior to 31 October or within 14 days of the date of invoice if later.

### Sponsored students – tuition fee payment conditions

Where a student provides a valid sponsor



letter at registration from an external corporate body agreeing to pay tuition fees, the invoice will be sent direct to the sponsoring organisation and payment of the invoice is due immediately. A student who is sponsored by a friend or relative will be regarded as responsible for their own fees.

In the event of non payment of part or all fees by the sponsoring organisation, the outstanding amount will be invoiced to the student and be payable within 14 days.

### Further information

In the first instance any tuition fee invoice queries should be referred to your School Office; accommodation invoice queries should be referred to the Accommodation Office. Any subsequent queries in respect of payment or collection of fees or debt sanctions should be referred to the Credit Control Department on email [credit.control@kcl.ac.uk](mailto:credit.control@kcl.ac.uk) (Credit Control Department, Room 6.20, James Clerk Maxwell Building, 57 Waterloo Road, London SE1 8WA)

# Students & state benefits

Some students in full-time higher education may still be eligible to claim Income Support and Housing Benefit. However, Income Support & Housing Benefit are means-tested benefits. In calculating a student's income, the Department for Work & Pensions (DWP) will take into account the majority of your student grants and the maximum student loan available (less a small disregard) – regardless of whether or not the student actually takes up the loan.

Couples who are both in full-time education can claim Income Support

during the vacation if they have dependants under the age of 19. Students over the age of 60 can study full-time without affecting Income support. Starting a course of education is a 'change of circumstance' and you must notify your JobCentre Plus Office as soon as you start a course, so that a re-assessment can be made. The regulations concerning benefits and study are quite complex, and only the basics are covered here. Further advice about eligibility and claiming should be sought from a Student Welfare Adviser (see page 19).

## Single parents

If you are a single parent, you can still claim Income Support as long as your youngest child is under 16; however, the income from your student loan and student grants could be considered too high for Income Support to be paid during term-time. You can still claim Housing Benefit as long as you get Child Benefit for your youngest child; the amount you receive will depend on your income.



# Financial support at King's



## Student Funding Office

King's College London  
 Room G.31 Ground Floor  
 James Clerk Maxwell Building  
 57 Waterloo Road  
 London SE1 8WA  
 Tel 020 7848 4362/4363/4471/4472  
 email [funding@kcl.ac.uk](mailto:funding@kcl.ac.uk)  
[www.kcl.ac.uk/funding](http://www.kcl.ac.uk/funding)

You can also apply directly to King's for financial help:

## Access to Learning Fund

The Access to Learning Fund is a fund given to universities to assist students in financial difficulties. All full-time and most part-time 'home' students are eligible to apply. Applicants simply complete a form describing their financial

situation and this is assessed by our Student Funding Office. Applications can be made online via myKCL, the online student portal, or alternatively forms may be obtained from the Student Funding Office, Student Welfare Offices or can be downloaded at [www.kcl.ac.uk/funding](http://www.kcl.ac.uk/funding)

As a graduate student, you must show that you can pay your tuition fees and that you have made reasonable provision to support yourself financially before you apply to the ALF. You can apply in each year of your course, and more than once each year if you need to. You should apply as early in the academic year as you need to.

The Access to Learning Fund is open throughout the year, but only whilst funds permit. In 2008-9, King's helped over 400 students who applied to the fund.

Applications take approximately two weeks to process providing all requested documentary evidence has been submitted. To apply, visit [www.kcl.ac.uk/funding](http://www.kcl.ac.uk/funding)



# Managing your money

## Living in London

It is impossible to be exact about students' living expenses. As ever, it depends on what you choose to do. London can be expensive but the laws of supply and demand also decree that big cities can be amongst the cheapest to live in.

Your living expenses will depend on personal circumstances and choice. Basic prices for food, personal costs, bills, etc will be consistent wherever you study – expenditure more specific to London and King's relates to accommodation and travel. As a rough guide, our following estimates reflect the minimum you might expect to spend to live in reasonable comfort. Estimates cover accommodation, food and travel within London (for more details about travel costs see Transport for London's website at [www.tfl.gov.uk/tickets](http://www.tfl.gov.uk/tickets)), but exclude tuition fees. Travel outside the capital, the costs of books, clothing and thesis presentations fall outside this amount. Living expenses will depend on the type of accommodation you have. Estimated expenses are for a full year for the 2010-11 session. Price increases and unexpected expenditure should be taken into account.

