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**INSWORLD
INSTITUTE**

GLOBAL ACADEMIC EXCELLENCE

STUDENT HANDBOOK JAN 2012

Name: _____

House: _____

Personal Tutor: _____



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Welcome to Insworld Institute

*Quality, Care for the Individual and Your Success
are Insworld's Top Priorities*

At Insworld Institute, we are totally committed to providing:

- A warm welcome and helping you from the moment you step into the institute.
- Academic teaching of the highest standard – with teachers who have years of expertise in their subject and enjoy working with students like yourself.
- Programmes designed to help you gain entry to the University of your Choice, and a higher education placement service that is second to none.
- The excitement of making new friends from all over the world, yet being in small classes where everyone knows and supports each other.

We expect you to do your best at all times. We will carefully monitor your progress and will report regularly to your parents and sponsors to make sure that you personally are part of the success story that first drew you to Insworld Institute.

We look forward to getting to know you and sharing in the pride of your achievements.

With every good wish for your success,

The Directors and Principal
INSWORLD INSTITUTE

Our Vision

To be internationally recognized for the provision of British Education and Training provided in Singapore.

Our Mission

To provide the highest standards of British Education and Training whilst caring for the needs of the individual.

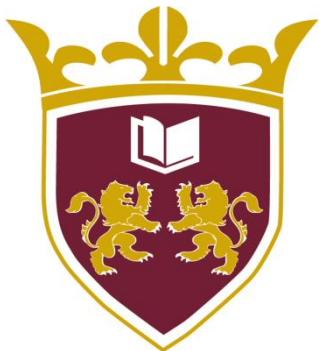
Our Values

- Inspiring A Passion For Learning
- Nurturing Leadership
- Treating Every Student As An Individual
- Encouraging Social Responsibility
- Demonstrating Integrity
- Embracing Diversity

Our Desired Culture

Fulfillment of individual potential through hard-work and mutual respect.

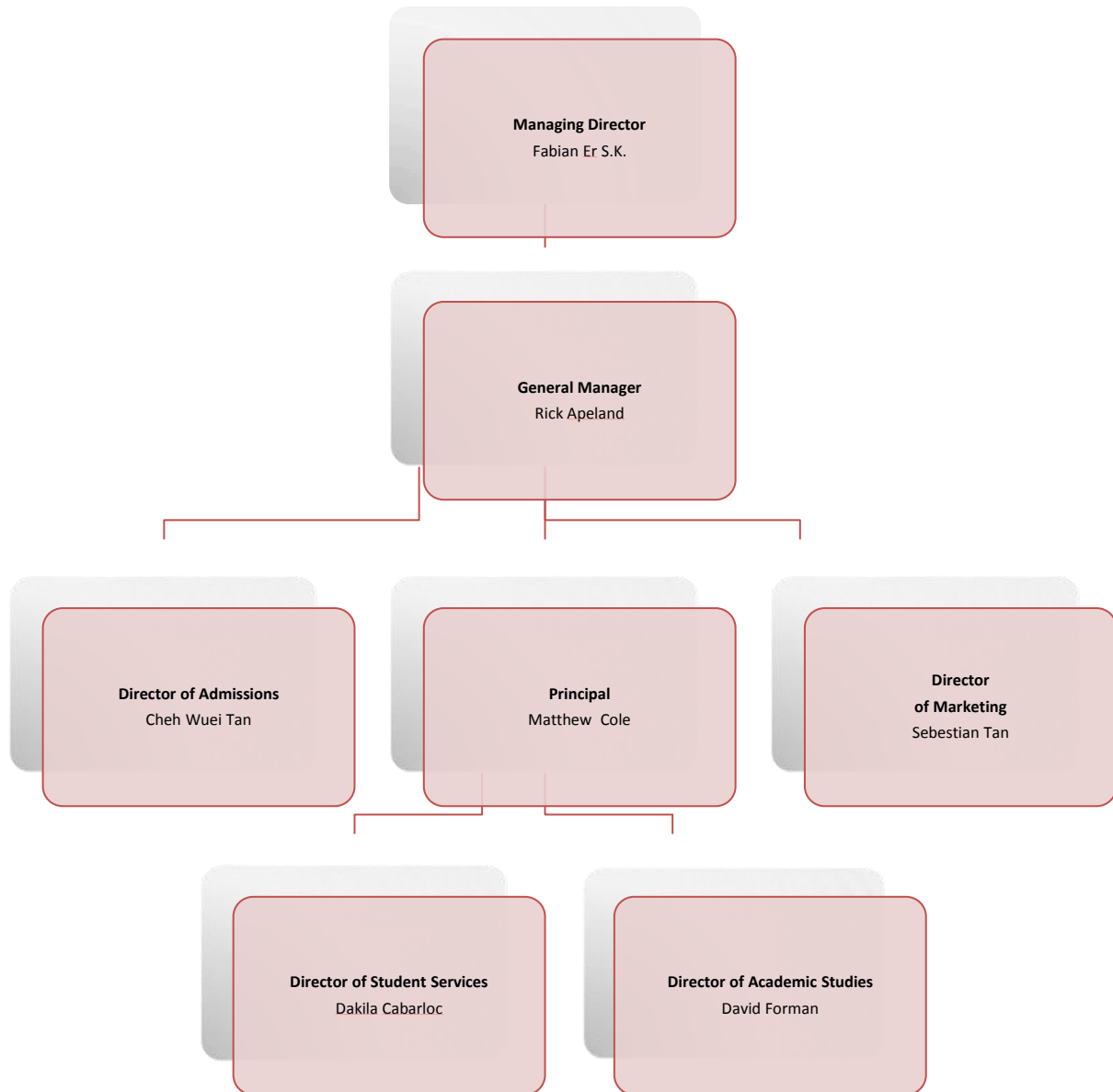
Our School Crest



An academic crest mirrored and rooted in the rich history of the most respected British Universities. The symbol of the book is a traditional icon used to represent an institution of academia, and the symbol of the lions, represent integrity, valour and self-pride – hallmarks of values that Insworld aims to impart to each of her students.

A royal crown - a symbol of stateliness and respect, caps the entire crest.

Management Organization Chart



Academic Board

In charge of developing policies and procedures to ensure academic quality and rigour, by:

1. Ensuring that schemes of work for all taught courses are appropriate
2. Ensuring that the entry and graduation requirements for all courses are appropriate
3. Approving the deployment of teachers and ensuring that this meets with the regulations stipulated by the CPE.
4. Facilitating compliance with any policies so developed
5. Reviewing the academic policies and procedures of the institute

Students with grievances in respect of any of the institute's academic policies or procedures should communicate these through the appropriate channels (see Grievance Procedures). The Academic Board will consider these at its next scheduled meeting and respond in writing so as to facilitate a resolution.

The members of the Academic Board are:

Mr Matthew Cole (Chair)
Ms Joyce D'Souza
Mr Wilfredo Pajayat
Ms Zin Min Kyaw
Mr David Anthony Forman

Examinations Board

In charge of the development of assessment and examination procedures, by:

1. Ensuring the security of examination scripts and answers
2. Ensuring the proper conduct of all examinations and assessments
3. Defining the duties and responsibilities of invigilators
4. Conducting moderation of exam and assessment marks
5. Handling appeals from students with regard to exam or assessment matters

Students with grievances in respect of the conduct of any of the institute's assessments or exams or appeals with regard to exam or assessment matters should communicate these in writing to the Examinations Board. The Examinations Board will consider these at its next scheduled meeting and respond in writing so as to facilitate a resolution.

The members of the Examination Board are:

Mr Matthew Cole (Chair)
Ms Cheong Mei Wan (Examinations Officer)
Mr Jaime Punzalan (Senior Pastoral Tutor)

Orientation

During the first few days of your arrival, you will be welcomed by Insworld into the Orientation Programme. We have designed this to ease you into life in Singapore and familiarize you with all aspects of study whilst at Insworld.

All of the points set out in this Student Handbook (and many more) will be addressed during the Orientation. Please keep this Handbook with you at all times as it contains essential notes and information on where to get help not only in your first week or so of the term, but for the duration of your stay with Insworld.

An Orientation Programme Schedule will be provided to international students a week or two before course commencement date.

Every student experience is unique, especially as an international student where adjusting to life in Singapore can be complex and confusing. Insworld is aware of the student's needs and welfare and as such, the Institution creates a welcoming environment that builds a sense of community among the incoming class and connects them to the faculty, staff and other students. By offering an orientation programme, it provides a dynamic engaging experience designed to promote their academic success and to foster an overall understanding of the expectations, culture, norms, standards and values of Insworld community and Singapore as a whole. During the programme, students are provided with the information, support and resources necessary to begin their academic journey, making appropriate academic plans and healthy social choices.

For routine administration matters, the staff in the Administration Office will be able to help you with the following matters:

- | | |
|-----------------------------|-------------------------------|
| ■ Immigration | ■ Insurance |
| ■ Visas | ■ Money |
| ■ Accommodation | ■ Medical |
| ■ Registration | ■ Information about Singapore |
| ■ Student mail and packages | ■ Transport in Singapore |
| ■ Bank accounts | ■ Travel to other countries |

Insworld Telephone Number: 6732 1728

Useful Telephone Numbers

- | | |
|--|-----------|
| ❖ Directory Enquiries (Singapore) | 100 |
| ❖ Directory Enquiries (Other countries) | 104 |
| ❖ Fire, Ambulance / Police | 995 / 999 |
| ❖ Cheaper rate for International Phone calls | 1511 |
| ❖ Telephone Directory Information | 6777 7777 |

Doctors

Dr Arthur Tan 6734 4989

Hospitals

National University Hospital, 5 Lower Kent Ridge Road	6779 5555
Singapore General Hospital, Outram Road	6222 3322
Mount Elizabeth Hospital, 3 Mount Elizabeth	6737 2666
Gleneagles Hospital, 6A Napier Road	6473 7222

Living in Singapore

Singapore is a beautiful island and dynamic city rich in contrast and colour where you will find a harmonious blend of culture, cuisine, arts and architecture. A bridge between the East and the West for centuries, Singapore, located in the heart of Southeast Asia, continues to embrace tradition and modernity today. The city is brimming with unbridled energy and bursting with exciting events from arts and culture to lifestyle and fashion. With its friendly and welcoming people, state-of-the-art infrastructure and something new happening every day, the city offers countless unique and memorable experiences.

Location: A beautiful island (699.2 sq. km) located approximately 137 km north of the equator.

Weather: Warm weather and humidity year round with min 23 degree Celsius to a max of 34 degree Celsius. Monsoon season from November to January, rains are more consistent and showers are usually sudden and heavy, but also brief and refreshing.

People: There are close to four million Singaporeans of Chinese, Malay, Indian and Eurasian ethnicities, as well as a cosmopolitan mix of other nationalities. The main religions practiced are Buddhism, Taoism, Muslim, Christianity and Hinduism. Besides English Language, the other official languages are Chinese (Mandarin), Tamil and Bahasa Melayu. The different ethnic groups in Singapore co-exist peacefully and they enjoy religious harmony.

Food: Local hawker fare and international cuisine can be found in hawker centres, food courts, cafes and restaurants. Locals typically patronize food courts and hawker centres for meals at economical prices. International fast food chains are also available throughout the island.

Why many international students choose to study in Singapore?

