PLEASE NOTE:
The information in this guide is correct as at June 2019. For the latest information, for both new and returning students, please visit www.ox.ac.uk/students/fees-funding
1. What does it cost and how do I pay?
   1.1 Course Fees
   1.2 Payment of Course Fees
   1.3 Battels

2. What financial support is available to help fund my studies?
   2.1 UK Government Support
   2.2 Oxford Support
   2.3 US and Canadian Loans
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3. Targeted funding and extra support
   3.1 Students with children or dependants
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4. What happens if...
   4.1 ...I experience financial difficulties?
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5. Money management
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1. WHAT DOES IT COST AND HOW DO I PAY?

1.1.1 COURSE FEES

For fees purposes undergraduates are classed as Home/EU, Islands or Overseas. Your classification depends on your nationality and certain residence conditions, and the definitions used by the University are given in Appendix I of the Examination Regulations. If you are unsure of your classification more details are available at www.ox.ac.uk/students/fees-funding/fees/status.

Home/EU
Home and EU students are currently charged the same rate of course fees (£9,250 in 2019/20). Course fees will usually increase annually. For both Home and EU undergraduate students, tuition fees are currently subject to a governmental fee cap and will not increase above the level of the fee cap, which is subject to annual review. In deciding the annual level of increase, the University will take into account a range of factors, including rises in the costs of delivering the programme and changes in government funding. You can read further information on these annual increases on the University website at www.ox.ac.uk/students/fees-funding/fees/changes-fees-and-charges.

Islands (Channel Islands and the Isle of Man)
For 2019/20 the course fees for students from the Channel Islands and the Isle of Man are £9,250 (with the exception of Clinical Medicine students, for whom the fee will be significantly higher). Contact your island’s education department for more information on funding arrangements:

- Jersey: www.gov.je/education
- Guernsey, Alderney and Sark: www.education.gg
- Isle of Man: https://www.gov.im/categories/education-training-and-careers

Overseas (other than EU countries)
International students pay course fees that differ according to the course they are enrolled on. Rates for the 2019/20 academic year can be found at www.ox.ac.uk/students/fees-funding/fees/rates.

Course fees will usually increase annually. In deciding the annual level of increase, the University will take into account a range of factors, including rises in the costs of delivering the programme and changes in government funding. You can read further information on these annual increases on the University website at www.ox.ac.uk/students/fees-funding/fees/changes-fees-and-charges.
1.2.1 HOW DO I PAY?

Home/EU students
Home and EU students completing their first degree can take out a UK government tuition fee loan up to the full value of the fee rate for the academic year, i.e. £9,250 for 2019/20.

If you choose to pay the fee yourself, your tuition fees will appear on your battels statement which is sent to you by the College at the beginning of the academic year. You will need to make arrangements to pay this fee in accordance with the payment deadlines detailed in section 1.3.

International/non-publicly funded Home or EU students
If you are not eligible to take out a tuition fee loan (i.e. you are an International student or a Home/EU student completing a second undergraduate degree) then the full balance of your course fees will appear on the battels statement from your college. You will need to make arrangements to pay your course fees in accordance with the payment deadlines detailed in section 1.3.

1.2.2 PAYMENT METHODS

The Course fee will appear on your battels invoice at the start of Michaelmas Term. Please see section 1.3.1 for further detail.

1.2.3 WHEN DO I NEED TO PAY BY?

Course fees are payable no later than Friday of 2nd Week in Michaelmas term. For the upcoming academic year this is Friday 25 October 2019.

1.2.4 WHAT HAPPENS IF I DON’T PAY?

If you have not paid your fees in full by **Friday 25 October 2019** and you have not made an agreement with the College to pay in instalments, you are liable for suspension from access to the premises and facilities of the University. You will be notified of your liability for suspension and from the notification date you have a further four weeks in which to pay your fees. If within that time period you do not make arrangements to pay your fees in full or in instalments, you will be suspended until such a time as your fees have been paid.

1.3 BATTELS

Battels are bills sent to college members at the start of each term and the end of Trinity term, listing the charges payable to the College. Depending on your circumstances, your battels can cover:

- Course Fees
- College Accommodation
Rent charges for the coming term
Room Key deposit
Vacation residence (grants may be available to cover some of these costs, see 2.4 for further detail)

- Freshers’ week meal charge for new undergraduates in Michaelmas term only
- JCR membership and other fees as implemented by the JCR (i.e Charity Donation, punt charges)
- College Library Fines
- College Printing Charges

1.3.1 HOW AM I INVOICED AND HOW AND WHEN DO I PAY?

You will receive your battels invoice in your college email account by the Friday of 0th week of each term and you will have two weeks from the invoice date to pay, so the deadline for payment is usually Friday of 2nd week.

