STUDENT FEES POLICY

This document sets out the policy for the implementation of student tuition fees, their payment and the calculation of an individual’s fee liability. This Policy takes effect for all students studying at Falmouth University from September 2023 onwards.
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i. Changes in the 2023/24 Fees Policy

We regularly review and update our regulations, policies and procedures. Accordingly, the following non-material changes have been made to the Fees Policy previously in place during the 2022-23 academic year.

<table>
<thead>
<tr>
<th>Clause(s)</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Throughout Document</td>
<td>Updating of dates for 2023/2024 academic year.</td>
</tr>
<tr>
<td>5.0</td>
<td>Further clarification of process for students in debt.</td>
</tr>
<tr>
<td>5.3</td>
<td>Addition of Annex A regarding Student fees payment dates</td>
</tr>
</tbody>
</table>
ii. Introduction

Falmouth University is committed to a fair and transparent policy in respect of charges made to a student at Falmouth University (whether they study at Falmouth University or a Partner College).

The University will use reasonable efforts to provide students and, where applicable, the student’s sponsor(s) (an organisation or employer who is funding the student) with prompt notification of any fees or charges due to the University, along with details of the arrangements for payment. Invoices are not issued unless required by an organisation funding tuition.

This Policy takes effect for all students studying at Falmouth University from September 2023. This includes continuing students and all who commence their studies at the various entry points throughout the Academic Year 2023/24. Payment due dates for 2023/24 can be found in Annex A.

Scope

Only students detailed below fall under the scope of this policy.

- Falmouth on campus students
- Falmouth online students

In addition to students who are studying at a partner provider:

- Bodmin College (BC)
- Deep Blue Sound (dBs)
- Fashion Retail Academy (FRA)
- Fourth Monkey (FM)
- Waterbear (WB)

This policy will also cover new partnerships that may, at the time of writing, be subject to approval.

Students on a Falmouth Flexible course of study do not fall under the scope of this policy. Instead, students on these courses should refer to the Falmouth Flexible Policy, which can be found here: Collaborative Provision Regulations (falmouth.ac.uk)

Principles

Students will be liable to pay the agreed fees from the official start date of their studies in 2023/24, to the end of the academic year or ‘End Date’, whichever is sooner. Students retain ultimate responsibility for the payment of their fees, even if they are sponsored by a third party.

The University reviews its fees and its fees policy annually. Tuition fees for new students are liable to change year on year but are set at least one year in advance and are available on the University website.

Sanctions, embargos and restrictions set by the UK Government may affect your ability to transfer money to the UK. For details refer to https://www.gov.uk/guidance/sanctions-embargoes-and-restrictions. This may include the prohibition of money transfers to the UK from Sanctioned countries, please refer to https://www.gov.uk/government/collections/financial-sanctions-regime-specific-consolidated-lists-and-releases for an up-to-date list of countries affected by financial sanctions.
The key point to bear in mind is that the student is responsible for ensuring that fees are paid irrespective of how they are funded. Falmouth will not issue reminders or prompts for payment before they are due. It is the responsibility of the student to ensure that funding is in place at an early juncture and that payments are made on a timely basis.

Do not assume that once you have completed an application for funding that everything will happen automatically – check each stage and ensure your funding is released. You don’t want to have a surprise and find you haven’t made payment in timely fashion and are getting into a legal debt recovery process.

Falmouth will issue you with a Falmouth email address and all correspondence relating to fees will happen through that media. It is imperative that you regularly check that email account or at the outset, forward it to one of your more regularly reviewed email accounts. Some study visits and additional activities are not covered by tuition fees and will require an additional payment from participating students.

Defaults on payment are treated seriously and will lead to sanctions being taken against the student, which are described in Section 5 below.
### Key Definitions

