



UNIVERSITY OF  
OXFORD

# Undergraduate Fees and Funding 2018 entry



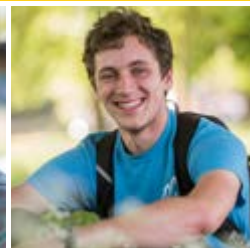
**Oxford is a truly enriching experience ... I'm looking forward to what the future holds!**

*Charles, 1st year*



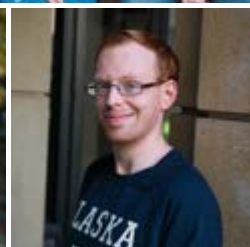
**The bursary support at Oxford has been incredible.**

*Elizabeth, 3rd year*



**I have faced no financial difficulties ... due to the extremely generous bursary support.**

*Chris, 3rd year*



# Congratulations...



...on obtaining an offer from the University of Oxford!

**This guide contains important information about the costs involved in studying at Oxford and the support that is available. To ensure that funding is in place for the start of your course, apply as soon as possible and don't wait until you have finished your exams.**

**Throughout this guide we might use certain terms that you have not yet come across. Please refer to the useful terms on page 1 if you are unsure about what something means.**

**All the information in this guide is also available on our website ([www.ox.ac.uk/funding](http://www.ox.ac.uk/funding)), along with our Any Questions? Tool, should you have any queries.**

Student Fees and Funding Team  
University of Oxford

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The information contained in this guide is only for students starting at Oxford in 2018. If you are planning to commence your studies after this date, you will need to check the latest arrangements which will be available from [www.ox.ac.uk/funding](http://www.ox.ac.uk/funding) once they are known. Information correct as of November 2017.



# Useful Terms



## **EEA (European Economic Area)**

Iceland, Liechtenstein, Norway and EU countries.

## **ELQ (Equivalent or Lower Qualification) Student**

Students who have previously studied at undergraduate level and obtained a qualification.

## **EU (European Union)**

Currently Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK.

## **Fee Status**

Determines whether a student should pay tuition fees at the Home, EU, Islands or Overseas rate.

## **Financial Assessment / Means Testing**

The process of calculating household income used by the regional funding agencies.

## **Household Income**

This is the income of the student and any adults who live in the same house.

## **Maintenance Loan**

Repayable financial support used to pay for living costs. The level available is dependent on household income.

## **Oxford Bursaries**

An Oxford funded scheme, which provides additional non-repayable financial support to students from lower income households.

## **Regional Funding Agencies**

The organisations that process applications for support for students from England, Northern Ireland, Scotland, Wales and the EU.

## **Tuition Fee Loan**

Repayable financial support used to pay for tuition fees.



# Tuition Fees



The level of tuition fee you will be charged and the support available is determined by your fee status. This is based upon your nationality and where you usually live.

**The table below gives a summary of the eligibility requirements for each fee status:**

Where you usually live	Your passport or visa status	Your fee status
UK	UK national and resident in the UK for at least three years prior to course start. Residence must not have been for the main purpose of receiving full time education.	Home
Rest of EU	EU national and resident in the EEA, Switzerland or Overseas Territories for at least three years prior to course start. Residence must not have been for the main purpose of receiving full time education.	EU
Channel Islands or Isle of Man	UK national	Islands
Outside the EU	National from outside the EU	Overseas

If you are unsure of your fee status, you can request an assessment from the university ([fees.clerk@admin.ox.ac.uk](mailto:fees.clerk@admin.ox.ac.uk)). If you wish to receive financial support from the UK government, your fee status will also be automatically assessed by your regional funding agency.

## FINANCIAL DECLARATION

You may be required to complete a financial declaration in order to have your place at Oxford confirmed. Your college will be able to advise you about what information is required.





## HOME AND EU STUDENTS

If you are a Home or EU student the tuition fee for 2018 will be £9,250. If you do not wish to access a tuition fee loan, you will need to pay the full amount of your fee to your college at the start of each academic year.

All Home and EU students studying for their first undergraduate degree can access a loan from the UK government for the full amount of their tuition fee and do not need to pay anything upfront.

See pages 7 and 8 for information about applying for tuition fee support.

## CHANGES TO FEES

The University caps the amount by which it can increase its fees annually. More information about the amount of the cap and how the increase is calculated is available at [www.ox.ac.uk/ffchanges-fees](http://www.ox.ac.uk/ffchanges-fees).

For Home and EU undergraduate students, tuition fees are also subject to a governmental fee cap and will not increase above the level of the fee cap, which is subject to annual review.

## ALL OTHER STUDENTS

If you do not have Home or EU fee status, you will not be eligible for any tuition fee support from the UK government. Overseas students will also be charged a different level of tuition fee and be liable for an additional college fee.