The Finance Office opening hours are Monday to Friday 10am-12noon and 2pm-4pm (closed on bank holidays)

Payments to the College should preferably be made by bank transfer. All payments made should include your 5 letter account code which is shown on your invoice.

**College Bank Account Details for Bank Transfers**

Bank: HSBC  
Branch: 65 Cornmarket Street, Oxford OX1 3HY

Account Number: 50724823  
Sort code: 40-35-34  
Account name: St Peter’s College  

*Additional information that may be needed for international payments:*

IBAN number: GB18HBUK40353450724823  
BIC number: HBUKGB4108P

**Cheque payments**

Cheques should be made payable to “St Peter’s College” and can be handed in to the Finance Office or put in our pigeon hole in the lodge. Cheques can also be posted to St Peter’s College marked for the attention of the Finance Office.

There is no transaction charge for processing UK cheques. However please note that if a cheque payment bounces the charge for this will be passed on to you, this is usually around £4. Foreign cheques can be accepted by the Finance Office, please note that due to
conversion rates this method will often leave a small balance on your battels account. Any bank charges incurred by the College will be passed on to you, this is usually up to £12 though it can be higher.

**Card payments**
We accept most major types of credit or debit cards. To pay by card you can come to the Finance Office during our opening hours.

**Cash**
We can only accept cash for very small battels payments (usually less than £50); to make a payment in this way please come in person to the Finance office during office opening hours.

**International Bank Transfer**
We have partnered with foreign exchange company TransferMate (formally PaytoStudy) to allow international students to make payments by sending us secure bank transfers in their own local currency. Please note:
- The exchange rate should be very competitive, but we strongly recommend you compare the rate quoted with other providers.
- Please use your student account number, which can be found on your college invoice, as the reference for your payment.

**TransferMate Application Process**

1. Complete and submit the application form.

2. TransferMate will provide you with an instant quotation for your payment in your local currency. This quotation is guaranteed for 48 hours only.

3. Once you agree to the offer, you should then instruct your bank to transfer funds in your local currency to TransferMate. This bank instruction can be done electronically, while you are on the TransferMate site.

4. TransferMate will then forward a payment in UK Sterling to us and send you a receipt as proof of payment.

The portal for St Peter’s College can be found here [https://spc.paytostudy.com/](https://spc.paytostudy.com/)

**1.3.2 WHAT HAPPENS IF I DON’T PAY?**

If for any reason you are unable to pay your battels in full by the due date you must contact the Student Finance Officer before the payment is due. More often than not the College can be understanding in such cases and arrangements can usually be made to accommodate
delayed payments. However, failure to contact the Student Finance Officer to make such arrangements is taken as implying unwillingness, rather than an inability to pay.

Cases of non-payment resulting from genuine hardship or welfare matters will be dealt with on an individual basis and may be referred on to the Tutor for Welfare.

If payment or explanation is not received by the due date a reminder statement will be sent to the student.

If you are in College-provided accommodation, the College will charge interest on the amount outstanding if the rent has not been paid within 14 days of the payment date. Interest will be charged at 3% per annum above the base rate of the Bank of England in line with clause 1.11 in the tenancy agreement. Once the debt is overdue by 21 days or more the College may terminate the tenancy in line with clause 4.2 of the tenancy agreement.

Students with outstanding debts owed to the College cannot expect assistance from the College in dealing with third parties (e.g. providing references for landlords and banks etc).

The College advises finalists to pay their battels promptly in their final term as debts of over £100 will continue to be chased throughout the term.

The College may pursue any outstanding debts through our debt collection agency and the Small Claims court.

If a student has to intermit or temporarily withdraw from their course they must clear all debts to the College before they leave. No student will be allowed to return to their course after intermitting if they have outstanding debts to the College.

If continuing students are in credit on their battels, College policy is that this will be used against the following term’s battels. On leaving the College if you are still in credit and are due a refund, please ensure that you have provided the College with your bank account details to enable the College to make this payment, otherwise the credit will expire three years after leaving the College.

If a student undertakes work for the College (see section 5.3) and they have outstanding battels, this payment may be allocated against the debt to the College.

**Unpaid Battels and the accommodation ballot**

Students with rental charges outstanding at the time of the accommodation ballot, and who have not agreed payment arrangements with the Student Finance Officer will be ineligible to enter the ballot and apply for College accommodation. This policy is in place to encourage students in financial difficulty to engage constructively with the Student Finance Officer. Students who have been allocated accommodation for the following year and fail to pay any terms battels between the date of the ballot and the start of term in which they are due to occupy their room will lose their room allocation.
2. WHAT FINANCIAL SUPPORT IS AVAILABLE TO HELP FUND MY STUDIES?