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CIOM</strong></td>
<td>The Channel Islands and the Isle of Man.</td>
</tr>
<tr>
<td><strong>Self-Funded</strong></td>
<td>All students who are not in receipt of a Tuition fee Loan from the ‘SLC,’ including those paying International Fee rates and all Postgraduate students.</td>
</tr>
<tr>
<td><strong>SLC</strong></td>
<td>The Student Loans Company. This encompasses all regional funding bodies in main UK: Student Finance England, Student Finance Wales, Scottish Awards Agency and Student Finance Northern Ireland.</td>
</tr>
<tr>
<td><strong>Liability Point</strong></td>
<td>The liability date for tuition fees is the term date, if you are in attendance at the start of term you will be liable for tuition fees as per the instalment plan at Annex A.</td>
</tr>
</tbody>
</table>
| **Study Block** | Periods of study, of which students will typically attend two or three in each academic year. These are different to the traditional ‘terms’ (see below).  
  - Study Block 1: typically, between September and January.  
  - Study Block 2: typically, between January and May.  
  - Study Block 3: typically, between May and September.  
  Exact dates available here: https://www.falmouth.ac.uk/experience/term-dates |
| **Term**  | As used by the SLC to define the Tuition Fee Loan payment periods, which mirror the traditional periods between holiday/vacations (Christmas, Easter, and Summer). These can be established here, through reference to the university holiday periods: https://www.falmouth.ac.uk/experience/term-dates |
| **Fee payer** | Self funded – student  
  Student Loans Company |
| **SFE**   | Student Finance England                                                                                                                      |
| **SSN**   | Student Support Number                                                                                                                      |
1. Undergraduate Students Home Fee Payers

1.10 Fee Liability Point: Home Fee payers and SLC funded students

1.11 **1\(^{st}\) Liability Point, first year (Level 4) students**, (first year applies to students attending Falmouth University for the first time not including students who are repeating studies or transfers in from a second or third year), will become liable for 25% of the annual tuition fee if they have been in attendance for more than three weeks, including the induction week of their first ‘Term’.

1.12 **1\(^{st}\) Liability Point, all other undergraduates**, direct entries and transfers who withdraw during the first three weeks of the course will be liable to pay for weeks in attendance. They will become liable for 25% of the annual tuition fee for any attendance during their first ‘Term’.

1.13 **2\(^{nd}\) Liability Point, all undergraduates** will become liable for 50% of the annual tuition fee for any attendance during their second ‘Term’.

1.14 **3\(^{rd}\) Liability Point, all undergraduates** will become liable for 100% of the annual tuition fee for any attendance during their third ‘Term’.

Above points 1.12-1.14 also apply to any student returning from a period of intermission where repeat study occurs.

1.20 Payment of Tuition Fees: Self-funded students (Home)

1.21 Self-funded students, who are responsible for the payment of their own tuition fees, are eligible to pay in up to two equal instalments. The first instalment is due on the first day of their first study block and the second instalment on the first day of their second study block. In the first year of study, acceptance fees will be offset against the first instalment of tuition fees.

1.22 Self-funded students who are in receipt of private sponsorship will need to produce evidence that a third party is paying their fees. In the absence of such evidence or payment from a third party, the student is responsible for paying their own tuition fees. Evidence of payment from a third party is to be presented to the Student Finance Office within seven days of the start of their course by e-mail to student.finance@falmouth.ac.uk.

1.23 Acceptance Fees, where required, will be accounted for as an advance payment on the students first instalment of tuition fees.

1.24 Students who are paying for studies themselves can pay the University directly using our online payment portal, see [Tuition Fees (falmouth.ac.uk)](https://falmouth.ac.uk) Flywire or bank transfer (online) contact student.finance@falmouth.ac.uk for bank details.

See the payment instalment dates at Annex A.

1.30 Payment of Tuition Fees: SLC funded students

1.31 SLC funded students who have been awarded a Tuition Fee Loan by their awarding body, do not have to provide evidence to the University as the information will be forwarded electronically. Tuition fee payments will be made automatically on behalf of the student direct to the University.
1.32 Students awaiting confirmation of funding from the SLC will be classified as Self-funded until confirmation of support is received until then the student is responsible for paying their own tuition fees. Evidence of their application to SLC is to be presented to the Student Finance Office within seven days of the start of their course by e-mail to student.finance@falmouth.ac.uk

1.40 Fee Liability Periods: Undergraduate International Fee payers

1.41 **1st Liability Period, first year (Level 4) students** (first year applies to students attending Falmouth University for the first time not including students who are repeating studies or transfers in from a second or third year) who attend for more than 3 weeks of their first ‘Term’ but withdraw/intermit before the start of their second ‘Term’, will be liable to pay 50% of the full tuition fee.

1.42 **1st Liability Period, all other undergraduates** will become liable for 50% of the annual tuition fee for any attendance during their first ‘Term’.