Students arranging initial short-term accommodation on arrival in London will additionally need to budget for this expense. If you have dependant children, we recommend that you add a further £2,000 per child.

## Council tax

Eligible students must be enrolled on a full-time course, which is normally defined as a course requiring attendance for at least 21 hours a week for at least 24 weeks each year.

A person who is entitled to an exemption certificate has this taken into account when the council tax bill is calculated. It does not affect the liability of everyone over 18 in the property to pay council tax. In the case of a property



'London can seem daunting at first but it's actually a really fun place to be and you shouldn't worry too much about the cost of living in London because there are always people at the College who can help you and plenty of shops, bars, clubs and theatres offer student discounts to help you make the best of your time here.'

**Catherine L Fry, Comparative Literature**

solely occupied by full-time students who are joint tenants, they are all liable for a nil council tax bill, provided they have all sent in their exemption certificates.

Where a student lives in a property with non-students a council tax bill will be issued; although legally full-time students cannot be held liable for any amount of council tax, non-student housemates may expect a contribution. Where a student

lives with only one non-student they will receive a 25 per cent discount for the property.

Once you have enrolled, and require a Council Tax Exemption Certificate then either visit our webpage at: [www.kcl.ac.uk/funding](http://www.kcl.ac.uk/funding) to print off a request form or visit the Student Funding Office in person.

## Student Oyster Photocard Scheme

All full-time undergraduate and graduate students aged 18 and over can apply for an LT Discount Card, as long as your course lasts at least 14 weeks.

With a valid Student Oyster Photocard, you can buy Travelcards and Bus Passes at 30 per cent off the equivalent adult rate on weekly and monthly Travelcards which will be valid on National Rail trains in the London area, as well as on the Tube, Docklands Light Railway, Tramlink and London bus services.

In order to be eligible for the Student Oyster Photocard, you must be aged 18 or over, and be either:

- a full-time student enrolled on a full-time course, consisting of 15 or more tuition led and/or structured learning hours a week over a period of at least 14 weeks; or
- enrolled on a part-time course of at least 14 weeks duration and be in receipt of a DBIS grant or be receiving help from the Access to Learning Fund(see page 13); or
- a full-time postgraduate student (for example studying, or writing up for 15 or more hours per week); or
- a part-time postgraduate student receiving financial help from the Access to Learning Fund; or
- a Sabbatical Officer.

You can apply online at <https://photocard.tfl.gov.uk> or by paper application. Applying online is the quickest way to receive your discount entitlement. If you apply online, your Student Oyster photocard will be posted to the address you provide and should arrive within five to seven days. You may apply between September and July, once you have enrolled for the academic year.

Home Student	2010-11	2011-12	2012-13
Single student	£10,248	£10,871	£11,197
Couple	£15,707	£16,663	£17,163

# Managing your money

## Working in London

Students in London benefit from the wealth and variety of part-time and vacation work offered by London companies. Plus you have the advantage of earning higher rates of pay in the capital. London students can not only earn more but can develop an attractive CV, giving you the edge in a highly competitive job market. According to the *Sunday Times League Tables 2005* King's graduates are third in the whole of the UK for average graduate starting salaries at £21,835.

King's Careers Service also advertises vacancies for part-time, temporary, voluntary and vacation work (see [www.kcl.ac.uk/careers](http://www.kcl.ac.uk/careers)). A wide range of casual work is available in the Student's Union and, through the Conference & Vacation Bureau, in student residences throughout the year. If you are an international student, new Government legislation has made it easier for you to work part-time. Unless your visa specifically states otherwise, you will usually be able to work up to 20 hours per week during term, and full-time during vacations. More information can be found by visiting [www.ukcisa.org.uk](http://www.ukcisa.org.uk) or from the Student Advice and International Student Support Office at King's.

## A guide to managing your money

We recommend you start planning how you will manage your money before you start university. If you have never lived away from home or created a budget before, one of our Student Advisers (see page 19) will be able to help you.

To a great extent, your financial situation whilst studying is determined by how well you are able to manage your money whilst studying and the lifestyle that you choose to lead. If you have a budget outlining your income and are able to control your expenses, you should be able to minimise the risk of running out of money whilst studying. This will also ensure that you leave university having accumulated the minimum of debt.