Fee status	Annual tuition fee payable by student	Annual college fee payable by student
Home/EU ELQ	£9,250	£0
Islands	£9,250*	£0
Overseas	Between £16,230 and £23,885*	£7,570

## MEDICAL STUDENTS

Home and EU students on the six year medicine course have different tuition fee arrangements in years five and six, as their fees are covered by the NHS. Visit [www.ox.ac.uk/funding](http://www.ox.ac.uk/funding) for more information.

\*Medical students with Islands or Overseas fee status should note that the tuition fees for the clinical years of their course will be considerably higher.



# Living Costs



Living costs will vary significantly dependent on your lifestyle, but in 2018 these are estimated to be between £1,014 and £1,556 per month. This range is based on a single student with no dependants living in college accommodation (including utility bills). Undergraduate courses usually consist of three terms of eight weeks each, but as a guide you may wish to budget over a nine-month period to ensure you also have sufficient funds during the holidays to meet essential costs.

	Monthly living costs		Total living costs for 9 months	
	Lower range	Upper range	Lower range	Upper range
<b>Food</b>	£258	£361	£2,318	£3,245
<b>Accommodation (including utilities)</b>	£536	£677	£4,824	£6,093
<b>Personal items</b>	£118	£263	£1,066	£2,364
<b>Social activities</b>	£41	£123	£369	£1,105
<b>Study costs</b>	£39	£85	£348	£765
<b>Other</b>	£22	£47	£202	£419
<b>Total</b>	£1,014	£1,556	£9,127	£13,991

When planning your finances for any future years of study in Oxford beyond 2018/19, you should allow for an estimated increase in living expenses of 3% each year.

## ADDITIONAL COSTS

You may need to make additional provision for costs such as a student visa, international travel to and from Oxford and fieldwork. If you have dependants you will also need to consider separate costs related to your family. For information on course costs please visit [www.ox.ac.uk/courses](http://www.ox.ac.uk/courses).

## SUPPORT FROM OXFORD

Oxford provides non-repayable bursaries for Home and EU students from lower income households. In addition to helping with living costs, these bursaries enable students to make the most of the many opportunities Oxford has to offer.

Household income	Annual Bursary
£16,000 or less	£3,700
£16,001–£20,000	£2,700
£20,001–£22,500	£2,500
£22,501–£25,000	£2,200
£25,001–£27,500	£1,700
£27,501–£30,000	£1,400
£30,001–£32,500	£1,100
£32,501–£35,000	£1,000
£35,001–£37,500	£800
£37,501–£40,000	£600
£40,001–£42,875	£200
£42,876 +	£0

## PREVIOUS STUDY

Home and EU students who have already completed a previous undergraduate programme of study will be classed as an Equivalent or Lower Qualification (ELQ) student for funding purposes, and will not be eligible for UK government or Oxford financial support. If you did not complete your course, you might not receive funding for the full length of your studies at Oxford.



## SUPPORT FROM THE UK GOVERNMENT

All Home students are eligible to apply for funding from the UK government towards their living costs although the amounts will vary by UK region. A basic level of maintenance loan is available to all Home students irrespective of household income. Students can also access a higher level of maintenance support based on their household income. UK government loan repayments are combined into a single amount

which only becomes repayable once you have left your course

### MEDICAL STUDENTS

Home students on the six year medicine course have different funding arrangements in years five and six, as they are eligible to apply for living costs support from the NHS and the UK government. Visit [www.ox.ac.uk/funding](http://www.ox.ac.uk/funding) for more information.

Where you usually live	Maintenance Support*
England	Basic loan of approximately £3,928 for all students. Means tested up to household income of around £62,187.
Wales	Grant plus loan of £9,000 available to all students. Grant means tested up to household income of £59,200.
Scotland	Basic loan of approximately £4,750 for all students. Means tested up to household income of around £34,000.
Northern Ireland	Basic loan of £3,630 for all students. Means tested up to household income of £53,035.

\* Where approximate figures are given these are the amounts from 2017/18 and subject to revision for 2018/19.

## ENGLISH AND SCOTTISH STUDENTS

Confirmed figures for England and Scotland are expected to be published soon and will be added to [www.ox.ac.uk/funding](http://www.ox.ac.uk/funding) as soon as they are available.

See pages 7 and 8 for information about applying for living costs support.

EU, ELQ, Islands and Overseas students should note that they are not eligible for living costs support from the UK government.

## ADDITIONAL SUPPORT FROM THE UK GOVERNMENT

If you are a Home student and have additional costs because of a disability or dependants, you could be eligible to receive extra assistance.