- World-class education system
- Strategic location
- Affordable quality education
- Bilingual learning environment
- Highly developed market-based economy
- One of the most efficient healthcare systems in the world
- Safe, comfortable and reasonable living cost
- The opportunity to experience the world in one city

Travelling to Singapore by air

Most international airlines fly into Singapore's Changi International Airport, which is one of the busiest airports in the world. There is a wide choice of public transport from the airport to the city (20km/12minutes away); by Mass Rapid Transport (MRT), a wide choice of taxi services and public buses.

Please have your passport, Letter of Offer form Insworld and the In-Principal Approval letter from the Immigration Checkpoints Authority ready when you pass through the customs.

Accommodation

Students are advised to make their own accommodation arrangements prior to arriving in Singapore but temporary accommodation can be arranged while you find something more suitable. Lodging is relatively easy to find in Singapore. There are many types of accommodation that you may choose from:

Student Hostel

There are many types of Student Hostel for you to choose from depending on your preference of facilities offered and budget.

Co-sharing of HDB or apartments

Students can choose to co-rent a 2 or 3-room flat or an apartment. The estimated rental for a room varies from \$450 - \$750, depending on whether it is a public or private apartment. Public housing refers to Housing Development Board (HDB) flats and each housing estate is designed to be a self-contained neighbourhood served by supermarkets, food centres, clinics, schools, libraries and shopping malls. Private housing would normally be in condominiums with luxurious facilities like swimming pool, tennis courts and 24-hour security patrol. Be it public or private housing, the rental depends on the size, condition and location of the apartment. Other determining factors include amenities (laundry, cooking facilities, telephone, electricity, water) and flat furnishings.

Transportation

Public transport in Singapore is excellent. The three main modes of public transport in Singapore are the Mass Rapid Transit (MRT), buses and taxis.

Buses are, by far, the most common form of public transportation in Singapore, followed by MRT and taxis respectively. Public buses serve almost every part of Singapore, runs daily from 5.30am to midnight. There are also extended night services which cost slightly. The greatest advantage that the MRT has over road transport is their ability to bypass traffic congestion, but it is extensive to all parts of Singapore as yet. Taxis in Singapore are charged by the meter, which is a fair and transparent system but it is most expensive compared to the other public transport.

Cost of travelling by public transport:

Type	Fares
Public Buses	S\$0.69 – S\$2.10
Public Buses Night Service	S\$1.50 – S\$3.00
Mass Rapid Transport	S\$0.71 – S\$2.10
Taxi	Meters starts at S\$2.80 (surcharges may apply)

Medical Care in Singapore

Singapore's well-established healthcare system comprises a total of 13 private hospitals, 10 public (government) hospitals and several specialist clinics, each specializing in and catering to different patient needs, at varying costs.

For emergency services, patients can go at any time to the 24-hour Accident & Emergency Departments located in the government hospitals. Dial 995 if you need an ambulance urgently, otherwise dial 1777. There are many private clinics, some of which also operate 24-hour services (charges are higher from 10.00pm to 8am).

International Students holding a Student's Pass must be covered under the school's Group Hospitalisation & Surgical Insurance. However, this insurance policy does not cover the cost of out-patient treatment. Therefore, students are advised to consider taking additional medical insurance coverage according to their needs.

Estimated Cost of Living in Singapore

Depending on your style of living, the estimated minimum living cost in Singapore is about S\$1000.00 per month. This includes accommodation, meals and transportation.

Student's Pass Application and Renewal

Insworld will apply for a Student Pass on the applicant's behalf once we have received the applicant's written acceptance of our offer and a signed Student Contract. The application for a Student Pass will take approximately 4-6 weeks.

Once the Student Pass is approved, the Immigration & Checkpoint Authority of Singapore will provide an In-Principal Approval (IPA) Letter. The student may use this letter to enter Singapore on a Social Visit Pass.

On arrival in Singapore, Insworld will assist the student to collect the Student Pass.

The school will assist international students with renewal, transfer or cancellation of Student's Pass depending on the student's study programme.

For more information on Student's Pass matters, please speak to one of the staff at the school, or visit the Immigration and Checkpoint Authority of Singapore website www.ica.gov.sg for Student's Pass information.

Singapore Law and Order

The following Singapore laws are to be strictly observed.

Drugs

- *You must not consume or supply illegal drugs.*
- *The death penalty is mandatory for those convicted of trafficking, manufacturing, importing or exporting more than 15g of heroin, 30g of morphine, 30g of cocaine, 500g of cannabis, 200g of cannabis resin and 1.2kg of opium.*
- *Possessing these quantities is considered evidence of trafficking. This means, if you possess these quantities, you are deemed to be a trafficker and therefore subject to the death penalty.*
- *For unauthorised consumption, there is a maximum of 10 years' jail or fine of S\$20,000, or both.*

Littering

- Singapore has strict laws on littering of any kind.
- First-time offenders face a fine of up to S\$1,000.
- Repeat offenders will be fined up to S\$2,000 and subject to Corrective Work Order (CWO).
- The CWO requires litterbugs to spend a few hours cleaning a public place, for example, picking up litter in a park. They are made to wear bright jackets, and sometimes, the local media are invited to cover the public spectacle. So please think twice about tossing a scrap of paper or a cigarette butt on the roadside.

Smoking

- Smoking is not allowed in all public indoor places and most outdoor places, unless otherwise mentioned. Eg; buses, MRT, taxis, lifts, theatres, cinemas, government offices, and in air-conditioned restaurants and shopping centers.
- Smoking is also not permitted at all nightspots unless within approved smoking zones.
- Offenders face a maximum fine of SGD1,00.00. In addition, smokers who dispose their cigarette butts indiscriminately will be fined SGD\$200.00.
- Anyone below 18 years old is not allowed to buy cigarettes.

Others

- Student pass holders are strictly not allowed to work even on a part-time basis.
- Import, sale and possession of chewing gum are banned.
- If you are below 18 years old, you must not buy or drink alcohol.
- Jay-walking is an offence.
- You must not drive a car if: You do not have an international or Singapore driving license and a third party insurance over and paid-up road tax.
- You must abide all laws applicable to residents and visitors to Singapore.
- It is an offence to download political, religiously sensitive or pornographic material from the Internet.

Academic Matters & Student Services

Insworld Institute provides a solid foundation for progression to university and later career development. We pride ourselves on excellence and dedication. The attention we give to our students helps them achieve high grades and a good start in life.

The Edexcel course you are taking is internationally recognized and accepted, and this excellence in provision is combined with high quality lecturers to bring out the best in you. The IGCSE level and GCE 'A' level courses lead to the award of the UK London Examinations Board. London Examinations is one of the three UK GCE awarding bodies and is the major examiner of IGCSE and 'A' levels in the world.

Course Title	Organisation Which Develops the Course	Organisation Which Awards/Confers the Course
English for Academic Study	Insworld	Insworld
Edexcel International Tuition Programme	Edexcel	Insworld
Preparatory Course for Edexcel International General Certificate (IGCSE) Level Examination	Edexcel	Edexcel
Preparatory Course for Edexcel International General Certificate (IGCSE) Level Examination	Edexcel	Edexcel

Course Title	External Exam Dates	Expected Results Release Date	Expected Award Conferment Date
Preparatory Course for Edexcel International General Certificate (IGCSE) Level Examination	January May/June	March August	May October
Preparatory Course for Edexcel International General Certificate (IGCSE) Level Examination	January May	March August	May October

For full course descriptions, please refer to the Student Academic Guidebook.

Assessment Reviews

You will be formally assessed every end of the term (internal exams) on satisfactory attendance and successful attainment of prescribed performance targets. The assessment will take into consideration: course work, exam results, attendance, effort in class, and exam potential. If you do not meet the attainment criteria you may not be allowed to proceed with your original course and an alternative course may be offered.

Study and Homework

It is important to ensure that you have a comfortable and quiet place for study. Try to establish a routine for study. Students are required to attempt all homework set by lecturers and hand it in for marking on the date specified. Persistent failure to do so will result in disciplinary procedures being taken.

Original Work

Academic honesty is very important in the education of international standard. Any act of academic dishonesty will be severely dealt with. Any student caught cheating, attempting to cheat or helping someone to cheat on a final examination, a test or an assignment will receive a zero (0) mark for that evaluation.

Grading

You will be given a grade each week in each of your subjects. The grade will take into account work completed in class, during study sessions and homework, as well as effort, attendance and, punctuality. The grades form part of the monitoring process and will be included in each end of term report. Term aggregate are calculated based on 40% of weekly test results and 60% end of the term results.

Rescheduling of Cancelled Classes

The Institute reserves the right to cancel or reschedule classes for given reasons - of which advance notice will be given by the Principal or the Subject Tutor involved.

Courtesy

Please be courteous and considerate to your fellow students, show respect and co-operate with staff and in general behave in a manner that will not cause offence to others both inside and outside the School. Deal with others, as you would like them to deal with you. Rude and discourteous behaviour is not acceptable.

Pastoral Care

Pastoral care is a holistic approach by which the institution attempts to meet the persona, social, emotional and intellectual needs of every student, in order that each might participate fully and gain maximum benefit from everything that the institution has to offer. Every student is entitled to curriculum support, personal support, vocational support, personal and social education, and to develop a positive institute ethic, delivered via the institution's various programs and activities for the students that the institution provides (ie; Orientation Programme, House System, Personal Tutors, Extra-Curricular Activities, Pastoral Counselling and General Student Services.)

House System

Each student will be randomly chosen to be member of a particular House. There are four (4) houses in Insworld. Each of the Houses is composed of House Masters, House Leaders, and House Members. House meetings are held once a week together to discuss feedbacks and updates that are related to its members and the Institution as a whole.

Student Notice Board

Read your course notices on the notice board regularly, for updates on changes in policy, class schedules and other events. The Institute will not be held responsible for a student's failure to comply with such notices.

Locker

Each student is allocated a personal locker at a fee. You may use the locker to keep your personal belongings but valuables should not be brought into the Institute and stored in lockers. Be sure that the locker is securely fastened when you leave for an activity or class. Insworld is not responsible for lost or stolen property and any damage to the lockers.

Extra-Curricular Activities

Education is not limited in the classroom. Student activities give students first-hand experience in planning and publicizing an event, recruiting volunteers, and being a leader. Our ECA is regarded as an integral part of school curriculum and it is compulsory for all students to participate in ECAs, which involves company visits, sports activities, community and voluntary work. Recreational activities and events are also organised specifically for our students. Developing such activities allow our students to interact with each other, be part of the Institute Community and help our students to develop interpersonal and leadership skills.

As of this writing, our ECA list is composed of the following activities:

- ❖ Student Council
- ❖ Science Club
- ❖ Thespian Society
- ❖ Photography Club
- ❖ Football
- ❖ Basketball
- ❖ Table Tennis
- ❖ Badminton
- ❖ Camps
- ❖ Seminars
- ❖ Field Trips

Other Support Services

- Processing and renewing Student's Pass
- Organising orientation programmes
- Assisting with accommodation arrangements
- Weekly report emailed to parents
- University Placement Services
- Leadership Camp

Completion of Studies

Upon completion of studies, students are required to:

- Locker – have cleared all personal belongings and returned the locker key to Student Services
- Student's Pass Holder – Student's Pass will be cancelled within 7-days of the completion of the study programme. Students are usually granted a Social Visit Pass to remain in Singapore for a further 1 month after cancellation of the Student's Pass and accordingly, the Student's Pass card should be returned to the Institute immediately.
- Departure Check-list – all students are expected to complete a Departure Check-list Form with instructions on how they would like their external examination results and certificate to be forwarded to them.