1.43 **2nd Liability Period, all undergraduates** will become liable for 100% of the annual tuition fee for any attendance during their second ‘Term’.

1.44 International students who are in receipt of a US Federal Loan will be charged tuition fees in accordance with the withdrawal terms and conditions of the loan, as set out by the US Department of Education.

1.5 Payment of Tuition Fees – International Students

1.51 Self-funded students, who are responsible for the payment of their own tuition fees, are eligible to pay in up to two equal instalments. The first instalment is due on the first day of their first study block and the second instalment on the first day of their second study block. In the first year of study, acceptance fees will be the first instalment of tuition fees.

1.52 Self-funded students, who are responsible for the payment of their own tuition fees, are eligible to pay in up to two equal instalments. The first instalment is due on the first day of their first study block and the second instalment on the first day of their second study block. In the first year of study, acceptance fees will be deducted from the first instalment of tuition fees.

1.53 Self-funded students who are in receipt of private sponsorship will need to produce evidence that a third party is paying their fees. In the absence of such evidence or payment from a third party, the student is responsible for paying their own tuition fees. Evidence of payment from a third party is to be presented to the Student Finance Office within seven days of the start of their course by e-mail to student.finance@falmouth.ac.uk.

1.54 Acceptance Fees, where required, will be accounted for as an advance payment on the students first instalment of tuition fees.

1.55 Students who are paying for studies themselves can pay the University directly using our online payment portal, see Tuition Fees (falmouth.ac.uk) Flywire or bank transfer (online) contact student.finance@falmouth.ac.uk for bank details.

See the payment instalment dates at Annex A.
1.60 Withdrawal/Intermittence – All undergraduates - Home/SLC and International

The formal withdrawal or intermittence process must be completed and fully approved via the student’s My Falmouth account before the enrolment status can be changed and the contract amended. The ‘Last day of Attendance’ agreed in this process will be the date used for financial/fee adjustments.

Students withdrawing or intermitting will be obliged to pay tuition fees in accordance with the above liability points, with consideration to the agreed last date of attendance.

SLC funded students will have their Tuition Fee Loan amount adjusted by the University with the SLC.

For Self-funded students, any refunds for amounts overpaid will be processed, and paid to the payee via the same means as the original payment.

The University will only award credit when the fees due have been paid. Therefore, where a student has submitted work for assessment but subsequently withdraws or intermits at the first liability point, the work in question will not be assessed.

First year undergraduate students (first year applies to students attending Falmouth University for the first time not including students who are repeating studies or transfers in from a second or third year) who withdraw/intermit in the first 3 weeks (including the induction week) of their first term will not be liable for payment of tuition fees.

Any outstanding tuition fee debts are liable to be passed to an external debt collection agency.

2. Postgraduate (Taught) Students

2.1 Fee Liability Periods – Home and all Online Fee payers

1. Students in their first Study Block who withdraw or intermit during the first three weeks of their first will be liable to pay fees for weeks in attendance.

2. Students in their first term who attend for more than three weeks of the first study block but withdraw/intermit before the start of their 2nd study block will be liable to pay one third of the full year’s tuition fee.

3. Students in all subsequent study blocks will be liable to pay one third of the annual fee for each term in which there has been attendance.

2.2 Payment of Tuition Fees

Students who accept an offer of a place on the course will be required to pay an acceptance fee at the point of offer.

Students paying home or online fees are eligible to pay in three equal instalments—due on the first day of each term (note that Postgraduate students who receive funding from SLC should be aware the funding is paid direct to the student and this is to help with course fees and living costs).
2.2 Students who are in receipt of private sponsorship will need to produce evidence that a third party is paying their fees. In the absence of such evidence or payment from a third party, the student is responsible for paying their own tuition fees.

See the payment instalment dates at Annex A.

2.3 Fee Liability Periods – International Fee payers

2.31 Students in their first Study Block who withdraw or intermit during the first three weeks of their first study block will be liable to pay fees for weeks in attendance.

2.32 Students in their first Study Block who attend for more than three weeks of the first study block but withdraw/intermit before the start of their 2\textsuperscript{nd} Study Block will be liable to pay 50\% of the full year’s tuition fee.

