
Pre-Arrival Information

Money Matters

The logo for Kingston University London, featuring the text "Kingston University London" in white on a black rectangular background.

**Kingston
University**
London



You should check if there are limits imposed on foreign currency transactions by your home country. You can bring money into the UK in **sterling notes, sterling traveller's cheques or other currencies.**

US Dollar notes can be changed at the airport on arrival or at any bank but do not bring dollar cheques or banker's drafts.

Please refer to the separate Immigration & Travel information document if you are planning to travel to the UK from a country outside the European Union and will be carrying 10,000 Euros or more in cash, bankers draft or cheques of any kind.

Banks in Britain

If you plan to access funds in your home bank account by using a cash card/ATM card you must remember the following points:

- The account must be a checking account, NOT a savings account; you do not have the option of choosing an account on a UK ATM machine
- Your ATM card must have either the VISA, CIRRUS or PLUS sign on the reverse or it will not be accepted by machines in the UK
- Make sure you change your PIN to a 4-digit code before you leave home; ATM machines in the UK do not have letters on the keypad and only 4 digits can be entered **(THIS CANNOT BE CHANGED FROM THE UK!)**
- Check with your home bank if there are any sister-branches here in the UK that will not charge you for withdrawing money at ATMs (see 2.2 below)

Card Charges

Taking cash out in the UK using credit or debit cards from your home country can be expensive if you don't know the rules. We would highly recommend that you make an appointment with your bank associate to discuss the charges you may incur from withdrawing cash or simply making a payment in-store. You might also have to let your bank know that you will be traveling overseas and that you will be making transactions in a foreign country. Some overseas banks have partner establishments in the UK, which means you can make cash withdrawals with a lower rate, so make sure you ask about this option!

Some partnerships we know about are:

Sister-branches:

Bank of America



Citizens Bank



HSBC



Kingston:



HSBC



Alternatively, if you are travelling from the USA or Europe, you are eligible for a Travelex Cash Passport account. This account is a no-fuss, safe option.

A Travelex Cash Passport can be opened online, and is just like having a bank card. With all the security of traveller's cheques, but without the hassle, it allows you to pre-load your travel budget for use in millions of ATMs, shops, and restaurants worldwide. Cash Passport is available in three currencies; US Dollars (USD\$), British Pounds (GBP£), and Euros (EUR€). The new MasterCard GBP£ and EUR€ Cash Passports are now chip and PIN protected, for even more peace of mind when travelling overseas.

Cash for immediate needs on arrival

You will need some sterling cash for expenses during the first few days – about £150 should be enough. **You are strongly advised not to carry larger amounts of cash with you in case you lose it.**

Living expenses

It is difficult to be exact about how much it will cost you to live while at Kingston. Previous summer school students have indicated that they spend anything from £30 to £150 pounds per week on food. How much you spend will reflect how much cooking you do for yourself and how much you eat out! Students have spent between £10 to £100+ a week on fun and entertainment; it really depends on your lifestyle!

Don't forget to budget for any extra travelling that you are planning to do before/during/after the Summer School programme.

Tuition and Accommodation

Both tuition and accommodation (room only) are included in the Summer School fees. See section 1.1 about paying your fees.

Insurance

You are strongly advised to obtain medical health, travel and personal belongings insurance **before** coming to Kingston University's Summer School, as private health care is expensive in the UK.









You are advised to ensure your luggage before you start your journey to the UK and to ensure that you will be covered for the entire length of your trip – including any travel that you do in the UK/Europe before, during or after the summer programme.

Currency

UK currency is decimal based with 100p (pence) equalling £1.00 (one pound sterling).

The individual coins and notes are as follows:

Coins

Value	Colour	Image	Value	Colour	Image
1p	Copper		20p	Silver	
2p	Copper		50p	Silver	
5p	Silver		£1 pound	Gold & silver	
10p	Silver		£2 pound	Gold & silver	

As you might be able to see from the images of the coins above, the coins under 1 pound can come together to form an image; the Royal shield of arms.

Bank Notes

£5 blue/green



£10 orange/brown



£20 purple/pink



£50 red/orange





Note on fees

Fees include course tuition and class field trips; accommodation; airport pick-up and drop-off service; travelcard for one month (or 2 weeks) (unlimited travel on buses, trains and the London underground in zones 1-6); a welcome, orientation and enrolment programme; social events and a farewell party.

NB: Fees do not include: travel outside the London area, food, living expenses, insurance and optional field and weekend trips.

Travel

- The travelcard included in your fees covers London zones 1-6 which includes travel into and back from London, as well as local transport (tube, train and bus)
If you wish to travel independently during the long weekends you will need to research and budget accordingly

Eating out

- *Restaurant meal (main – excluding drinks) From £10 +

*Cheaper places to eat out: Nando's, Wagamama, Pizza Express / Pizza Hut, TGIF, Local cafés, Wetherspoons pubs, Boots and Sainsburys lunch takeaway deals

Supermarket / Grocery shopping

- Marks and Spencer ("M & S") and Waitrose: can be expensive for food
- Tesco and Sainsbury's: better value
- Asda and Lidl: best value

Toiletries

- Wilko's, Poundland (shampoo, shower gel, toothpaste, headache tablets): much lower prices
- Superdrug: middle of the range
- Boots: high end / more expensive

Mobile phone use

Kingston Summer School will provide you with a local SIM that can be used in an unlocked smartphone. Alternatively, if your phone cannot be unlocked you may wish to arrange a plan with your phone company before travelling.