

Our fees for the Academic Year beginning in September 2017 are as follows:

Course		Notes	Total Fees Payable
BA	<b>Certificate of Higher Education</b>	This is a <b>TWO</b> year course and is also the first <b>TWO</b> years of the BA (level 4). If a Student opts to leave at this point, the exit award is a Certificate of Higher Education.	<b>£2,950</b> per annum
	<b>Diploma of Higher Education</b>	This is further <b>TWO</b> years of study on the BA (level 5). If a Student opts to leave at this point, the exit award is a Diploma of Higher Education.	<b>£2,950</b> per annum
	<b>BA</b>	This is the final <b>TWO</b> years of a <b>SIX</b> year course leading to a BA in Kingdom Theology.	<b>£2,950</b> per annum
<b>Graduate Diploma</b>		A <b>TWO</b> year course leading to a Graduate Diploma in Kingdom Theology. If a student opts to withdraw after <b>ONE</b> year they will receive a Graduate Certificate.	<b>£3,150</b> per annum
<b>MA</b>		A <b>TWO*</b> year course leading to an MA in Kingdom Theology.	<b>£2,850</b> per annum plus <b>£600</b> to complete the Dissertation
<p>* Most students take advantage of the opportunity to complete their dissertation over a longer period and effectively spread their studies over <b>THREE</b> years rather than <b>TWO</b>. No extra costs are incurred should you choose to spread out your studies in this way.</p>			

## **What do the fees cover?**

The fees cover all tuition costs, course materials and full board at the two residentials per annum. All University validation fees, access to your Hub library and online journals are also included. Fees also include a folder of lecture notes for first year students (i.e. brand new students) at the first residential only. An additional charge of £20 is made for further residential folders should you choose not to print off your own course notes or download them electronically. For MA students the cost of the dissertation is payable when you submit your dissertation proposal.

## **How are the fees charged?**

An acceptance fee of £350 is required to confirm a place on a WTC course. This is payable once you have been offered a place on the course for which you have applied. It is non-refundable but will be offset against the balance of your fees. The payment options are as follows:

- Pay monthly in 10 instalments (which incurs a £75 administration fee) commencing by 31 August 2017 **at the latest**, with the final instalment due by 31 May 2018 **at the latest**.
- Pay termly in three instalments (which incurs a £50 administration fee) due by 31 August 2017, 31 December 2017 and 31 March 2018.
- Pay in full by 31 August 2017 and incur no administration fee.

Any fees that are more than 60 days overdue will automatically result in suspension from the course. If fees are not paid in full by 1 June 2018, no academic award will be made until payment is received in full.

## **How much will fees go up?**

If you are on a two-year course, we will endeavour to hold the second year price at which you enrolled in year one. However, in exceptional circumstances we reserve the right to increase prices to cover our costs. For the BA, students should expect prices to increase in years three and five, although, as above, in exceptional circumstances we reserve the right to increase prices to cover our costs at other times.

## **Is there anywhere I can apply for a bursary?**

WTC has available two small bursary funds – the Principal’s Bursary Fund which is for those who are either ex-offenders and / or ex-addicts, and a General Bursary Fund. There is an opportunity to apply for either bursary fund when you submit an application to study with us. Please check your eligibility before you apply. This can be found under the ‘Study with Us’ tab. We cannot currently take bursary applications for the MA.

### **Can I apply for a student loan?**

WTC is not currently eligible for the student loan scheme.

### **I really want to do the course but I am not sure I can afford it. What do you suggest?**

There are many creative ways that students find to pay their course fees. Here are just a few ideas:

- Ask your friends and family for support.
- If you are in employment, ask your employer if they would be willing to cover a proportion of your course fees. Many employers are committed to Continuing Professional Development and are happy to help.
- If you are involved in any form of church service, ask your church if they would be willing to help. (They may not be able to support you financially, but may be able to give you an opportunity to talk about your desire to study. We find that this often opens up other avenues of support.)
- Some churches pay a contribution to the cost incurred by members undergoing relevant training, even where they are not currently involved in church service.
- Think of creative ways to raise the money through doing something for sponsorship, i.e. run a marathon or host a sponsored event.
- Apply for a WTC Bursary.
- And last but by no means least, PRAY. If God wants you to study, he will make a way. Ask him to show you how.

### **What if my circumstances change during the year and I am struggling to pay my fees?**

Please talk to us! We would be keen to work out a way in which you can carry on with your studies by setting up a payment plan which is realistic which would enable you to do this.

### **What happens if I start the course and then want to leave?**

If you withdraw from your course before completing a full year, you will be required to pay the full term's fees for the term in which notice is given plus £100 administration fee. Please see the graphic below for further details.

To avoid the following term's fees becoming due notice should be given no later than the date by which fees for the following term are payable. If you decide to withdraw after having paid the full year's fees, an appropriate reimbursement will be made by WTC after deducting the amount due from you.

### **What happens if I want to apply for an interruption of studies (study break)?**

If you elect to take a study break mid-way through an academic year the following will apply:

- To qualify, all fees must be up to date i.e. current term fully paid. If you take a break mid-term, the full fees for that term must be paid in full.

- An administration fee of £100 will be charged.
- If you have paid for the whole year, an amount will be refunded according to the termly increment overpaid.
- Upon return to the course, the fee structure for the year of return will apply pro rata to the number of terms to complete the year together with the University of Chester validation fee. In other words, if fees have increased, then these will apply in calculating the amount due. These must be paid in full upon return.
- If you elect to take a study break between years then there will be no additional administration fee, but you will be charged any additional validation fees that the University have introduced during your study break.

Amount owing at point of withdrawal or interruption	BA	Graduate Diploma	MA
Before attendance at the first Residential and before enrolment with University of Chester	<b>£350</b>	<b>£350</b>	<b>£350</b>
Post attendance at Residential 1 *	<b>£1,133</b>	<b>£1,166</b>	<b>£1,129</b>
Any point between Residential 1 and the end of term 1 **	<b>£1,517</b>	<b>£1,583</b>	<b>£1,483</b>
Any point between the end of Term 1 and end of Term 2**	<b>£2,283</b>	<b>£2,416</b>	<b>£2,191</b>
Any point between the end of Term 2 and end of Term 3**	<b>£3,050</b>	<b>£3,250</b>	<b>£2,950</b>

\*University of Chester fees, plus 50% of termly tuition, plus £100 admin fee

\*\*Terms finish prior to the Christmas, Easter and Summer breaks

### **Are there other costs that I should consider?**

You should consider the costs of getting to your Hub approximately twenty times per year. The costs of travel to and from the Residential are not included. The Residentials are currently held at the University of Wolverhampton's Telford campus.

If you are travelling a distance and would like to arrive the night before the Residentials begin, or would like to stay an extra night at the end, you are usually able to arrange extra nights' accommodation in the same venue. You should allow approximately £50 per night for B&B.

For those travelling from the Channel Islands, or mainland Europe, you should allow for the cost of your flights and the cost of accommodation for the nights before and after the Residentials, as above.

**I am a Swedish student. Can I pay in my own currency?**

Unfortunately we can only accept payments in sterling. We recommend using TransferWise for this ([transferwise.com](https://transferwise.com)).