2.33 Students with attendance in their second Study Block will be liable to pay 100\% of the full year’s tuition fee.

2.4 Payment of tuition fees – International Students

2.41 International students are eligible to pay in up to two equal instalments. The first instalment is due on the first day of their first study block and the second instalment on the first day of their second study block. In the first year of study, acceptance fees will be offset against the first instalment of tuition fees.

2.42 International students who are in receipt of a US Federal Loan will be charged tuition fees in accordance with the withdrawal terms and conditions of the loan.

See the payment instalment dates at Annex A.

2.5 Withdrawal/Intermittence (Postgraduates - Taught)Home and International

The formal withdrawal or intermittence process must be completed and fully approved via the student’s My Falmouth account before the enrolment status can be changed and the contract amended. The ‘Last day of Attendance’ agreed in this process will be the date used for financial/fee adjustments.

Students withdrawing or intermitting will be due to pay tuition fees in accordance with the above liability points, with consideration to the agreed last date of attendance.

Refunds will be processed for any amounts overpaid.

The University will only award academic credit when the fees due have been paid. Therefore, where a student has submitted work for assessment but subsequently withdraws or intermits at the first liability point, the work in question will not be assessed.
3.0 Postgraduate (Research) Students Home and International

3.1 Fees & other charges

3.11 Students who accept an offer of a place on the course will be required to pay an acceptance fee at the point of offer.

3.12 Students in their first Study Block who withdraw or intermit during the first three weeks of their first study block will be liable to pay fees for weeks in attendance.

3.13 Students paying home fees, in their first Study Block who attend for more than three weeks of the first study block but withdraw/intermit before the start of their 2nd Study Block will be liable to pay one third of the full year’s tuition fee.

3.14 Students paying home fees will, in all subsequent Study Blocks, be liable to pay one third of the annual fee for each Study Block in which there has been attendance.

3.15 Students paying international fees who attend for more than three weeks of the first study block but withdraw/intermit before the start of their 2nd Study Block will be liable to pay 50% of the full year’s tuition fee. Students with attendance in their second Study Block will be liable to pay 100% of the full year’s fee.

3.16 Students in receipt of studentships will be required to pay any applicable tuition fees, writing up fees and registration fees once their studentship has expired.

3.17 Writing up fees become payable at the start of the writing up period, regardless of the timing within the academic year. If students do not complete writing up within the specified timescale, they may be charged further tuition and registration fees.

3.2 Withdrawal/Intermittence (Research)

The formal withdrawal or intermittence process must be completed and fully approved via the student’s My Falmouth account before the enrolment status can be changed and the contract amended. The ‘Last day of Attendance’ agreed in this process will be the date used for financial/fee adjustments.

Students withdrawing or intermitting will be due to pay tuition fees in accordance with the above liability points, with consideration to the agreed last date of attendance.

Refunds will be processed for any amounts overpaid.

The University will only award credit when the fees due have been paid. Therefore, where a student has submitted work for assessment but subsequently withdraws or intermits at the first liability point, the work in question will not be assessed.

3.21 Writing Up fee

Research students who are writing up and in attendance from the start of the first study block will be liable for the full writing up fee.
4 Fee information for all students

4.1 Tuition fees are set annually and are subject to review each year. The University may therefore change tuition fees in the second or subsequent years of a course, in line with inflation and/or the maximum permitted by law or Government policy. Students will be notified of any changes as soon as possible. See [http://www.falmouth.ac.uk/tuition-fees](http://www.falmouth.ac.uk/tuition-fees)

4.12 Students retain the ultimate liability for the payment of fees/charges. This applies in the event of payment defaults by a third-party sponsor.

4.13 Tuition fees and other monies paid to the University are only ever refunded to the individual or organisation that paid the University originally. Examples of this include but are not limited to: - where students’ fees were paid by Student Finance England (or similar body) as part of a tuition fee loan or grant, the refund will be to that organisation. This also applies to interest accrued on any tuition fees paid by a third party (e.g., Student Finance England) to the University. Similarly, where an employer has paid tuition fees on behalf of a student the funds will be returned to the employer. Where a student has received funding from family or employment or other sources and subsequently passed this to the University, the University is only responsible for refunding and compensating the student.

4.14 For the purposes of tuition fees, only monies paid to the University will be refunded e.g., scholarships or fee waivers will be excluded from any refund.