2.1 UK GOVERNMENT SUPPORT

Mainstream government funding has two parts: loans for fees (for Home/EU students) and loans for maintenance (Home students) or non-repayable maintenance grants (for some Home students). You must apply for every year of your course. It is your responsibility to ensure that you apply early and we recommend no later than the Easter Vacation before the start of the next academic year. Home/EU students must apply to the following regional funding agencies:

**England:** Student Finance England (SFE) - [www.gov.uk/student-finance](http://www.gov.uk/student-finance)

**Northern Ireland:** Student Finance NI - [www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)

**Scotland:** Student Awards Agency for Scotland (SAAS) - [www.saas.gov.uk](http://www.saas.gov.uk)

**Wales:** Student Finance Wales (SFW) - [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

**EU:** Student Finance Services Non UK - [www.gov.uk/apply-for-student-finance](http://www.gov.uk/apply-for-student-finance)

2.1.1 TUITION FEE LOAN

Tuition fee loans are available to all Home and EU students completing their first undergraduate degree. For Home students, requests for this loan are made when applying for any maintenance funding by applying online via the website for your region (see section 2.1).

EU students need to fill in an **EU19N** form and return it to the Student Finance Services Non UK Team. Forms and contact details can be found by visiting [www.gov.uk/apply-for-student-finance](http://www.gov.uk/apply-for-student-finance). Please note that if you apply for a tuition fee loan, you will automatically be sent an **EU19B** form to complete if you would like to be means tested for an Oxford Bursary (see section 2.2).

**How do I receive the tuition fee loan?**

If you have already completed the application process for a tuition fee loan and received a financial notification confirming the approved amount, you just need to register as a student with the University at the start of the academic year. You will receive further information regarding how and when to complete the online registration process from the Student Information Team. Once you have registered, the Student Loans Company (SLC) will make payment directly to the University to cover your course fees.

**What if I haven’t made an application yet?**

If you are eligible for a tuition fee loan but have not yet made an application you are able to do so via the methods mentioned above up until the end of May. If you have already paid your fees but would like to take out a tuition fee loan instead, or if you are applying for a loan
late, please contact your college to discuss this. The college can access a database of information about those who have made an application to the SLC for a tuition fee loan; those students not on the database will be charged for their course fees.

**I requested the wrong loan amount. Can I change this?**
If you wish to alter the amount of tuition fee loan you have requested, then you should be able to do this using your online Student Finance or SAAS account. In some circumstances this is not possible, in which case you should contact your regional funding agency by telephone for advice.

**2.1.2 MAINTENANCE LOANS**
Maintenance loans are only available to Home students. The maximum loan is dependent upon your regional funding body and your household income (HI). All publicly funded Home students studying for their first degree are eligible for a percentage of this loan, regardless of their HI; the remainder is means tested on the basis of your HI.

The income thresholds determining the support to which you are entitled differ by UK region. For information on the income thresholds for your area, please visit your region’s website.

**How do I receive my maintenance loan?**
If you have already completed the application process for a maintenance loan and received a financial notification confirming the approved amount, you just need to register as a student with the University at the start of the academic year. You will receive further information regarding how and when to complete the online registration process from the Student Information Team.

Once you have registered, your loan will be paid directly into your bank account following the first day of term for your course (please allow three to five working days). Loans are paid in three instalments and information about the exact payment dates can be found on your financial notification.

**I have registered but still haven’t got my loan. What do I do?**
If you have still not received your loan despite having registered, please email student.fees@admin.ox.ac.uk. Where possible, please include your Customer Reference Number.

**What if I haven’t made an application yet?**
If you are eligible for a maintenance loan but have not yet applied for this, you are still able to do so via the methods described above up until the end of May. Please note if you have not applied for a maintenance loan you are unlikely to receive any payments until after the start of term.
I didn’t request the full loan. Can I access more loan?
Yes. You will need to fill in a further maintenance loan request form which can be obtained by contacting your regional funding agency.

What if my financial circumstances change during the year?
Student finance applications for 2019/20 are usually assessed on household income for the 2017/18 tax year. If you are from England and your income is likely to drop by at least 15% you can complete a current year income (CYI) assessment form (https://www.gov.uk/apply-for-student-finance/household-income). If you intend to complete a CYI form you must first give your 2017/18 tax year information as part of your student finance application. Students from other regions of the UK should contact their funding agency about this.

2.1.3 NON-REPAYABLE MAINTENANCE SUPPORT

Non-repayable maintenance support is only available to certain publicly-funded Home students from Northern Ireland, Scotland and Wales, and you need to have been financially assessed. Each region decides on its own grant amounts and household income thresholds relating to this. You can find information regarding the name of the non-repayable maintenance support, the maximum amounts available and the related household income thresholds below (Table 1).