Award Conferment Date

The Edexcel IGCSE or 'A' level results are usually released two (2) to three (3) months after examination dates. The Certificate Award will be sent approximately three (3) to four (4) months after the release of the results.

Please note that students must collect their results slip or certificate personally. If they are not able to collect these personally, they must provide a letter of authorization and inform the Institute in advance who will be collecting the results slip or certificate on their behalf. Alternatively, they may request for the results slip or certificate to be sent by courier service to their home address. The Institute will **only send** results slip or certificate by courier service and at a fee.

Course Graduation

Upon completion of the entire course and when a student's attendance and conduct have met the minimum criteria stipulated in the Student Handbook, the student will be awarded a Graduation Certificate. In the event that the student does not complete the entire course or his/her attendance (minimum 75% overall) and/or conduct are deemed to have not met the minimum criteria above, the student **WILL NOT BE AWARDED** an Attendance Certificate confirming his/her attendance percentage at the school.

In addition to the foregoing, the student will graduate with certificates awarded by the external examining body that has developed the curriculum followed by the student. Passes at IGCSE and/or 'A' level will generate a passing certificate issued by Edexcel whilst IELTS attainment will be certified by the British Council.

Student Contract

The CPE standard Student Contract is a legally binding contract between Insworld and our students that embodies the following mandatory requirements:

- Course title with modules or subjects clearly listed
- Date of Commencement and Completion of each intake/course
- Scheduled holidays
- Examinations and/or assignment dates for each intake.
- Name of organization awarding/conferring the results and certificates
- Fee collection schedule
- Refund Policy
- Clear definition of dispute resolution mechanisms

Insworld students, both local and international will be issued with a Student Contract upon enrolment to a course.

You may view a sample of Insworld Student Contract at www.insworld.edu.sg

Attendance at the Institute

All students must attend all scheduled classes as directed. There will be a daily signing-in and signing out attendance at the Institute Reception before proceeding to the classes.

All students **must maintain a minimum of 75% attendance for course completion**. Failing which, the student will not be provided with a Leaving Certificate or Testimonial when they complete their studies at the Institute. Students who fail to maintain a minimum 75% for any subject will receive a 'FAIL' grade in the term report for the said subject.

Absence from School

You must notify the Institute of all absences from classes, for whatever reason, by leaving a message with the Reception. A medical certificate must be produced, on returning to the Institute.

Students may apply for School Leave by completing a 'Leave Form' duly completed and signed by parents or guardian, explaining the reason. Any request must be submitted to the school at least **FOUR (4) DAYS IN ADVANCE**.

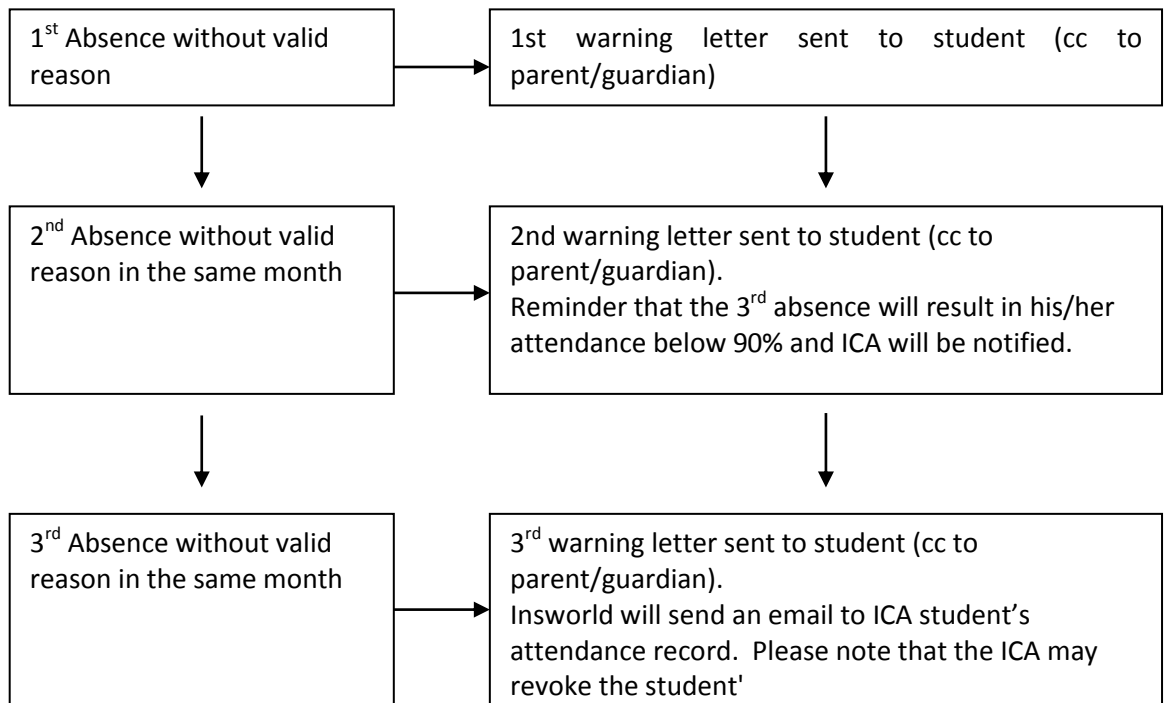
Persistent absence/lateness will result in disciplinary procedures being taken.

1. Any student, who, for one reason or another, is absent from any class, must present an excuse slip duly completed upon his return to the Institute.
2. A student who incurs absences that are not authorized or covered by a medical certificate may be given a failing grade and given no credit for the subject.
3. All students are advised to be in the Institute at least fifteen minutes before the start of their respective classes in the morning.
4. A student who comes late will be marked absent, unless they have a reasonable excuse.
5. Students who cut/skip classes for one or more period during the day are required to secure an admission slip from the office of the Discipline Master before they can be admitted to class. They will be marked absent for the whole period. They will be given warning for the first offense and reprimanded for the second offense. On the third offense, they will be put in detention.
6. No student shall be allowed to leave the school while classes are going on without the written permission of the Senior Pastoral Tutor (SPT) and the Principal, and a parent/guardian accompanying him/her.

International Students

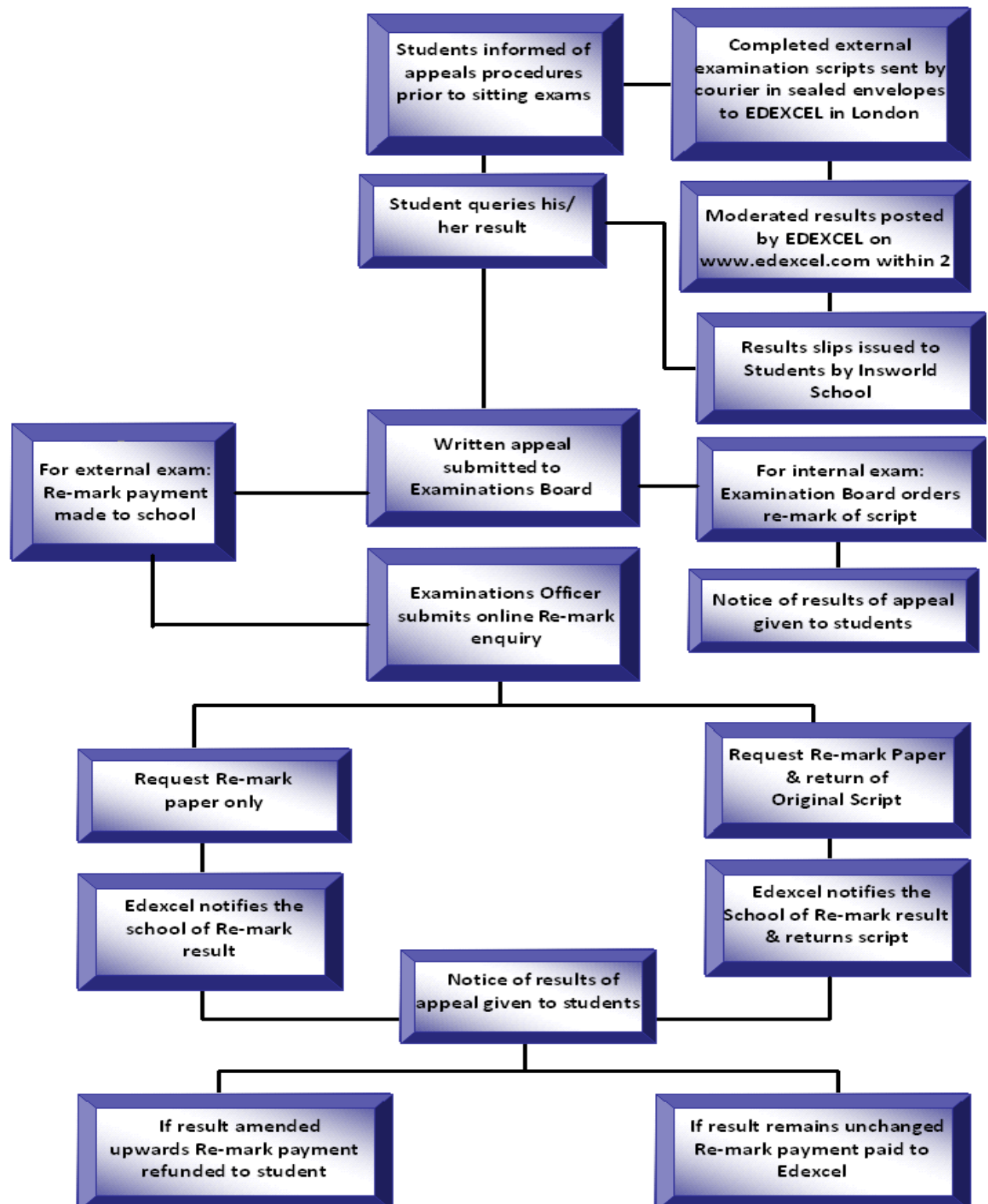
1. The Purpose of a stay in Singapore for foreign students on a Student’s Pass (STP) is solely for study. You are required to comply with all the Rules & Regulations of the Singapore Immigration Department and not indulge in any activities, which are inconsistent with the purpose for which the STP Pass has been issued.
2. Note that STP holders are **ONLY PERMITTED** to attend courses in the Institute indicated on their STP.
3. International Students must maintain at least 90% attendance on a monthly basis. The school will report any student to the Immigration Department whose attendance falls below 90% or fails to attend classes for a continuous period of 7 days.

Procedure in informing STP students who have been absent without valid reason



If you have any doubts or require further clarification on the above matters, please do not hesitate to enquire at the School Office.

Procedures to Handle Assessment Results and Appeals



Fee Protection Scheme (FPS)

Insworld Institute hereby confirms and undertakes to the Student that it has in place a Fee Protection Scheme as stipulated by the Council for Private Education (CPE) (the “FPS”) by way of an escrow account that ensures fees paid by students to the school are protected by Hong Kong and Shanghai Banking Corporation Limited, a CPE-appointed service provider.