4.15 Tuition fees will not be reduced for students who start their course late but still receive the full academic year’s tuition.

4.16 Students who wish to dispute a debt must submit their dispute within seven days of receiving a payment demand. The dispute must be in writing and forwarded to the Finance Office by email student.finance@falmouth.ac.uk. Please include attachments of any supporting evidence. The Student Finance Office will aim to respond within 14 working days.

4.17 If a student is repeating any period of study, the tuition fees applicable at the time of the repeat study are due for payment, including additional modules and retakes of modules.

4.18 Fees for interrupting students who are resuming their studies without any repeat periods will be adjusted so students pay no more than the standard fee for an overall course year.

4.19 Where students transfer between courses within the University, tuition fees will be calculated using the fees payable for each course in accordance with the standard dates for the liability payment points. The fee liability point payable at the date of transfer will be the course you are currently studying, the following fee liability points due will be the new course. Students who transfer will be liable for the tuition fees at the current rate of the new course, which may be higher than the course they transferred from. For transfers from external courses the fees payable will depend on the date of the transfer and will be calculated in accordance with the standard dates for the liability payment points.

4.20 Should a student file a complaint about the course, the full fees will still be payable in accordance with the tuition fee policy. Should the complaint be upheld, any adjustments to fees due will be processed and if necessary, a refund will be applied.
4.21 Students undertaking a Turing or Exchange placement will still be due to pay the full tuition fee to Falmouth University, if they are in attendance at the University for more than 10 weeks. If they are undertaking the full year on Turing or Exchange placement, they will be due to pay 20% of the full fee.

4.22 Students undertaking an official sandwich or placement full year will be charged a reduced tuition fee calculated at 20% of the full fees due.

4.23 The University may waive the fees after the due dates if a student ceases their studies due to exceptional circumstances.

4.24 For all students that are subject to the Falmouth Fees Policy, tuition fees will cover the first attempt, referral and one retake (without attendance) at all the modules necessary to complete that academic year of the Course.

4.25 There are some courses in which additional mandatory charges to your tuition fees may be applicable. The University will provide full details of any additional mandatory charges as part of the course information made available on the course pages on our website and in your Welcome Letters | Falmouth University.

4.26 Unless stated otherwise, the course fees do not include any charges for residential accommodation, extensions to the designated period of study, travelling expenses, or other miscellaneous expenses which may be related to the course.

4.27 Refund and compensation

Details regarding refund and compensation can be found in the Student Protection Plan which is available on our website.

Student Protection Plan

The minimum refund for re-imbursement is £10.00.

For refunds in currencies other than GBP, the conversion rate will be as at the time of the refund.

4.28 Short Courses

Students who enrol on short courses are due to pay the full fee seven days prior to the commencement of their studies. In the event of a student withdrawing no refund will be applicable.

4.29 Fee Awards

The terms and conditions for fee awards, bursaries or scholarships funded by Falmouth University are not included in this policy. Instead, recipients should consult the specific terms and conditions for the given award.
5 Student Debtors

5.1 A student who has a tuition fee debt to the University will not be able to enrol for any future Study Block until the debt is cleared. This includes students who have intermitted and have an outstanding debt. The University has the right to withhold published information about eligibility for awards, certificates and transcripts, and the student will be excluded from attending their graduation ceremony. Academic references will not be provided until you have cleared the debt.

5.2 This also applies to students studying on a course at a Partner Organisation.

5.3 Students who fail to pay fees in full by the due date may be subject to the following sanctions which would result in the termination of their enrolment (see Annex A for dates when fees are due):

- By the end of the sixth week of the first study block, students will be blocked from using the IT network and borrowing items from the library, academic departments and access to online learning resources for online students until payment has been received in full within seven days.

- By the end of the seventh week, they will be liable at any time thereafter to be excluded from the University by the Executive Director of Finance, Audit and Risk. A student will receive a notification warning from the Student Finance Office advising them that in accordance with the Fees Policy for unpaid debts, if a payment is not received within seven days, their details will be forwarded to the Executive Director of Finance, Audit and Risk for consideration of exclusion and withdrawal. The student’s lecturers will be advised of the situation. Should they fail to pay within the seven days outlined in the notification warning, a final written exclusion may be issued by the Executive Director of Finance, Audit and Risk if the outstanding fees are not received within the specified payment timescale. In the event of withdrawal, tuition fees will be payable in accordance with the fees policy.