<table>
<thead>
<tr>
<th>Region</th>
<th>Max. Value</th>
<th>Household income thresholds</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northern Ireland: Maintenance Grant</td>
<td>£3,475</td>
<td>£0 - £19,203 = max grant</td>
</tr>
<tr>
<td></td>
<td></td>
<td>£19,204 - £41,065 = partial grant</td>
</tr>
<tr>
<td>Scotland: Young Students’ Bursary</td>
<td>£2,000</td>
<td>£0 - £20,999 = max bursary</td>
</tr>
<tr>
<td></td>
<td></td>
<td>£21,000 - £33,999 = partial bursary</td>
</tr>
<tr>
<td>Wales: Welsh Government Learning Grant</td>
<td>£8,100</td>
<td>£0 - £18,370 = max grant + £1,125 loan</td>
</tr>
<tr>
<td></td>
<td></td>
<td>£18,371 - £59,200 = partial grant + equivalent loan to total £9,225</td>
</tr>
</tbody>
</table>

Table 1: 2019/20 Non-repayable Maintenance Support for UK Students

How do I receive my grant/bursary?
Maintenance grants are paid into your bank account at the same time as your maintenance loan and similarly are paid in three instalments.

What if I haven’t made an application yet?
If you are eligible for non-repayable maintenance support but have not yet made an application, you are able to do so via the methods described in section 2.1 up until the end of May. The same online application form is used to apply for maintenance loans, maintenance grants and the tuition fee loan. Again, please be aware that if you have not yet applied for a maintenance grant you are unlikely to receive any payments until after the start
of term. Any parents or sponsors in your household will also need to register with the relevant funding agency to provide information on their income.

2.2 OXFORD SUPPORT

2.2.1 OXFORD BURSARIES

The Oxford Bursary scheme provides maintenance support for UK and EU students from lower income households. If you are assessed as having a household income of £42,875 per year or less and you are studying for your first undergraduate degree, you are likely to be eligible for a bursary at the levels below (Table 2).

<table>
<thead>
<tr>
<th>Household income</th>
<th>Annual Bursary</th>
</tr>
</thead>
<tbody>
<tr>
<td>£16,000 or less</td>
<td>£3,700</td>
</tr>
<tr>
<td>£16,001 - £20,000</td>
<td>£2,700</td>
</tr>
<tr>
<td>£20,001 - £22,500</td>
<td>£2,500</td>
</tr>
<tr>
<td>£22,501 - £25,000</td>
<td>£2,200</td>
</tr>
<tr>
<td>£25,001 - £27,500</td>
<td>£1,700</td>
</tr>
<tr>
<td>£27,501 - £30,000</td>
<td>£1,400</td>
</tr>
<tr>
<td>£30,001 - £32,500</td>
<td>£1,100</td>
</tr>
<tr>
<td>£32,501 - £35,000</td>
<td>£1,000</td>
</tr>
<tr>
<td>£35,001 - £37,500</td>
<td>£800</td>
</tr>
<tr>
<td>£37,501 - £40,000</td>
<td>£600</td>
</tr>
<tr>
<td>£40,001 - £42,875</td>
<td>£200</td>
</tr>
<tr>
<td>£42,876 +</td>
<td>£0</td>
</tr>
</tbody>
</table>

TABLE 2: 2019/20 BURSARY LEVELS FOR UK AND EU STUDENTS

2.2.2 APPLICATION PROCESS

How do I apply for an Oxford Bursary?

There is no application form but students must be financially assessed in their application for UK government funding through their regional funding agency.

EU students can be assessed for a bursary provided they have submitted a tuition fee loan application form (a loan of zero can be requested) and been financially assessed by the Student Finance Services Non UK Team. Students will automatically be sent a bursary application form by Student Finance inviting them to complete a financial assessment following receipt of their tuition fee loan application. EU students are usually assessed only once at the start of their course; if a student’s household income has decreased by at least 15% they can contact Student Fees and Funding at bursaries@admin.ox.ac.uk to request a reassessment.

Students from England do not need to take out a maintenance loan in order to be eligible for the Oxford Bursary, but they must still be means tested by Student Finance England. In order
to do this they must apply for the higher amount of maintenance loan, but then specify a loan amount of zero when prompted. Alternatively, students can reduce their loan online after their application is completed. For further advice regarding this process please contact the Student Fees and Funding team at bursaries@admin.ox.ac.uk.

If you have a provisional assessment status on your financial notification or if your application has not yet been approved you should contact your regional funding agency to find out why this is the case. A financial assessment must be approved before an Oxford Bursary is awarded, but there may be a valid reason for a household income remaining provisional, such as it being a current year income assessment for self-employed sponsors. It is important to keep the University updated of reasons why an assessment has not yet been finalised.

**When and how do I find out about my bursary entitlement?**
Letters confirming bursary awards will be sent out to students on a rolling basis from mid-September onwards. In your first term, letters will be sent to the correspondence address you have registered with the SLC/SAAS. Once your Oxford email account has been activated you will usually receive correspondence by email. If you believe you qualify for an Oxford Bursary but have not heard from us by the end of September, please contact bursaries@admin.ox.ac.uk.