The Fee Protection Scheme (FPS) serves to protect students’ fees in the event a private education institution is unable to continue operating due to insolvency, and/or regulatory close. The Fee Protection Scheme also protects students if the private education institution fails to pay penalties or return fees to the students arising from judgments made against it by the Singapore courts.

The FPS is compulsory for all international and local students taking courses at PEIs seeking EduTrust certification. FPS applies for all courses unless waived by the Council for Private Education.

Under the prevailing FPS guidelines, students should not make fees payment exceeding the 6 months courses fee (before EduTrust Certification) or 12 months courses fee (after EduTrust Certification).

Insworld-appointed FPS provider: **HSBC Fee Protection Scheme**

A copy of the master escrow agreement between The Hong Kong and Shanghai Banking Corporation Limited (the “Master Escrow Agreement”) and acceded to by the PEI on 22nd December 2009. The Master Escrow Agreement sets out, among other things, the details upon which the PEI shall establish an escrow account with HongKong and Shanghai Banking Corporation Limited (the “Escrow Account” with the “Escrow Bank”) for the purposes of receiving payment of the Student’s Fees and the circumstances in which the amounts in the Escrow Account shall be payable to Insworld School and/or the Student.

Implementation of FPS

The following provides details on implementation of FPS:

- Upon signing a Student Contract with Insworld Institute, the student is required to complete and sign a HSBC Form of Student Escrow
- Insworld will upload the Student’s details to the HSBC EduSphere. An email notification will be sent directly to the student’s email account.
- Insworld will send to the school a Tax Invoice for Course fee due and the HSBC Payment Voucher.
- Student shall pay the Course Fees directly into the Escrow Account on or before the dates specified in the Payment Voucher.
- Students are expected to bear the Escrow Bank Administrative Charge of S\$30.00 per installment which is billed accordingly in the course fees due.
- Students are able to check and monitor the status of their protected fees at CPE’s official website (www.cpe.gov.sg) under the Fee Protection Monitoring Module.

Insworld's Escrow Account Details:

Account Name.	Insworld Institute Pte Ltd- FPS Escrow Account
Account No.	041-595604-002
Swift Code.	HSBCSGSG
Bank Name.	The Hongkong and Shanghai Banking Corporation Limited
Bank Address.	HSBC Lockbox Centre Robinson Road Branch P O Box 1796 Singapore 903546

Course Fees - Standard Compulsory Fees

The following items are Fees that must be under the Fee Protection Scheme

- Tuition Fee
- Additional subjects after commencement of studies (subject to a new contract)
- Standard/compulsory Locker Fee
- Orientation Package & Uniform
- IT Package
- Sports & Social Activities Fee
- Laboratory Fees
- Medical Insurance
- Standard/compulsory Examination Fees
- Standard/compulsory Leadership Camp
- Standard Student's Pass Online Application Fee
- Escrow Administrative Charges

Miscellaneous Fees – Non-standard/Non-compulsory Fees

The following items are Fees that need not be under the Fee Protection Scheme

- 20% late payment charges
- Re-examination Fee
- Lost Locker Key
- Additional Leadership Camp
- Student's Pass – reapply/renewal fee only
- Text Books (the students have the option to purchase this elsewhere).
- Additional uniform

Note: Please refer to our website www.insworld.edu.sg for the current fee structure.

Medical Insurance Coverage

Insworld has put in place Medical Insurance under which all its students (except those specifically allowed to opt out under EduTrust Certification guidelines) will be insured by AIA Group Hospital & Surgical Insurance Scheme.

The AIA Group Hospital & Surgical Insurance Scheme is an expense reimbursement plan with a limit of up to S\$20,000 per year. It will help to reduce the financial burden of the insured student in the event that he/she needs to be hospitalised in government/restructured hospitals. The fee payable for the entire duration of the course is indicated in the fee schedule of the Student Contract.

Singaporean/PR and non-Student's Pass international students who are already covered by their own medical insurance plan (**with an annual limit not less than S\$20,000**) may be exempted from the plan provided by Insworld Students signing a new PEI-Student contract can opt out from the medical insurance coverage by indicating in the contract and providing a copy of their medical insurance policy. CPE has mandated that students who opt out must produce their medical insurance policy for verification by the PEI. Insworld will only exempt students who submit a copy of their medical insurance policy for opting out.

Implementation of Medical Insurance Coverage

The following provides details on the group medical insurance coverage:

- Students will pay the medical insurance upon signing the contract with Insworld.
- Insworld will include students in the group medical insurance policy with AIA Insurance upon collection of fees. As for international students who require a Student's Pas, Insworld will only include the students upon collection of their Student's Pass and payment.
- Insured students will receive a copy of the product summary/policy schedule during orientation.
- The insured period is for the entire duration of the course as stated in the course outline/schedule provided during admission. Students who seek deferment or re-enrolment resulting in extension of the course duration will have to pay additional medical insurance fee applicable to the extended period (charged by the insurer).
- The insured student will not be covered by the Group Hospital & Surgical Insurance if he/she is out of Singapore for a period exceeding 90 consecutive days at a time.
- The insured international student will not be covered by Group Hospital & Surgical Insurance once the Student's Pass is cancelled by Immigration & Checkpoint Authority (ICA).
- Pre-existing illness/illnesses will not be covered.

Policy Schedule Coverage

Maximum Age of Coverage	:	70 years of age
Waiting Period	:	Nil-Coverage starts from the date of enrolment
Classification & Plan	:	Plan 1-Foreign Student
Changes in Classification to be Effective	:	the date of such changes
Rates of Benefits	:	Maximum per policy year <u>Plan 1</u>
1a Daily Room & Board (Max. 120 days)	:	4 Bedded Government ward/ \$200
1b Daily Room & Board (Max. 120 days)	:	\$600
2 Other Hospital Services(including implants)	:	\$7000
3 Surgical Benefit (Minor Surgical Benefit Maximum Limit of \$1500)	:	\$9000
4 In-Hospital Doctor's Consultation (Max.120 days)	:	\$60
5 Emergency Out-Patient Treatment(Accident)	:	\$2000
6 Pre & Post Hospitalization/Surgery Specialist Consultation, Diagnostic X-ray & Laboratory Test	:	\$2000
7 Hospitalization in Singapore Government Hospital or Singapore Government Restructured Hospital (Overall Maximum Limit Per Disability)	:	\$20000
8 Overseas Hospitalization (Accident) (Maximum per disability, item 1 to 6 only)	:	NA
9 Death Benefit	:	\$5000
10 Outpatient kidney Dialysis/ Cancer Treatment (Maximum per Policy Year)	:	NA
11 Rehabilitation Benefit	:	NA
Coverage	:	Singapore Only
Mode of Payment	:	Annually

How to make claims?

Please download the medical insurance claim form from www.insworld.edu.sg and submit the completed form to Student Services Department at the Institute.

The insurance company will require a full medical report including original tax invoices from the hospitals.

All claims are subject to the terms and conditions stipulated by the insurance company.

Refund Policy

1. PURPOSE

- 1.1. To ensure that all students are aware of the financial implication of any decision to withdraw, transfer, defer or be expelled from a course or subject.

2. APPLICATION

This policy applies to all students who have a signed contract for any course Insworld offers.

3. EXCEPTIONS

Nil.

4. POLICY STATEMENT

4.1 Notification and Arrangement

Insworld shall inform the Student immediately within three (3) working days if:

- i) It fails, for the following reasons, to commence the Course on the Course Commencement Date, due to;
 - a. Less than 5 students being confirmed on the course one month or less prior to commencement.
 - b. Withdrawal of qualification by the awarding body.
 - c. Force Majeure as outlined in the Student Contract
- ii) It terminates the Course, for any reason, prior to the Course Commencement Date, due to;
 - a. Force Majeure as outlined in the Student Contract
 - b. Withdrawal of qualification by the awarding body
- iii) It fails, for any reason, to complete the Course by the Course Completion Date, due to;
 - a. Inadequate teachers to teach the course.
 - b. Force Majeure as outlined in the Student Contract
- iv) It terminates the Course, for any reason, prior to Course Completion Date, due to;
 - a. Force Majeure as outlined in the Student Contract
 - b. Withdrawal of qualification by the awarding body; or
- v) The Student's Pass application is rejected by Immigration and Checkpoint Authority (ICA).

Insworld shall, within seven (7) working days of notifying the Student in writing of above circumstances (i) to (v), provide the Student with information and details of the alternative confirmed course arrangement to allow the Student to make a timely and appropriate decision on the alternative arrangement.

4.2 Withdrawal for Cause

Subject to Clause 9 in the **Student Contract**, the Student shall be entitled to immediately withdraw from the Course by giving written notice to Insworld of his/her intention to do so if Insworld is in breach of any of its obligations under the Student Contract Agreement or fails to perform its obligation(s) under the circumstances in Clause 4.1 (i) to (iv).

4.3 Refunds for Withdrawal for Cause

For circumstances under Clauses 4.1 and 4.2, Insworld shall, within seven (7) working days after notifying the Student, refund to the Student:

- (i) The entire amount of the Course Fees; and
- (ii) The Miscellaneous Fees (except Course Application Fee and Student's Pass application Fee)

Insworld shall also, as soon as practicable after receiving the Student's notice of withdrawal (and in any event no later than seven (7) working days after receiving such notice) refund to the Student the entire amount of Course Fees and Miscellaneous Fees.

4.4 Refunds for Withdrawal Without Cause:

Where the Student withdraws from the course for any reason other than those set out in Clause 4.1 and 4.2, Insworld shall as soon as practicable after receiving the Student's written notice of withdrawal (and in any event no more than seven (7) working days after receiving such notice, refund to the student the following sums (less any applicable bank administrative charges properly paid/payable under the Fee Protection Scheme):

% of [the aggregate amount of the fees paid]	If Student's written notice of withdrawal is received
100%	Maximum Refund. More than thirty (30) days before the Course Commencement Date
50%	Before, but not more than thirty (30) days before the Course Commencement Date
25%	After, but not more than three (3) days after the Course Commencement Date
10%	More than three (3) days after the Course Commencement Date, but not more than five (5) days after the Course Commencement Date
0%	More than five (5) days after the Course Commencement Date

4.5 Cooling-Off Period

Insworld shall provide the Student with a cooling-off period of seven (7) working days after signing the Student Contract. Within these seven (7) days and regardless whether the Course Commencement Date has passed, the Student can submit written notice of withdrawal to the PEI and receive the Maximum Refund amount stipulated by the PEI under Student Contract Clause 2.4 (less any Course Fees consumed by the Student if the withdrawal date is later than the Course Commencement Date and the Student has started the Course, any PEI administrative charges which are stipulated in the Miscellaneous Fees and any applicable bank administrative charges properly paid/payable under Student Contract Clause 3). Any dispute in respect of how much Course Fees have been consumed pursuant to this clause shall be referred to mediation at the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) through the CPE Student Services Centre pursuant to Student Contract Clause 5.4, and only in respect of such decision, the decision of the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) shall be final and binding on all parties.

Insworld shall also bring to the Student's notice **Schedule 3 of the Student Contract** by notifying the student of his rights under the cooling-off period, and receive written acknowledgement as provided therein by the Student that **Schedule 3 of the Student Contract** has been brought to his notice. In the event that the notice in **Schedule 3 of the Student Contract** has not been brought to the Student's attention, the cooling-off period of seven (7) working days shall only commence from the date that **Schedule 3 of the Student Contract** has been brought to the Student's notice, and the Student has acknowledged the same. The Student shall have the right to withdraw from the Course and receive a refund as stated in this Clause 4.5 any time before the notice in **Schedule 3 of the Student Contract** has been brought to the Student's attention.