Fund	Eligibility	Assessment	Application
Disabled Students' Allowances	Home students with dependants	Based upon household income	Apply through regional funding agency
Parents' Learning Allowance			
Childcare Grant			
Adult Dependants' Grant			
Tax credits			Apply through <a href="http://www.hmrc.gov.uk/taxcredits">www.hmrc.gov.uk/taxcredits</a>

# Scholarships



**Our Fees, Funding and Scholarship Search provides a comprehensive list of awards being offered by Oxford and can be found at [www.ox.ac.uk/ffsearch](http://www.ox.ac.uk/ffsearch). Further details on the centrally administered scholarships listed below can be found at [www.ox.ac.uk/funding](http://www.ox.ac.uk/funding).**

## MORITZ-HEYMAN SCHOLARSHIPS

These scholarships provide both a bursary and a tuition fee reduction for UK students from lower income backgrounds. Scholars are required to take part in volunteering activities during the year and also have the opportunity to access internships over the summer. There is no separate application process for these scholarships. From mid September 2018, 175 new students will be invited to become Moritz-Heyman Scholars. For information on the scheme and the eligibility criteria, visit [www.ox.ac.uk/mh](http://www.ox.ac.uk/mh).

## US AND CANADIAN STUDENTS

Students from the US/Canada can apply for student loans to help with fees and living costs. Details can be found at [www.ox.ac.uk/funding](http://www.ox.ac.uk/funding).

Scholarship	Eligibility	Award	Application deadline
Hill Foundation Scholarship	Russian Federation nationals applying to study for a second degree	Tuition fees, college fees and an annual grant towards living costs	16 Feb 2018
The D. H. Chen Foundation Scholarship	Students ordinarily resident in the Hong Kong Special Administrative Region. Applicants will not have been educated at secondary schools located outside the Hong Kong Special Administrative Region.	Tuition fees, college fees, an annual grant towards living costs and up to £2,500 internship funding	16 Feb 2018
Oxford Centre for Islamic Studies Scholarship	UK residents from Muslim communities	Tuition fees and an annual grant towards living costs	16 Feb 2018
Palgrave Brown Scholarship	Students who have been resident or educated in certain Eastern European countries	Annual grant towards living costs	16 Feb 2018
Palgrave Brown UK Scholarship	Students who have been resident or educated in Norfolk or Suffolk	Annual grant towards living costs	16 Feb 2018
Reach Oxford Scholarship	Students from low-income countries	Tuition fees, college fees, an annual grant towards living costs and one return air fare per year	16 Feb 2018
Lloyds Scholarship	UK residents from households with incomes of £25,000 or less	Additional bursary towards living costs and performance-related awards	June 2018





# Applying for Oxford and UK Government Support

**Applications for support from the UK government are processed by regional funding agencies. Anyone supporting your application, such as parents, will also need to set up their own online account to provide information for your assessment.**

<b>England:</b> Student Finance England	<a href="http://www.gov.uk/student-finance">www.gov.uk/student-finance</a>
<b>Scotland:</b> Student Awards Agency for Scotland	<a href="http://www.saas.gov.uk">www.saas.gov.uk</a>
<b>Northern Ireland:</b> Student Finance NI	<a href="http://www.studentfinancenl.co.uk">www.studentfinancenl.co.uk</a>
<b>Wales:</b> Student Finance Wales	<a href="http://www.studentfinancewales.co.uk">www.studentfinancewales.co.uk</a>
<b>Rest of the EU:</b> Student Finance Services Non UK Team	<a href="http://www.gov.uk/apply-for-student-finance">www.gov.uk/apply-for-student-finance</a>

## **How do I ensure that my household income is assessed?**

If you want to be financially assessed, you and any adults you live with will need to complete a financial assessment as part of the application. During this process your household income is calculated. Although much of the process is automated you may need to provide additional information to support your assessment.

## **How is my household income calculated?**

The financial assessment will look at your household income for the last full tax year. For students starting their studies in 2018, this means that information from the 2016/17 tax year will be used. If this does not reflect your current financial situation, you might be able to undergo a current year assessment. You must first apply in the normal way based on the 2016/17 tax year. Please note that your household income must have dropped by at least 15% (5% in Northern Ireland) since the 2016/17 tax year.

## **How do I apply for an Oxford Bursary?**

There is no separate application process for an Oxford Bursary as this is based on the household income assessment carried out by your regional funding agency. However when you apply for UK government funding there is an option to prevent the university from viewing your financial details. If you, or anyone supporting your application, tick this box we cannot assess you for a bursary.

## **What happens once my assessment is complete?**

Once your assessment has been completed, you will receive notification from your regional funding agency of the support you will receive. You must sign the declaration form that is enclosed with your notification letter and return this to the Student Loans Company as soon as possible.