Your Oxford support entitlement letter will contain all necessary information regarding the bursary you have been awarded, the method of payment and weeks of payment. Please note that we do not send letters to those students who are not entitled to an Oxford Bursary.

**Is there a deadline for bursaries?**
Your financial assessment must be completed by 30 May 2020. If your financial assessment is likely to be subject to a delay beyond this date, and you think you may qualify for a bursary, you must email bursaries@admin.ox.ac.uk before the deadline.

### 2.2.3 CRANKSTANT SCHOLARSHIP PROGRAMME

In 2019, all students who have been resident in the UK for a period of at least three years (not for the purposes of education), commencing their first undergraduate degree and with a household income of £16,000 or less will be invited to become a Crankstart Scholar (http://www.ox.ac.uk/admissions/undergraduate/fees-and-funding/crankstart/current-scholars). The Crankstart Scholarship Programme was previously known as the Moritz-Heyman Scholarship Programme. The Scholarship provides a £3,700 bursary for each year of your course, an annual tuition fee reduction of £3,000, plus access to support in identifying opportunities for internships or work experience.

There is no application process for these scholarships, however you must be financially assessed in your application for government funding. If you have any queries about the
Crankstart Scholarship Programme please email the Scholarship team at crankstartoxford@admin.ox.ac.uk.

2.3 US AND CANADIAN LOANS
US federal student loans are administered centrally by the US Loans team. The University of Oxford is eligible to certify loan applications for the Direct Loan Program. US students wishing to take out a federal student loan must read through the information pages on the University website before starting the application process.

Further information for undergraduates:
American loans - www.graduate.ox.ac.uk/usloans
Canadian loans: www.ox.ac.uk/admissions/graduate/fees-and-funding/loans/other-loans

If you have further enquiries about the application process, the administration of loans, or any loan you have taken out, please contact us.loans@admin.ox.ac.uk

2.4 COLLEGE FUNDS
College funds range from Vacation grants and Travel awards through to Domus and Choral Scholarships. The full range of support available can be found on the College’s website.
3. TARGETED FUNDING AND EXTRA SUPPORT

3.1 STUDENTS WITH CHILDREN OR DEPENDANTS

If you have dependants (a partner or child) or live with other family members, you will need to take into consideration the increased costs of childcare provision, food, clothing etc. More information and advice is available from the living costs page at www.ox.ac.uk/students/fees-funding/living-costs. A number of additional sources of childcare funding are available, for further details visit www.admin.ox.ac.uk/childcare/feesandfunding.

3.2 STUDENTS WITH DISABILITIES

Students with disabilities should contact the University’s Disability Advisory Service for information on any funding available. Contact details and more information about the provisions and facilities for students with disabilities can be found on the University website at www.ox.ac.uk/students/welfare/disability/needs.

3.3. CARE LEAVERS AND ESTRANGED STUDENTS

The University is committed to supporting students from a care background and those who are estranged (studying without the support of their families) to ensure that you receive the help you need in order to have a successful student experience.

UK undergraduates who have been in care for three months or more, or who are studying without the support and approval of their family are able to apply for a bursary of up to £1,500 per year to help towards costs whilst studying at Oxford. Further details including information on how to apply will be available from October 2019. You can contact your college hardship officer or email the Student Fees and Funding team at student.funding@admin.ox.ac.uk.

For more details about the range of support available to care leavers, visit www.ox.ac.uk/students/welfare/careleavers.

For confidential advice about the support available for estranged students, contact Gillian Hamnett on 01865 (2)80444 or e-mail director.swss@admin.ox.ac.uk.
4. WHAT HAPPENS IF...

4.1 ...I EXPERIENCE FINANCIAL DIFFICULTIES?

There are resources available to help students who experience financial difficulties, and the colleges and the University are sympathetic to the increasing costs that everyone faces. However, there are some basic rules that apply to all students:

<table>
<thead>
<tr>
<th>UK</th>
<th>If you are a UK student, are you in receipt of everything that is available to you through your funding body?</th>
</tr>
</thead>
<tbody>
<tr>
<td>EU</td>
<td>If you are an EU student, did you ensure that you would have sufficient funds to cover your maintenance costs before you came to Oxford?</td>
</tr>
<tr>
<td>OVERSEAS</td>
<td>If you are an Overseas student, did you ensure that you would have sufficient funds to cover all costs before you came to Oxford?</td>
</tr>
</tbody>
</table>

These sorts of questions will be asked before you can apply for further assistance from the College or the University.

If you would like to discuss your application for any of these funds, or you wish to discuss your financial situation in general, you can contact Katie.Pullen-Rowland@spc.ox.ac.uk.