- In the event of withdrawal and exclusion of an International student on a student visa, Falmouth University will notify UK Visa and Immigration (UKVI) that the sponsorship has been withdrawn.

- Debts will be referred to an external debt collection agency including the use of legal action where these are outstanding beyond a reasonable time or the student has been withdrawn.

- Students who incur charges and who fail to return University property (such as library books) within the allotted timescale will find their access to library, equipment loans and IT facilities suspended until all outstanding loans and debts are cleared.
6 Refund of Acceptance Fees

6.1 If an applicant withdraws prior to enrolment, the refund of their acceptance fee will only be considered as detailed below.

6.2 International fee-paying students

<table>
<thead>
<tr>
<th>Point of withdrawal in application process</th>
<th>% returned to student</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to the receipt of financial documents</td>
<td>100%</td>
</tr>
<tr>
<td>After (at least some) documents received, but prior to CAS being issued</td>
<td>66%</td>
</tr>
<tr>
<td>After CAS issued but &gt;30 days prior to start of course</td>
<td>33%</td>
</tr>
<tr>
<td>&lt;30 days to the start of the course</td>
<td>0%</td>
</tr>
</tbody>
</table>

*Note: In instances where a course application is received within 30 days of the start of the course, then the last point listed above will stand, with 0% of the Acceptance Fee being refunded, irrespective of whether CAS has been processed.*

6.3 Home postgraduate students

<table>
<thead>
<tr>
<th>Point of withdrawal in application process</th>
<th>% returned to student</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt;30 days prior to the start of the course</td>
<td>100%</td>
</tr>
<tr>
<td>&lt;30 days to the start of the course</td>
<td>0%</td>
</tr>
</tbody>
</table>

For any questions or further information, please email student.finance@falmouth.ac.uk Please ensure you include your full name, student support number (SSN) and your course name in any query.
Annex A to Falmouth University Fees Policy

Student fees payment due dates 2023/2024 for self-funded students

Courses starting in September

<table>
<thead>
<tr>
<th>Undergraduate Tuition Fees</th>
<th>Liable from</th>
<th>Payment due by</th>
<th>Liable from</th>
<th>Final payment due by</th>
</tr>
</thead>
<tbody>
<tr>
<td>Falmouth University</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Year 1</td>
<td>18 Sep 23</td>
<td>18 September</td>
<td>2 January 2024</td>
<td>22 January 2024</td>
</tr>
<tr>
<td>Year 2&amp;3</td>
<td>25 Sep 23</td>
<td>25 September</td>
<td>2 January 2024</td>
<td>22 January 2024</td>
</tr>
</tbody>
</table>

Postgraduate taught

<table>
<thead>
<tr>
<th>Postgraduate Tuition Fees</th>
<th>International students</th>
<th>First payment due by 25 September 2023</th>
<th>Final payment due by 22 January 2024</th>
</tr>
</thead>
<tbody>
<tr>
<td>Falmouth University</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UK and Home students</td>
<td>First payment due by 25 September 2023</td>
<td>Second payment due by 22 January 2024</td>
<td>Final payment due by 27 May 2024.</td>
</tr>
</tbody>
</table>

Postgraduate research

<table>
<thead>
<tr>
<th>MPhil/PhD Tuition Fees</th>
<th>All students</th>
<th>First payment due 25 September 2023</th>
<th>Second payment due 22 January 2024</th>
<th>Final payment due 27 May 2024</th>
</tr>
</thead>
<tbody>
<tr>
<td>Falmouth University</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Courses starting in January or May

<table>
<thead>
<tr>
<th>Undergraduate</th>
<th>Year 1</th>
<th>1st day of course</th>
<th>1st day of second study block</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 2&amp;3</td>
<td>1st payment due</td>
<td>2nd payment due</td>
<td>Final payment due</td>
</tr>
<tr>
<td>Post Graduate</td>
<td>Uk &amp; Home</td>
<td>1st day of course</td>
<td>1st day of second study block</td>
</tr>
<tr>
<td>Post Graduate International</td>
<td>1st payment due</td>
<td>1st day of course</td>
<td>1st day of second study block</td>
</tr>
</tbody>
</table>