## **When will I find out if I have been awarded an Oxford Bursary?**

Students who are eligible for an Oxford bursary will be notified from mid September 2018. Students must have their financial assessment completed by May 2019 to be considered for a bursary.

# Application Process

## REMEMBER

To ensure anyone supporting your application also sets up an online account with your regional funding agency

## REMEMBER

To sign and return the agreement for any tuition fee or maintenance loans as requested by your regional funding agency

**FROM EARLY 2018**  
Apply online through your regional funding agency

Provide additional financial information as required for means testing

Receive notification of entitlement from regional funding agency

**FROM SEPTEMBER 2018**  
Receive notification of any bursary from Oxford

**EARLY OCTOBER 2018**  
First maintenance loan instalment paid directly to student

**LATE OCTOBER 2018**  
First tuition fee loan instalment paid directly to Oxford

**EARLY NOVEMBER 2018**  
First bursary instalment paid directly to student

## REMEMBER

To give consent to share your financial details with Oxford if you are being means tested

## REMEMBER

To check with your regional funding agency that your bank details are correct

# Useful Websites



There is a huge amount of information available on the internet about student funding. In addition to the University's funding webpages ([www.ox.ac.uk/funding](http://www.ox.ac.uk/funding)), you might find the following websites useful.

## **[www.ox.ac.uk/students/oxford-and-the-eu](http://www.ox.ac.uk/students/oxford-and-the-eu)**

The latest information on the implications of the UK plans to leave European Union membership

## **[www.studentcalculator.org.uk](http://www.studentcalculator.org.uk)**

A useful budgeting tool from Brightside for students from England

## **[www.nus.org.uk/en/advice/money-and-funding](http://www.nus.org.uk/en/advice/money-and-funding)**

Advice on managing your finances from the National Union of Students (NUS)

## **[www.moneysavingexpert.com/students](http://www.moneysavingexpert.com/students)**

Student Finance advice from Martin Lewis

## **[www.ukcisa.org.uk](http://www.ukcisa.org.uk)**

Information on fee status and advice for international students

## **[www.rmbf.org/medical-students](http://www.rmbf.org/medical-students)**

Detailed information on the funding available to medical students

Please note that the University cannot guarantee the accuracy of any information available on these external websites.

## CONTACT DETAILS

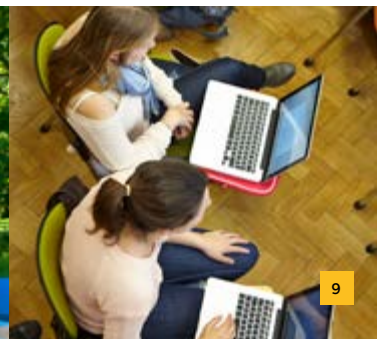
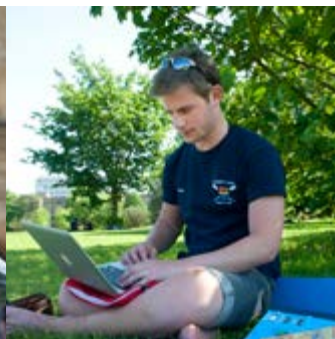
Should you have any additional questions on the information in this guide or on our website, you can use the following email addresses to get in touch with us:

Applying for student finance  
**[student.funding@admin.ox.ac.uk](mailto:student.funding@admin.ox.ac.uk)**

Oxford Bursaries  
**[bursaries@admin.ox.ac.uk](mailto:bursaries@admin.ox.ac.uk)**

Fee status  
**[fees.clerk@admin.ox.ac.uk](mailto:fees.clerk@admin.ox.ac.uk)**

US and Canadian loans  
**[us.loans@admin.ox.ac.uk](mailto:us.loans@admin.ox.ac.uk)**



# Key Points to Remember



**If you want to receive support from the UK government you have to apply for it.**

**Apply online as soon as possible to ensure that the funding is in place for the start of your course.**

**If you only want to apply for the minimum level of support (tuition fee loan and basic maintenance loan), you don't need to be means tested and won't need to provide your household income.**

**If you want to be assessed for the maximum level of support (increased maintenance loan), you must be means tested and provide your household income. This will also allow you to be assessed for bursaries provided by Oxford.**

**If you don't apply to be means tested by your regional funding agency, you will be automatically ineligible for bursaries from Oxford.**

**Answer queries from your regional funding agency promptly if they require additional information regarding your application.**

**Ensure that you sign the loan agreement from your regional funding agency (unless you are a Scottish or EU student) and send it back when requested.**

**Keep a record of your application and any correspondence with your regional funding agency. This will be invaluable if you have any difficulties with your application.**

**Make sure that your contact details are kept up to date. All correspondence will be sent to the address you register with your regional funding agency including your bursary notifications.**

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