4.1.1 ACCESS TO LEARNING FUND

The Access to Learning Fund is based on national guidelines and is designed to provide financial assistance to Home students who experience financial hardship. This includes both enrolled and suspended students. The maximum award a student can receive in an academic year is £2,500. Undergraduates are able to apply for support for term time and short vacations only.

Who is eligible to make an application?
Students with a ‘Home’ fee status can apply to the fund. Students from the Channel Islands and Isle of Man are ineligible for support. For further information on how your fee status is determined please refer to section 1.1.

How do I make an application?
Applications for 2019/20 will be accepted from Monday 7 October 2019 (MT0) until Friday 19 June 2020 (TT8). A hardship application form and guidance can be obtained from your college hardship officer. Please note that applications to the Access to Learning Fund and the University Hardship Fund are made through a single hardship application form.

If you have further enquiries about hardship funds please contact student.funding@admin.ox.ac.uk.
4.1.2 UNIVERSITY HARDSHIP FUND

The remit of the University Hardship Fund is to assist students experiencing unforeseen financial difficulties. This means that a student’s financial circumstances will need to have unexpectedly changed after the student has commenced their studies. A committee makes decisions termly and allocates grants, interest free loans or a combination of both. The maximum award is £6,000 and awards of this level are usually a combination of a grant and a loan.

Who is eligible to make an application?
The University Hardship Fund aims to assist students of any fee status who experience unexpected financial difficulties due to circumstances which could not have been predicted at the start of their course. However, students must have already applied for college support and will first be considered for the Access to Learning Fund if eligible.

How do I make an application?
A hardship application form and guidance can be obtained from your college hardship officer. Please note that applications to the Access to Learning Fund and the University Hardship Fund are made through a single hardship application form.

If you have further enquiries about hardship funds please contact student.funding@admin.ox.ac.uk

4.1.3 OTHER UNIVERSITY FUNDING SCHEMES

Details of other University funding schemes may be found on the University’s student website at www.ox.ac.uk/students/fees-funding.

4.1.4 COLLEGE HARDSHIP FUNDS

Information and advice on all hardship funds available from the College and elsewhere is available from the Student Finance Officer, Mrs Katie Pullen-Rowland (tel. (2)78936), email katie.pullen-rowland@spc.ox.ac.uk).

Her office is located in the Finance Office on Staircase 3 and she is available Monday to Thursday 10am-12noon and 2pm-4pm. Appointments outside of these times can be arranged in exceptional circumstances.
4.2 ...I HAVE A YEAR ABROAD AS PART OF MY COURSE?

If you have a year abroad as a compulsory part of your course, there are a number of differences in fees and financial support that you will need to consider.

4.2.1 FEES

You will be able to check your year abroad course fees on our website at www.ox.ac.uk/students/fees-funding/fees/abroad.

All first degree Home/EU undergraduate students are eligible to access a tuition fee loan to cover the full amount of their course fees and do not need to pay any costs upfront. Moritz-Heyman Scholars will not be eligible to be assessed for any reduction to their course fees (see section 2.2.3) from Oxford on their year abroad.

Overseas students pay different year abroad course fees, with details available from www.ox.ac.uk/students/fees-funding/fees/abroad.

4.2.2 ENTITLEMENT TO UK GOVERNMENT SUPPORT

Your entitlement to UK government support is dependent upon the activities undertaken during your year abroad and whether you will be undertaking paid or unpaid activities. It is recommended that you check your entitlement with your regional funding body.

4.2.3 ADDITIONAL FUNDING FOR ERASMUS+ STUDENTS

Students taking part in the Erasmus+ programme may be eligible to receive an additional grant towards the costs of living abroad and should contact their department for more information on how they would qualify. For further information on the Erasmus+ programme visit www.ox.ac.uk/erasmus.

4.2.4 FACULTY OF MODERN LANGUAGES FUNDS

The Modern Languages Faculty provide some support to students on their year abroad in the form of the Year Abroad Grant and the Year Abroad Travel Hardship Fund. More information about these funds and application forms can be found at: https://weblearn.ox.ac.uk/portal/hierarchy/humdiv/modlang.
4.3 ...I SUSPEND MY STUDIES OR WITHDRAW?

If you are a UK/EU student receiving financial support from the government and choose to suspend your studies for any length of time or withdraw from the course altogether, you will need to inform your regional funding agency.

4.3.1 IMPACT ON YOUR TUITION FEE LOAN

Any tuition fee loan amount will be adjusted automatically by the University but may not appear as expected on your Student Finance entitlement letter. This is because the tuition fee income the University receives from the SLC is not released to the University in three equal instalments. For more information on your tuition fee liability, please email student.fees@admin.ox.ac.uk.

4.3.2 IMPACT ON YOUR MAINTENANCE FUNDING

The University will inform the Student Loans Company (SLC) of your change in student status. The amount of government maintenance support you are eligible to receive will vary depending on the date you suspend. Your regional funding agency (e.g. Student Finance England) will reassess your entitlement and send an updated entitlement letter to you. The University will also reassess your Oxford Bursary entitlement accordingly.