4.6 Deemed withdrawal

A Student who transfer from the course to another course with the Insworld shall, for the purpose of Clause 4, be deemed to have withdrawn from the Course and the provision of Clause 4.4 shall apply save as otherwise agreed between Insworld and the Student.

4.7 Change of course

Further to Clause 4.6, a fresh Insworld-Student Contract shall be executed between Insworld and the Student for any Change of Course with Insworld.

4.8 Withdrawal of subject

If a student withdraws from a subject (part of normal tuition fees) before or after the commencement date of the course, no refund will apply.

If a student withdraws from an "extra" subject (extra fees paid) before or after the commencement date of the course, any refund will be subject to management discretion.

Refund Procedure

1. For visual chart, please refer to APPENDIX A
2. Admissions Office received student's request for refund or initiated via a transfer, deferment, withdrawal or expulsion process and will validate whether the student is entitled to any refund according to the school's refund policy.
3. Student will be notified by letter if he/she is not eligible for any refund.
4. Admissions will inform Accounts Department of any refunds to be made.
5. Accounts will proceed to generate a HSBC Request for Refund Letter and will forward the letter to the Student accordingly. FPS and EduSphere databases will be updated within 3 working days.
6. Point 1-5 will not exceed 7-working days.
7. Once the student has received the HSBC Request for Refund Letter, they must complete and return the letter to HSBC bank.
8. HSBC will process and refund to the student accordingly within 7 days of receipt of the Refund Letter.
9. Accounts verify that the refund has been completed with HSBC

Transfer of Course Policy

1. PURPOSE

To allow students to be enrolled in the most appropriate programme for their needs, by supporting transfers from their currently contracted course of study to a new course of study.

2. APPLICATION

2.1. All students who have a signed contract with Insworld and want to make a change in their course of study.

2.2. Transfer policy applies only for courses offered within Insworld and does not pertain to transfers to other schools.

3. EXCEPTIONS

Nil.

4. POLICY STATEMENT

4.1. Students, or Parent/Guardian if under 18 years of age, may apply for a Transfer of Course either before or after the course commencement date.

4.2. Approval will be granted by the Admissions Office, on a case-by-case basis, subject to the course requirements and a Principal review.

4.3. An approved Transfer of Course will cancel the current Student Contract and require a new Student Contract to be signed.

4.4. Any refund for the current Student Contract tuition fees paid will be processed according to Insworld's Refund Policy.

4.5. Where applicable, a discounted new course fee will be offered, taking into account previous unconsumed course fees and any refund already provided.

4.6. Where applicable, Insworld will assist with the transfer of the Student's Pass to the new course.

Transfer of Course Procedures

1. For procedural chart, please refer to [APPENDIX B](#).
2. Students will submit Form FMADM130 Transfer Form to Admissions Office. If student is below 18 years of age, the parent's or guardian's signature is required either on the form or via a signed letter.
3. Admissions Office will process the request within 7-working days and will respond to the student by email/mail. If eligible, Admissions Office will apply for Transfer of Student's Pass for the Student.
4. Once the transfer for Student's Pass is approved by ICA, Admissions Office will prepare new enrolment package for the new course.

Once the student has accepted the offer for the new course, Admissions Office will process the enrolment for the new course and any refunds of fees will be processed within 7 working days by the Accounts office

Withdrawal of Course Policy

1. PURPOSE

To allow students to withdraw from a course at Insworld.

2. APPLICATION

All students who have signed a contract with Insworld and want to withdraw from their course of study, either before or after commencement of the course.

3. EXCEPTIONS

NIL.

4. POLICY STATEMENT

4.1. In order to withdraw from a course a student must submit a signed Withdrawal of Course Form. If the student is under 18 years of age, the signature of the parent/guardian is required.

4.2. As soon as the withdrawal of course is processed, the student will be deemed to have terminated their contract with the Institute and will be removed from the course.

4.3. Any student absent from classes for more than 20 consecutive school days, without adequate explanation, will be automatically withdrawn from the course.

4.4. Where applicable, any tuition fees paid will be processed according to Insworld's Refund Policy.

4.5. Where applicable, Insworld will cancel the Student's Pass within 7 days of withdrawal.

Withdrawal of Course Procedures

1. For procedural chart, please refer to APPENDIX C
2. Students will submit Form FMADM130 Withdrawal Form to Admissions Office.
3. If student is below 18 years of age, the parent's or guardian's signature is required either on the form or via a signed letter.
4. If the student is withdrawing from a subject, the subject will be removed from the school attendance record and database and school timetables.
5. If the student is withdrawing from a course, the student's name will be removed from the attendance records and timetables. The school, FPS and EduSphere databases will be updated accordingly.
6. Admissions will validate if the student is eligible for any refund of course fees. Please refer to Refund Procedures.
7. Admissions will cancel the Student's Pass accordingly.
8. The student will be notified by letter within 7 working days.
9. The Withdrawal Form will be stored in the Student's file and a copy will be stored in Withdrawal file.

Deferment Policy

1. PURPOSE

To allow Insworld students to defer their contracted course of study.

2. APPLICATION

2.1. All students/Parent/Guardians that have a signed contract with Insworld.

3. EXCEPTIONS

Nil.

4. POLICY STATEMENT

4.1. Insworld allows students to defer from their contracted course of study for a period not to exceed one year in duration.

4.2. To be considered, a Deferment Form request must be submitted for the currently contracted course of study by the student or Parent/Guardian of the student, if under 18 years of age.

4.3. The school management will consider each request on a case to case basis taking into account any extenuating factors and will provide the student with its decision within 7 working days from the date of the request.

4.4. If deferment is granted, the Student Contract will be terminated and any refund provided will be strictly governed by the school's refund policy.

4.4.1. Upon returning, the student must sign a new contract, but will be exempted from an application fee.

4.4.2. The student will also be entitled to the same course fees schedule during the original contract signing.

4.4.3. The Principal will determine what remaining units/modules are required to complete the course.

Deferment Procedures

1. For procedural chart, please refer to APPENDIX D.
2. Students will submit Form FMADM90 Deferment of Course v1 to Admissions Office.
3. If student is below 18 years of age, Admissions will contact the student's parents or guardian to affirm the decision to Defer.
4. Admissions will validate whether the student is eligible for deferment.
5. Students will be notified of the outcome by letter.
6. Admissions will update ICA on Student's Pass issue accordingly.

Code of Behavior

Dress Code

The school Dress Code is to provide opportunities for school safety and to encourage students to experience a greater sense of school identity and belonging and pride whilst improving and expanding academic excellence.

The school uniform must be worn at all times when attending school, or when participating in school-organised event outside normal school hours, unless otherwise prescribed. Students are expected to wear the white polo and black pants/skirts during regular school days (Mondays, Wednesdays and Fridays) and to wear the maroon polo only during ECA's days (Tuesday and Thursday) or activities. The school discourages the use of jackets and coats other than the official school blazer whenever the student is within the school premises. Hairstyles should appear clean, neat and tidy. The school does not permit students to have 'extreme' haircuts that does not fit an educational institution or could serve as a distraction to the community. The definition of an extreme hairstyle is at the discretion of the school.

Respect

1. When answering a question, the student should answer clearly and respectfully.
2. No student is to leave his seat for any reason without the expressed permission of the classroom teacher.
3. Students must respect the person, reputation and possessions of the administration, faculty, staff, maintenance and fellow students. Moreover, students are prohibited to write on walls, desks, tables and other materials on campus.
4. Loud, forced and boisterous laughter and other disturbing noise are prohibited.
5. No bullying policy – In order to ensure a harmonious and convivial environment the school emphasizes the importance of this policy. Students must refrain from ridiculing others, fighting or being accomplices to such misconduct on or off the campus.

General Rules and Regulations

Students are bound by the Code of Discipline of the school. At all times, students are expected to behave inside the school as well as outside the school premises when they engage in activities authorized by the school.

These regulations are not meant to be exhaustive. Since they are promulgated by the school authorities, the school reserves the right to add, interpret, amend, and apply these rules. The school authorities feel themselves to be the best judge in determining what is or what not satisfactory performance is.

Students found guilty of misconduct, immorality or serious offence before and after enrollment within and outside the school premises will be subjected to warning, reprimand, detention, suspension, expulsion.

1. Students without the prescribed uniform will not be allowed to attend class or examinations.
2. The classroom should be kept neat, clean and orderly at all times with clean floor, clean blackboard, and well-arranged chairs. Eating, chewing gums or candies, and playing inside the classroom are strictly prohibited.
3. Silence and order must be kept in the laboratories. Playing, running, pushing, throwing water or anything similar are not allowed.
4. A student shall be required to replace or pay for any damage he/she has caused.
5. Students who commit major offences may be suspended or expelled from school.
6. Violations of rules and regulations not included in the list of major offenses are considered minor, thus making the offenders punishable by temporary suspension from classes or other disciplinary measures.
7. Students violating the disciplinary rules and policies set by the house master or subject teachers are subjected to disciplinary measures.
8. Silence and order must be kept in going to and from the classrooms, library, laboratories and corridors.
9. No student may be called out of class except when called or upon presentation of an official permit signed either by the Principal or the Discipline Master.
10. All Students must TURN OFF/PUT IN SILENT MODE their cellular phones upon entering their classrooms. Any student found violating this rule will need to hand over his/her phone to the Teacher. The phone will be kept by the Senior Pastoral Tutor and will only be returned to the school at the end of the school day.

Major Offence

1. Smoking in uniform or at any school function.
2. Possession and distribution of liquor within the school campus or its vicinity.
3. Making, publishing or circulating false and unfounded information that would defame the name of the school.
4. Assaulting a teacher or any other school authority or students.
5. Possession, distribution or illegal use of drugs falling under the Narcotics Law.
6. Vandalism or destruction of school property/facilities, belongings of any member of the faculty, administration, non-teaching staff, or visitors.
7. Bullying, fighting or inciting a fight; brawling in campus and at school functions.

Sanction for Cheating:

If student is caught cheating in any internal test or examination, he will not be allowed to continue taking the test and a score of zero will be given for the test or examination he/she has cheated in. However, tests that have yet to be taken will not be affected by the cheating incidents.

In cases regarding unintentional cheating or involving a genuine mistake, a student who has been unfairly placed in detention or suspend may appeal to the Management.

Complaints/Grievances Procedure

Students can lodge their complaints by writing (letter, email or fax) or complete a 'Complaint & Grievances Form' and returned it to the Administration Department for proper attention.

Director of Student Services
Insworld Institute
Complaints/Grievances Matters
Email: enquiries@insworld.edu.sg
Tel: +65-67321728
Fax: +65-67346398

When the complaint is of an Academic nature, the CO will relay the message to relevant members of the Academic staff. The same procedure applies for General complaints where appropriate members of the Administration staff will be notified. The School will endeavour to resolve all complaints to the satisfaction of the Student within a period not exceeding 10 working days.

In the event that the Institute is unable to provide a satisfactory resolution then the student is advised that he/she can fill a complaint at any time with the Singapore Mediation Centre (SMC) or Singapore Institute of Arbitrators (SIArb) through the CPE Student Services Centre pursuant to Clause 5.3 in the Student Contract, or thereafter to file such legal proceeding against the Institute as the Student might deem fit.