When calculating your income, you should ensure you have taken account of

### EXAMPLE BUDGET PLANNER

ANNUAL INCOME		WEEKLY EXPENDITURE	
Student loan for living costs	£	Rent	£
HE Maintenance Grant	£	Travel	£
Special Support Grant	£	Utilities	£
King's myBursary	£	Food	£
NHS Bursary	£	Telephone	£
Supplementary LA/NHS Grants	£	Books	£
Part-time work	£	Course costs	£
Parental contribution	£	Childcare	£
Working tax credits	£	Clothing	£
Child tax credits	£	Entertainment	£
Other income	£	Insurance	£
<b>Total annual income</b>	<b>£</b>	TV Licence / Council Tax	£
<i>Now divide the total by 30 weeks (or number of weeks of your course)</i>		<b>Other expenditure</b>	<b>£</b>
<b>Total weekly income</b>	<b>£</b>	<b>Total weekly expenditure</b>	<b>£</b>

all available sources of funding, such as your student loan, any grants and bursaries, part-time earnings and parental contributions. You should also bear in mind how these affect your cashflow, as these may be paid weekly, monthly or termly. When calculating your expenditure, you should ensure you include accommodation and travel costs, food, clothing and entertainment as well as any utility bills. It is important that you set realistic targets, or you may find yourself part way through your term with no money to see you through to the start of the following term.

Once you have calculated your expected income and expenditure, you will have a better idea of managing your finances realistically. If you find yourself with a financial shortfall, you will need to explore ways of maximising your income, as well as limiting your expenditure. Many students accumulate savings

through holiday work, and many find they have to work part-time for the duration of their course. The Access to Learning Fund (see page 13) may be a source of small grants. Most student bank accounts will offer an interest-free overdraft facility, which can be used as a buffer in times of emergency.

Finally, always remember that there are advisers here to help you. The Student Advisers and the Student Funding Office are always happy to offer advice and guidance in all aspects of student finance. Or you can use online budget planners at: [www.aimhigher.ac.uk/student\\_finance/cost\\_of\\_living\\_calculator.cfm](http://www.aimhigher.ac.uk/student_finance/cost_of_living_calculator.cfm) or at [www.hotcourses.com/pls/mon/hc\\_edudefin.page\\_pls\\_user\\_studmoney](http://www.hotcourses.com/pls/mon/hc_edudefin.page_pls_user_studmoney)

# Note on fee status & student support

Your offer of a place at King's has been made as either a 'Home' or an 'EU' student. If your letter does not specify exactly which, you should contact your School Office for clarification. In order to apply for the correct categories of student support through either your Local Authority (LA) or the Department for Business, Innovation & Skills (DBIS), you need to be aware of whether you will be classed as a 'Home' or an 'EU' student.

The following is a basic definition of eligibility for student support. However, there are a number of exemptions that may apply, including, for example, issues of migrant worker status or citizenship of family members. For detailed criteria, you should visit [www.ukcisa.org](http://www.ukcisa.org) or contact the Student Advisers at King's at [welfare@kcl.ac.uk](mailto:welfare@kcl.ac.uk)

You should be treated as 'Home' for student support if:

- You are a UK/EU national (or relevant family member); and
- You are ordinarily resident in England or Wales on the relevant date\* before the start of your course; and
- You have been ordinarily resident in the UK for the three year period before the relevant date\* before the start of your course.

You should be treated as 'EU' for student support if:

- You are an EU national (or relevant family member); and
- You are ordinarily resident in the European Economic Area (EEA) on the relevant date\* before the start of your course; and

- You have been ordinarily resident in the European Economic Area (EEA) for the three-year period before the relevant date\* before the start of your course.

## Which countries are in the EEA?

The EEA consists of the European Union (EU) countries: (Austria, Belgium, Bulgaria, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom), plus Iceland, Liechtenstein and Norway.

\**'relevant date': normally this date will be September 1st of the first academic year of the course*





# Student Advice & International Student Support



The College Student Advisers offer free, confidential advice and guidance on a range of practical issues, for both current and prospective students. The wide range of issues they deal with includes: finance and money management, social security and disability benefits, housing rights, and consumer law and immigration issues.

## Appointments

You can phone or email the Student Advisers to book an appointment, or visit the respective office to pencil your name in on the Adviser's timetable.

Appointment timetables are displayed on the office doors of the respective Adviser. Most booked appointments are for up to 30 minutes and take place in a confidential one-to-one setting. Where it is necessary follow-up appointments will be made. Please note that opening hours may unavoidably change from time to time at short notice.