In some cases your regional funding agency may request that you repay maintenance funding already received for a particular term. Alternatively, an overpayment may be taken off a future payment(s) once you have resumed your studies. If you withdraw or an overpayment is still outstanding once you have completed your course, the SLC will contact you to reclaim any overpaid funds.

4.3.3 DISCRETIONARY PAYMENTS DURING SUSPENSION

If you suspend for medical reasons, you should continue to be eligible for funding for a further 60 days from the effective date of your suspension. If you believe that your government funding entitlement does not include the 60 days of extended support then you should contact your regional funding agency.

If you can demonstrate that there are Compelling Personal Reasons (CPR) for your suspension, you may be eligible to receive additional funding throughout your period of suspension. You will need to contact your regional funding agency to explain your exceptional circumstances, provide details of the length of the suspension and evidence financial hardship. Please contact your college or student.funding@admin.ox.ac.uk if you would like further information on this.
4.3.4 IMPACT ON FUTURE FUNDING

If you suspend or withdraw from your course this will impact on the government funding you are entitled to in the future. Even if you leave part way through an academic year, you will be classed as having had access to a year’s funding for student finance purposes.

Students are entitled to an extra year’s funding on top of the standard course duration. For example, if you are studying on a three year BA course you can receive a fourth year of funding, which you could access if you have to repeat a period of study or if you suspend or change course. If you have already repeated a period of study or studied at another higher education institution prior to coming to Oxford, and have accessed your extra year of funding, you may not be eligible to receive tuition fee or maintenance funding for every year of your course, unless there are exceptional circumstances.

If you want to change your university or course of study, in some circumstances you may also be able to transfer the financial support you get.

We strongly recommend that you discuss future funding implications with your college and regional funding agency if you are making any changes to your studies.

4.3.5 RESUMING YOUR STUDIES

If you are resuming your studies in the same academic year that you suspended, the University will inform the SLC so that you receive funding for the remaining term(s) of that academic year in accordance with your eligibility. If you are resuming your studies in a new academic year you will need to submit a new continuing student finance application to your regional funding agency as normal. You should do this as soon as possible after the new application cycle opens (usually from March onwards) to allow sufficient time to be assessed and your entitlement to be finalised, even if you are not returning until Hilary or Trinity term of the next academic year. The University will also reassess your Oxford Bursary entitlemen accordingly.
4.4 ...I LIVE OUT IN PRIVATELY RENTED ACCOMMODATION?

If you live out of college in privately rented accommodation for any period of time during your course, there are a number of financial points that you need to budget for.

4.4.1 SECURING A HOUSE FOR THE YEAR

There are often costs associated with living out. These usually include application fees, a deposit and some agencies will require that the first month’s rent is paid before you receive keys to the property. Make sure you check these costs with the agency or landlord before committing to anything.

If you have friends who have lived out they may be able to recommend agencies. For more advice about living out you can contact the Oxford SU Student Advice Service, who publish a Living Out Guide alongside giving advice. You can visit their offices on Worcester Street to pick one up, email advice@oxfordsu.ox.ac.uk or visit www.oxfordsu.org/wellbeing/student-advice/accommodation-looking.

The College also organises a living out talk for freshers in Michaelmas term, further information will be circulated closer to the date.

4.4.2 BUDGETING FOR EXTRA COSTS

When you live in college accommodation the cost usually covers necessities such as water, gas and electricity. When you live out you will need to make sure you have budgeted for these extra costs as the rent won’t usually include bills.

There are a number of bill sharing websites and apps that can be helpful in making sure bills are split equally amongst your housemates. If you can talk to the previous tenants they may be able to give you a more accurate idea of how much bills tend to cost per month.

4.4.3 COUNCIL TAX

As a student you do not need to pay Council Tax, but must prove your student status. An enrolment certificate, available from Student Self Service (www.ox.ac.uk/students), may be used for Council Tax exemption purposes. If the certificate is posted to the council it must be stamped by the College. If you are taking the certificate to the council by hand, you will need to show your University Card but the certificate will not need a college stamp. If you live with non-students then the household will be liable for Council Tax but this may be at a reduced rate.
5. MONEY MANAGEMENT

5.1 BUDGETING

You should have your basic funding in place at the beginning of each term and the income you receive usually remains the same throughout your time at Oxford. Please note in your final year you may receive a lower level of government funding as you will not be classed as a student over the summer period after you have completed your final exams and assessments.

University can lead to a high degree of impulsive spending; with so many social and academic activities on offer it is very easy to overspend. The following pages offer some suggestions for keeping your finances under control.

Students who would like to discuss budgeting and debt management can make an appointment with the Student Finance Officer.