CPE Student Services Centre
1 Orchard Road (YMCA Building) #01-01
Singapore 238836
Tel: (65) 65922108
Fax: (65) 63382718
Email: CPE_CONTACT@cpe.gov.sg
Website: www.cpe.gov.sg

DISPUTE RESOLUTION POLICY



Being a Productive Student

What does it mean to be a Productive Student?

A) Set SMART Goals

1. Define your goals.
2. Activities can get in the way of goals. Goals must be defined and set.
3. Without goals, you may drift and lose control and motivation.
4. Goals reduce pressure and stop you overextending yourself.
5. Goals change with time as you go through life and career. They then need re-setting.
6. Some people worry too much about setting goals because they think they will never achieve them. This is not a good reason to avoid setting them.
7. Some people avoid setting goals because they think they do not have the time, but in reality it need not take very much time.

Types of goals

- ❖ **Short-term goals** are usually up to about 1 year ahead. You will probably define many short-term, small goals; they should be realistic and achievable.
- ❖ **Medium-term goals** usually cover 5 to 10 years ahead. They often relate to training, education, learning a sport or other activity, career moves.
- ❖ **Long-term goals** ('Life goals') are about overall life style, marriage, family, and the general kind of job you want. You cannot plan these in great detail.

Planning

1. Set your goals. Short term and medium term goals, and to a lesser extent long term goals, should be definite and measurable if possible. Goals are more achievable if they depend on *your* actions and not on the actions of others.
2. A goal that is difficult could be broken down into several smaller goals.
3. You may find it useful to draw up a Calendar of Events for, say the next year, showing the important events and goals to achieve.
4. Give different priorities to each goal: **Very important** (must be achieved), **Important** (you would like to achieve), and **Not so important** (would be nice to achieve).
5. Create a **Master Plan**:
6. Programme **how** you will achieve your goals. Do this in view of your personality, experience, education, contacts and resources. Plan for problems, as they will occur.
7. Schedule **when** each activity should be accomplished.
8. Budget time (see the next section) and resources for each activity.
9. Work on a daily basis to achieve short-term goals. This gives steady progress towards medium and long-term goals.
10. Review goals about every 12 months. This ensures they remain relevant to changing situations.

B) Manage your time

Now that you have your goals, you may need some time management to help in your planning to achieve them. Time can be your friend, not your enemy. Manage it, and you are in control.

Avoid time-wasting activities. Destroyers of your time include:

1. Watching too much television.
2. Chattering too long to friends and colleagues, particularly on the telephone.
3. Computer Gaming.
4. Too many social outings and activities.

One activity that you should not throw out is some personal time each week. Put a ring fence around a morning or an afternoon at the weekend, or around a few hours at some time in the week. This becomes *your* time each week, with no intrusion from other people or from work and study.

Better time management comes from:

1. Setting objectives.
2. Preparing a schedule.
3. Having self-discipline.
4. Finishing tasks.
5. Saying "No" to others when you can't spare the time.
6. Keeping an effective filing system.
7. Reading or listening to instructional tapes while travelling to and from work or study.
8. Planning errands to avoid multiple trips.
9. Setting deadlines.
10. Working hard but take regular breaks.
11. Finding which activities you take your time doing the most, down to those you do the least. This is useful analysis. Recording daily what you spend your time doing, for a whole week, can be instructive. Write down activities and the estimated time used for them. Combine them into groups (e.g. leisure, travelling). You may realise that you are devoting too much of it to a type of activity that can be reduced.

Prepare a 'To Do' List

Make a week's job list called a 'To Do' list that you can carry with you through the week. Write this up after checking things on your Master plan. It is not a rigid schedule. Tick the jobs off as you do them.

C) Improve your skills in note-taking

Listening versus Hearing

1. Listening and hearing are different. Listening means paying attention so that your brain absorbs the meaning of words and sentences. To listen:
2. Pay attention. Stick to the one task and do not engage in distractions.
3. Concentrate. Focus all your thoughts on the problem and keep it central in your mind, perhaps working on ideas related to it that help define and clarify it.
4. Concentration can begin more easily if you anticipate the lecture by looking over notes from the previous one, also by speculating about what the lecturer might discuss. Think deeply about the information you hear in the lecture – this transfers it from your short-term memory where it is soon lost (sometimes in about 20 seconds!), into your long-term memory.
5. Listening is easier if it is active listening. Listen intently, and take notes vigorously – this maintains your attention. Have a positive attitude to whatever the lecturer says. You then come out of the lecture with a positive self-image and a learning outcome.
6. As you take notes in the lecture, try to see where the facts are leading – this keeps up your concentration.
7. Show interest in the lecture by keeping eye contact with the lecturer doing so
8. Taking notes, and by having positive body language (e.g. sit up straight and breathe correctly).
9. Do not turn up at class in a state too tired to concentrate.

Your notes

1. Lecturers may give notes out. These are often partial, skeletal notes and need additional note taking by you, in the spaces.
2. Fast and accurate note taking is important. You forget facts very quickly.
3. For speed, leave out unnecessary words. Use keywords. Do not scribble, and do not think you will have time to rewrite them later – you never do, and there is little further learning in the act of total rewriting.
4. Review your notes within 24 hours if possible. Short, rapid reviews carried out often are better than fewer, longer review sessions.
5. Writing a summary of your notes is a good way to learn. Attach any summaries to the notes themselves.

FINALLY: -

To enable each student to fulfill their potential and to gain the most from their time at Insworld, please consult a member of our fully-trained staff who will be more than happy to assist you in any matter.

Use of English Language in the School

You are strongly advised to speak only English while on School premises, in all classes and study periods and off campus while attending school activities.

This is to help you improve your English, help communication within the school, and avoid giving offence to others when speaking in a language not generally understood.

Learning the English Language

Some hints:

1. You will meet people from all over the world, use the opportunity to speak with them, listen to their dialects and make new friends.
2. Some Singaporeans speak 'Singlish'. Try not to pick up Singlish expressions. You are training for what are probably international careers, so a standard form of spoken English is better.
3. Have patience in learning the language.
4. Learning a language does not come easily, and you must practice. Try, when you leave School at the end of the day, to continue speaking English wherever possible.
5. Listen to English language programmes on the radio. BBC World Service, 88.9 MHz is a good 24-hour service. Watch English language programmes on television.
6. Watch films in English and try not to read any subtitles in your own language.
7. Remember that everyone makes mistakes.
8. Go to Exhibitions. These are held at Suntec City, World Trade Centre, and at our new Singapore Expo Centre in the east, on the MRT line (change trains at Tanah Merah MRT Station). Register as a student. Most exhibitions offer free entry. Speak to the exhibitors at different stands. Learn about their products. This is great business training and can give you practice in speaking to people in English.

Supplementary English/IELTS

IELTS classes are available for students who would like to apply to universities at which IELTS is required. For more information on overseas universities and their admission criteria, please enquire at the Administration Office. The School will also assist students to register for IELTS examinations.

External Examinations Entry

Examination entry forms will be issued to candidates for early registration of exams. The forms should be completed by you, checked and counter-signed by lecturers and returned to the Examinations Officer in the Administration Office before the closing date. Exam fees are payable (by students) when the form is submitted. Late payment will incur an additional fee.

Course Intakes, Duration and Examinations

Intake: Jan, Mar, Jul and Sep

Intakes may be at the beginning of any term, but dependent on the course that will be started and the desired date of taking examinations.

Course duration depends on the individual requirements, ability and age of the student.

English for Academic Study	3 to 9 months	1 to 3 terms
Edexcel International Tuition Programme	6 to 18 months	2 to 6 terms
Edexcel IGCSE Level	9 to 18 months	3 to 6 terms
Edexcel GCE 'A' Level	9 to 18 months	3 to 6 terms

Internal Examinations End of Term Examination Schedule

Year 2011	Term 4	From 05 to 09 Dec 2011
Year 2012	Term 1	From 12 to 16 Mar 2012
	Term 2	From 11 to 15 Jun 2012
	Term 3	From 10 to 14 Sep 2012
	Term 4	From 03 to 07 Dec 2012
Year 2013	Term 1	From 18 to 22 Mar 2013
	Term 2	From 17 to 21 Jun 2013
	Term 3	From 16 to 20 Sep 2013
	Term 4	From 09 to 13 Dec 2013

Note: above dates are subject to changes at the discretion of the institute. An updated examination dates will be provided to all students two weeks prior to the examination schedule dates.

Weekly Assessments

There will be a maximum of 10 weekly assessments per term. All assessments are held in either of these rooms: Room 1, Room 4 or Room 19

Insworld Weekly and Termly Grading System

Week	1	2	3	4	5	6	7	8	9	10	Average Weekly Test (%)	Exam (%)	*Term Aggregate (%)	Attendance (%)
Grade														

Attainment	
A =	Outstanding
B =	Good
C =	Satisfactory
D =	Poor
E =	Unacceptable work and/or No work completed

Effort	
1 =	Outstanding
2 =	Good
3 =	Satisfactory
4 =	Poor
5 =	No real effort and/or Absent without authority

Term Aggregate: 40% of Weekly test results and 60% end of term results.