## Drop-in sessions

For brief enquiries, clients may wish to simply 'drop-in' to one of the Student Offices to attend the drop-in sessions. Sessions are usually held daily between 12.30 and 13.00 at Guy's, Strand and Waterloo with the exception of Fridays. Sessions last about ten minutes and are not pre-booked. You will therefore usually have to wait a short time until an Adviser is available to see you.

## Staff & location

Service opening hours: 10.00-16.00  
Monday to Thursday

### Guy's Campus

Paul Cornell/Gretta Gavin  
G05, Henriette Raphael Building  
Tel 020 7848 6858/6860  
Email [welfare@kcl.ac.uk](mailto:welfare@kcl.ac.uk)

### Strand Campus

Becky Cooper  
Third Floor Macadam Building  
Tel 020 7848 2530  
Email [welfare@kcl.ac.uk](mailto:welfare@kcl.ac.uk)

### Waterloo Campus

Liz Holdsworth  
Rooms 001-008 Franklin-Wilkins Building  
Waterloo Bridge Wing  
Tel 020 7848 4028  
Email [welfare@kcl.ac.uk](mailto:welfare@kcl.ac.uk)

### International students

Polly Mackwood  
Rooms 001-008 Franklin-Wilkins Building  
Waterloo Bridge Wing  
Tel 020 7848 4026  
Email [welfare@kcl.ac.uk](mailto:welfare@kcl.ac.uk)

### Institute of Psychiatry

Education Support Office  
West Wing W1.11 Main Building  
Tel 020 7848 0237  
Email [welfare@kcl.ac.uk](mailto:welfare@kcl.ac.uk)

# Disability support

## Equality & Diversity Department

King's College London  
Room 7.36 James Clerk Maxwell Building  
57 Waterloo Road  
London SE1 8WA  
Tel 020 7848 3398  
Text 020 7848 3398  
Fax 020 7848 3490  
Email [equality@kcl.ac.uk](mailto:equality@kcl.ac.uk)

The College has a dedicated Equality & Diversity Department which houses the Disability Support Service. If you are thinking of studying at King's as an undergraduate or graduate, or you are already at the College, we may be able to offer assistance in a number of ways. The Disability Support Team can provide confidential advice, information and support in the following areas:

- Dyslexia screening, testing and study skills support: if you are dyslexic and need specific support, or you need to obtain an up-to-date diagnostic report
- Arranging information visits: we encourage you to visit the College and your chosen department before you apply, to talk through any support needs you might have
- Individual needs assessments: a needs assessment will make sure that any support needs you have are identified. The report can list useful equipment recommendations for you and list any academic support the College needs to provide
- Applications for disability-related funding: the team can provide information about how to pay for your support needs and other useful benefits available
- General advice and information: about studying at King's and central London with a disability or health condition.
- Equipment resources available: the College has a number of assistive devices around the campus, such as specialist software on the College computer network and video magnifiers to enlarge print.

The Disability Support service is available for appointments on Monday to Friday, between the hours of 09.30 and 17.00. More information about disability support at King's is available in the Disability booklet enclosed with your offer pack or online at: [www.kcl.ac.uk/about/structure/admin/equal-opps/support](http://www.kcl.ac.uk/about/structure/admin/equal-opps/support)

## School Disability Advisers

Each of the schools at King's has a Disability Adviser who is able to provide information about studying in a particular subject area at the College with a disability. You may need to know more information about access to buildings or how the course is assessed. A list of the Advisers and their contact details is

available online at: [www.kcl.ac.uk/about/structure/admin/equal-opps/support/advisors.html](http://www.kcl.ac.uk/about/structure/admin/equal-opps/support/advisors.html)

## International Student with Disabilities Fund

The International Students with Disabilities (ISD) Fund is available for International and EU students who are studying at King's College London with a disability on a part-time, full-time, undergraduate, graduate or exchange basis. More information is available from the Disability Support Team. It is advisable that you are aware of these funds early in your application process, so that you may receive support in time for the start of the academic year.





[www.kcl.ac.uk/funding](http://www.kcl.ac.uk/funding)

Student Funding Office  
King's College London  
Room G.31 Ground Floor  
James Clerk Maxwell Building  
57 Waterloo Road  
London SE1 8WA

020 7848 4362/4363  
020 7848 4471/4472  
[funding@kcl.ac.uk](mailto:funding@kcl.ac.uk)  
[www.kcl.ac.uk](http://www.kcl.ac.uk)