Edexcel London GCE 'A' level January 2012 Examination Timetable

2012	Unit Code	Unit	Unit Title	Duration	
9-Jan	6CH07	Chemistry Unit 3B	Chemistry Laboratory Skills II	1 hr 15 mins	AM
9-Jan	6BIO7	Biology Unit 3B	Practical Biology & Research Skills	1 hr 30 mins	PM
10-Jan	6PH07	Physics Unit 3B	Exploring Physics	1 hr 20 mins	AM
10-Jan	6PS01	Psychology Unit 1	Social & Cognitive Psychology	1 hr 20 mins	AM
10-Jan	6001	Accounting Unit 1	The Accounting System & Costing	3 hrs	PM
11-Jan	6BIO1	Biology Unit 1	Lifestyle, Transport, Genes & Health	1 hr 30 mins	AM
12-Jan	6EC01	Economics Unit 1	Competitive Markets	1 hr 30 mins	AM
12-Jan	6PH01	Physics Unit 1	Physics on the Go	1 hr 30 mins	PM
13-Jan	6663	Core Mathematics 1	Core Mathematics 1	1 hr 30 mins	AM
13-Jan	6664	Core Mathematics 2	Core Mathematics 2	1 hr 30 mins	AM
13-Jan	6CH01	Chemistry Unit 1	The Core Principles of Chemistry	1 hr 30 mins	PM
13-Jan	6EN01	English Language 1	Language Today	2 hr 15 mins	PM
16-Jan	6BIO8	Biology Unit 6	Practical Biology & Investigative Skills	1 hr 30 mins	AM
16-Jan	6HI01	History Unit 1	Historical Themes in Breadth	1 hr 20 mins	PM
16-Jan	6CH08	Chemistry Unit 6	Chemistry Laboratory Skills II	1 hr 15 mins	PM
17-Jan	6683	Statistics 1	Statistics 1	1 hr 30 mins	AM
17-Jan	6684	Statistics 2	Statistics 2	1 hr 30 mins	AM
17-Jan	6PH08	Physics Unit 6	Experimental Physics	1 hr 20 mins	PM
18-Jan	6EC02	Economics Unit 2	Managing The Economy	1 hr 30 mins	AM
18-Jan	6BIO2	Biology Unit 2	Development, Plants and the Environment	1 hr 30 mins	PM
19-Jan	6CH02	Chemistry Unit 2	Application of Core Principles of Chemistry	1 hr 30 mins	PM
19-Jan	6PS03	Psychology Unit 3	Applications of Psychology	1 hr 30 mins	PM
20-Jan	6PH02	Physics Unit 2	Physics at Work	1 hr 30 mins	AM
20-Jan	6677	Mechanics 1	Mechanics 1	1 hr 30 mins	PM
23-Jan	6665	Core Mathematics 3	Core Mathematics 3	1 hr 30 mins	AM
23-Jan	6ECO3	Economics Unit 3	Business Economics & Economic Efficiency	1 hr 30 mins	PM
23-Jan	6HI02	History Unit 2	British History Depth Studies	1 hr 20 mins	PM
24-Jan	6PH04	Physics Unit 4	Physics On the Move		PM
25-Jan	6BIO4	Biology Unit 4	The Natural Environment and Species Survival	1 hr 30 mins	AM
25-Jan	6666	Core Mathematics 4	Core Mathematics 4	1 hr 30 mins	PM
25-Jan	6EN03	English Language Unit 3	Language Diversity and Children's Language Development	2 hr 45 mins	PM
26-Jan	6002	Accounting Unit 2	Corporate & Management Accounting	3 hrs	PM
26-Jan	6CH04	Chemistry Unit 4	General Principles of Chemistry I	1 hr 40 mins	PM
27-Jan	6678	Mechanics 2	Mechanics 2	1 hr 30 mins	AM
27-Jan	6679	Mechanics 3	Mechanics 3	1 hr 30 mins	AM
27-Jan	6PH05	Physics Unit 5	Physics from Creation to Collapse	1 hr 35 mins	PM
30-Jan	6667	Further Pure Math 1	Further Pure Mathematics 1	1 hr 30 mins	AM
21-Jan	6BIO5	Biology Unit 5	Energy, Exercise and Co-ordination	1 hr 30 mins	PM
1-Feb	6CH05	Chemistry Unit 5	General Principles of Chemistry II	1 hr 40 mins	AM

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Edexcel London GCE 'A' level May/June 2012 Examination Timetable

2012	Unit Code	Unit	Unit Title	Duration	
7-May	6BI07	Biology Unit 3B	Practical Biology & Research Skills	1 hr 30 mins	AM
9-May	6CH07	Chemistry Unit 3B	Chemistry Laboratory Skills II	1 hr 15 mins	PM
11-May	6PH07	Physics Unit 3B	Exploring Physics	1 hr 20 mins	AM
14-May	6BIO1	Biology Unit 1	Lifestyle, Transport, Genes & Health	1 hr 30 mins	AM
15-May	6001	Accounting Unit 1	The Accounting System & Costing	3 hrs	AM
15-May	6HI01	History Unit 1	Historical Themes in Breadth	1 hr 20 mins	AM
15-May	6CH01	Chemistry Unit 1	The Core Principles of Chemistry	1 hr 30 mins	PM
16-May	6663	Core Mathematics 1	Core Mathematics 1	1 hr 30 mins	AM
16-May	6677	Mechanics 1	Mechanics 1	1 hr 30 mins	AM
16-May	6BIO8	Biology Unit 6	Practical Biology & Investigative Skills	1 hr 30 mins	PM
17-May	6PH01	Physics Unit 1	Physics on the Go	1 hr 30 mins	AM
18-May	6683	Statistics 1	Statistics 1	1 hr 30 mins	AM
18-May	6EC01	Economics Unit 1	Competitive Markets	1 hr 30 mins	PM
18-May	6EN01	English Language 1	Language Today	2 hr 15 mins	PM
21-May	6PH08	Physics Unit 6	Experimental Physics	1 hr 20 mins	AM
21-May	6BI02	Biology Unit 2	Development, Plants and the Environment	1 hr 30 mins	PM
22-May	6CH08	Chemistry Unit 6	Chemistry Laboratory Skills II	1 hr 15 mins	AM
22-May	6HI02	History Unit 2	British History Depth Studies	1 hr 20 mins	PM
23-May	6PS01	Psychology Unit 1	Social & Cognitive Psychology	1 hr 20 mins	AM
23-May	6CH02	Chemistry Unit 2	Application of Core Principles of Chemistry	1 hr 30 mins	PM
24-May	6664	Core Mathematics 2	Core Mathematics 2	1 hr 30 mins	AM
24-May	6684	Statistics 2	Statistics 2	1 hr 30 mins	AM
25-May	6EC02	Economics Unit 2	Managing The Economy	1 hr 30 mins	AM
25-May	6PH02	Physics Unit 2	Physics at Work	1 hr 30 mins	PM
29-May	6PS02	Psychology Unit 2	Understanding the Individual	1 hr 40 mins	PM
31-May	6678	Mechanics 2	Mechanics 2	1 hr 30 mins	AM

2012	Unit Code	Unit	Unit Title	Duration	
1-Jun	6667	Further Mathematics 1	Further Mathematics 1	1 hr 30 mins	AM
1-Jun	6680	Mechanics 4	Mechanics 4	1 hr 30 mins	AM
11-Jun	6PS03	Psychology Unit 3	Applications of Psychology	1 hr 30 mins	AM
11-Jun	6EN03	English Language Unit 3	Lang. Diversity and Children's Lang. Development	2 hr 45 mins	PM
11-Jun	6PH04	Physics Unit 4	Physics On the Move	1 hr 35 mins	PM
12-Jun	6002	Accounting Unit 2	Corporate & Management Accounting	3 hrs	AM
12-Jun	6HI03	History Unit 3	Depth Studies & Associated Historical Controversies	2 hrs	AM
12-Jun	6ECO03	Economics Unit 3	Business Economics & Economic Efficiency	1 hr 30 mins	PM
13-Jun	6CH04	Chemistry Unit 4	General Principles of Chemistry I	1 hr 40 mins	AM
14-Jun	6665	Core Mathematics 3	Core Mathematics 3	1 hr 30 mins	AM
14-Jun	6679	Mechanics 3	Mechanics 3	1 hr 30 mins	AM
15-Jun	6BI04	Biology Unit 4	The Natural Environment and Species Survival	1 hr 30 mins	AM
18-Jun	6PH05	Physics Unit 5	Physics from Creation to Collapse	1 hr 35 mins	AM
18-Jun	6PS04	Psychology Unit 4	how Psychology Works	2 hrs	AM
19-Jun	6CH05	Chemistry Unit 5	General Principles of Chemistry II	1 hr 40 mins	PM
20-Jun	6EC04	Economics Unit 4	The Global Economy	2 hrs	AM
21-Jun	6666	Core Mathematics 4	Core Mathematics 4	1 hr 30 mins	PM
21-Jun	6691	Statistics 3	Statistics 3	1 hr 30 mins	PM
22-Jun	6BI05	Biology Unit 5	Energy, Exercise and Co-ordination	1 hr 30 mins	AM
22-Jun	6668	Further Mathematics 2	Further Mathematics 2	1 hr 30 mins	PM
22-Jun	6686	Statistics 4	Statistics 4	1 hr 30 mins	PM

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Edexcel London IGCSE January 2012 Examination Timetable

2012	Paper	Course Code	Unit Title	Duration	
9-Jan	Paper 1	4BI01	Biology Paper 1B	2 hrs	am
10-Jan	Paper 1	4EB0/01	English Language B	3 hrs	am
10-Jan	Paper 2	4BI02	Biology Paper 2B	1 hr	pm
11-Jan	Paper 3H	4MA01/3H	Mathematics A - 3H	2 hrs	am
11-Jan	Paper 1	4AC01	Accounting	2 hrs 30 mins	pm
12-Jan	Paper 1	4PH0/1P	Physics Paper 1	2 hrs	am
13-Jan	Paper 1	4ET0/01	English Literature Paper 1	1 hr 30 mins	pm
16-Jan	Paper 4H	4MA01/4H	Mathematics A - 4H	2 hrs	am
17-Jan	Paper 2	4ET0/02	English Literature Paper 2	45 mins	am
18-Jan	Paper 2	4PH0/2P	Physics Paper 2	1 hr	am
27-Jan	Paper 1	4EC0/01	Economics	2 hr 30 mins	am

Edexcel London IGCSE May Examination Timetable

2012		Course Code	Unit Title	Duration	
10-May		4AC01	Accounting	2 hrs 30 mins	AM
11-May		4MA01/3H	Mathematics A - 3H	2 hrs	PM
15-May		4BI01	Biology Paper 1B	2hrs	AM
16-May		4MA01/4H	Mathematics A - 4H	2 hrs	AM
18-May		4BI02	Biology Paper 2B	1 hr	AM
18-May		4EC0/01	Economics	2 hr 30 mins	PM
21-May		4CH01/01	Chemistry Paper IC	2 hrs	AM
22-May		4ES01/01	English As 2nd Language Paper 1	2 hrs	AM
22-May		4ET0/01	English Literature Paper 1	1 hr 30 mins	AM
22-May		4BS01	Business Studies	2 hrs	PM
23-May		4PH0/1P	Physics Paper 1	2 hrs	AM
24-May		4ES01/02	English As 2nd Language Paper 2	45 Mins	PM
28-May		4ET0/02	English Literature Paper 2	45 mins	PM
29-May		4HI01	History	2 hrs 30 mins	PM
29-May		4CH0/2C	Chemistry Paper 2	1 hr	AM
30-May		4EB0/01	English Language B	3 hrs	PM
30-May		4CN0/01	Chinese Listening	35 mins	AM
31-May		4PH0/2P	Physics Paper 2	1 hr	PM
		4CN0/02	Chinese Reading and Writing	1 hr 30 mins	AM

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Applying to Universities

Our overseas education placement service has an outstanding track record of over 20 years' experience in preparing and placing students beyond Singapore. We have a wide connection with leading Universities worldwide e.g. UK, USA, Canada, Switzerland, Australia and Singapore etc. This allows us to assist progression and provide free placement services to our students.

Our counsellors will assist all graduating 'A' level and IGCSE level students in making applications to universities and colleges including information on:

- 1) Important Factors When Selecting a University/College & Country for Overseas Education
- 2) Overseas Education System
- 3) Entry Requirements for Universities Overseas
- 4) Course Fees and Living Expenses in Different Countries
- 5) Local Accreditation Bodies
- 6) Common Mistakes to Avoid
- 7) Scholarship and Bursaries available
- 8) Visa application procedures

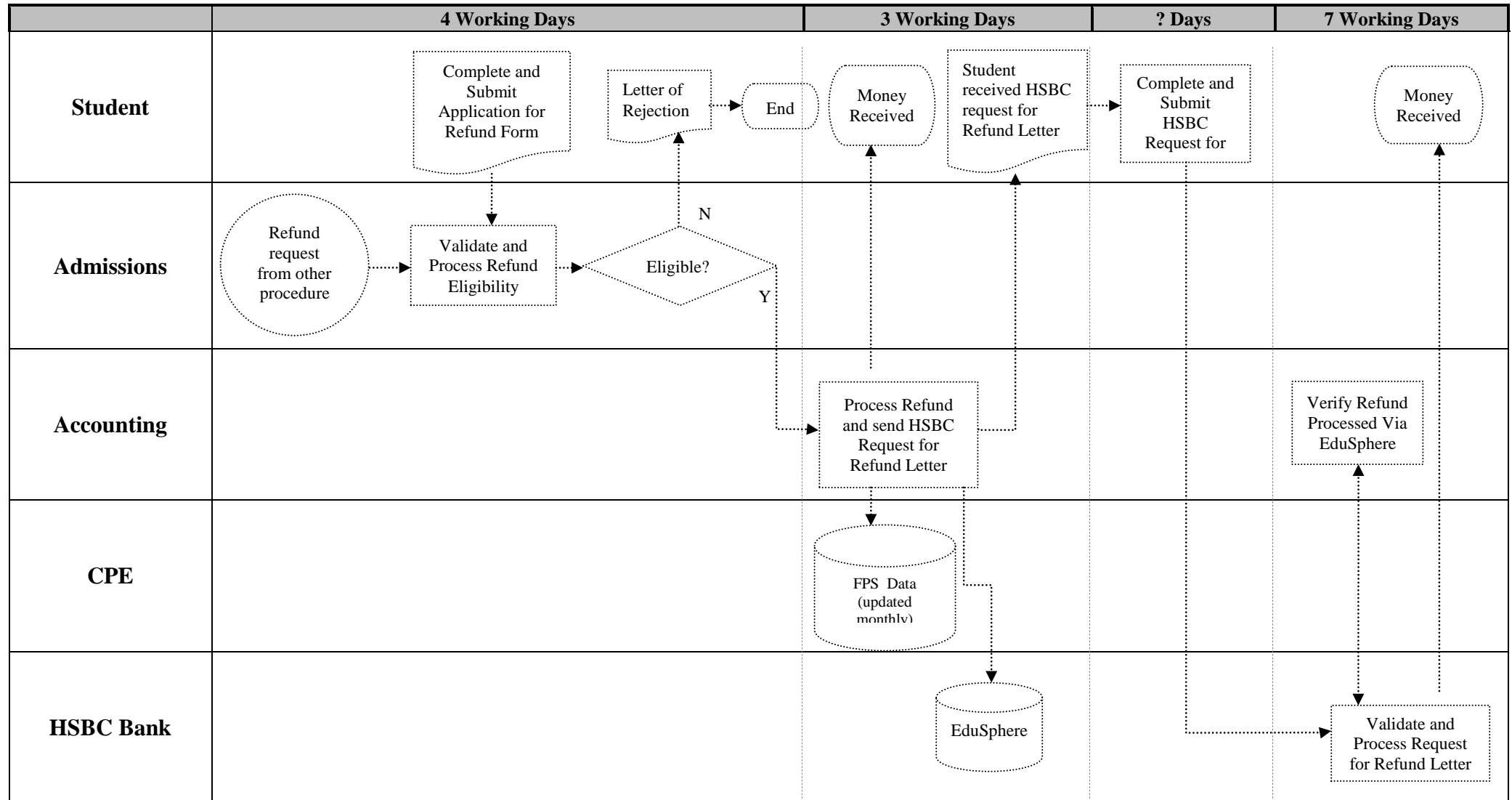
For more information, on Overseas Education Placement Services, you may visit our website www.insworld.com.sg or contact the following Insworld staff at the school:

- Ms Tan Cheh Wuei @ chewuei@insworld.edu.sg
- Ms Cheong Mei Wan @ meicheong@insworld.edu.sg

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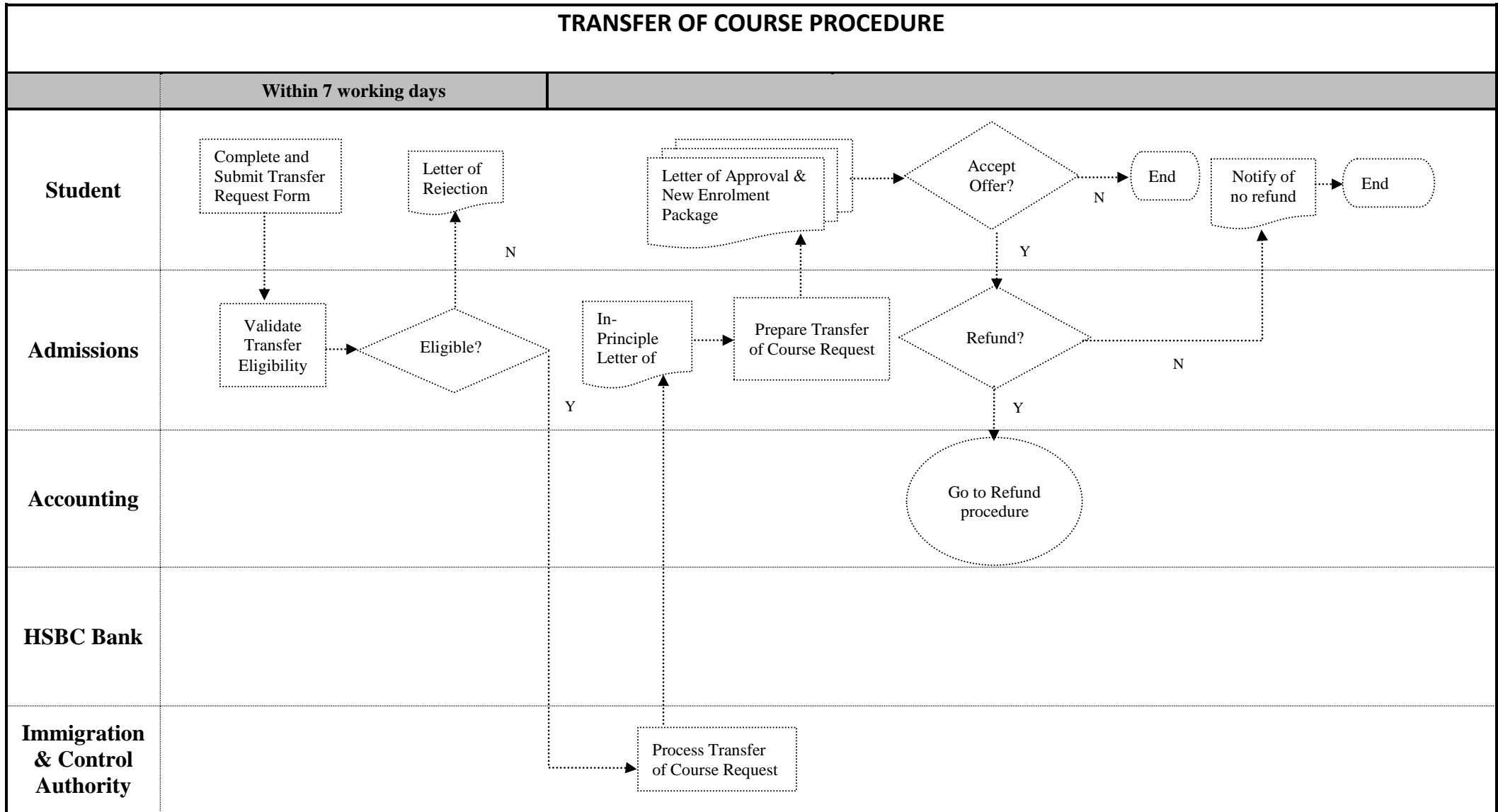
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APPENDIX A – REFUND PROCEDURE

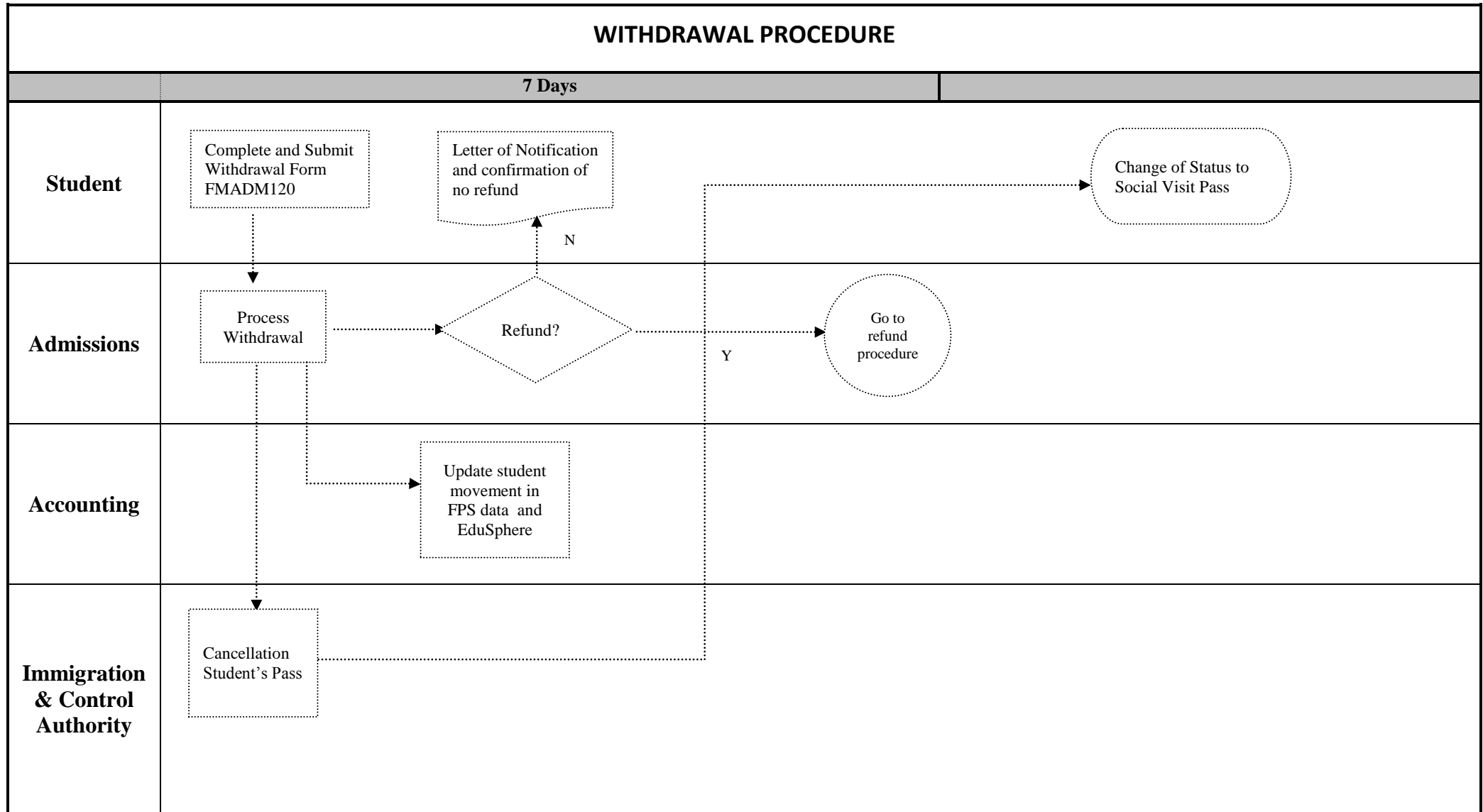


APPENDIX B – TRANSFER OF COURSE PROCEDURE

TRANSFER OF COURSE PROCEDURE



APPENDIX C –WITHDRAWAL PROCEDURE



APPENDIX D – DEFERMENT PROCEDURE