5.1.1 WAYS TO MANAGE YOUR MONEY

- Pay all bills at the start of term, then work out how much money is remaining and divide it between the weeks until your next payment. If you can afford to set some aside, you should.
- If you receive funds monthly, set up all your bills to be paid by standing order or direct debit. This should include your credit card if you have one, your mobile phone, and any other regular outgoings. Calculate how much remains for each month.
- If you live out, work out how much you will need for essential bills until your next loan instalment and put that much aside, ideally in a separate account, to avoid spending it.
- Once you have worked out your budget, find a method that suits you best to ensure you do not overspend:
  - Downloading a banking app or checking your bank balance online are good ways to regularly keep check of your finances.
  - Get into the habit of checking your balance when you withdraw money so you know how much you have left to spend.
  - Alternatively, withdraw the amount of money you are able to spend at the beginning of a week, then put all cards away until you can make the next withdrawal.
- Do not use a credit card or store card if you can’t pay it back at the end of each month. Failure to pay card bills of this sort will impact your credit rating and may affect you in the future.
- Beware of using contactless card payments for small transactions as these can quickly add up without you noticing.
- Don’t get cash out on a credit card as this is one of the most expensive forms of credit and you will be charged interest from the point of withdrawal.
• If you do not have a regular income, think about switching your mobile phone to a pay-as-you-go contract. If you pay monthly, check you have the best contract for your needs; it’s worth phoning your provider to discuss this as they sometimes offer better deals if you’re thinking of cancelling your contract.
• Don’t eat out if you cannot afford it; suggest a meal with friends at home or in college instead.
• Avoid lending or borrowing money from friends.
• Get a vacation job - visit the Careers Service; www.careers.ox.ac.uk and find paid employment in the Long Vacation.

Be realistic about your expenditure, and be honest with yourself about what you are spending and why.

5.2 STUDENT BANK ACCOUNTS

If you have not already done so, it is worth looking into opening a student bank account. Although many banks try to tempt students with special offers, these are not the only factors to consider when choosing an account. You may want to think about the following points:

• What is the overdraft facility? This should be interest and charge free. Consider how much is available in each year of your course and when you are expected to pay it back.
• Does it have a branch in Oxford? Bank branches in university cities tend to have Student Advisers with whom you can discuss budgeting and overdraft needs.
• What happens when you finish your course? Several banks provide a graduate account for a number of years after graduation, which allows you longer to pay back any overdraft you have incurred.

5.3 EMPLOYMENT AND TAX

During term time you will have very little time for even a part-time job, although there may be opportunities for you to do a limited amount of paid work within the College.

These opportunities include but are not limited to
• working in the College bar throughout term
• assisting during open days and the admissions periods
• being involved in the annual development telethon
• helping with the Library stock check
• undertaking the role of Chapel Clerk

If you wish to work for the College, before undertaking the work, you will need to provide evidence of your right to work in the UK to the Human Resources Manager; he will also ask you to complete a casual employee starter form and HMRC starter checklist.
You will also need to provide a valid UK National Insurance number. If you do not have a National Insurance number details of how to apply and further information can be found at http://www.hmrc.gov.uk/ni/intro/number.htm

The summer vacation is at least three months long, which gives you time to earn money and gain valuable work experience. The University Careers Service has plenty of information about available opportunities; visit www.careers.ox.ac.uk for further details. In the Christmas and Easter vacations you may also have some time for part-time work, but bear in mind that you are likely to have academic work to complete over the holiday.

For information about how students are taxed when working in the holidays, please visit www.gov.uk/student-jobs-paying-tax.

5.4 STUDENT DISCOUNTS

Many businesses offer discounts to students, so it’s worth asking before paying for goods to make your money stretch a little further.

Many local stores will accept your University Card, however some high street chains might require an NUS Totum Card. These can be purchased via https://www.totum.com/. There are also a number of websites you can register with for access to online student discounts such as www.myunidays.com and www.studentbeans.com.

5.5 PAPERWORK

It is important to keep hold of paperwork relating to your finances as you may need it later. You may prefer to keep digital copies as these can be easily accessed when you are at Oxford or at home. If you apply for hardship you will be required to provide copies of these documents.

We would particularly advise keeping records of the following:

- Financial notification letter from the Student Loans Company
- Oxford Bursary letter
- Scholarship and award letters
- Notification of hardship payments
- Tenancy agreement and inventory (if you’re living out)
- Battels statements.
6. USEFUL CONTACT DETAILS

There are many people throughout the University who are available to provide financial advice and guidance to students.

COLLEGE RESOURCES

Student Finance Officer (first point of contact for any Finance queries in the College): Katie Pullen-Rowland
Bursar: Doug Shaw
College Accountant: Stephanie Hanks
Hardship Office: Katie Pullen-Rowland
Welfare Team: Please see the College website

UNIVERSITY RESOURCES

Student Fees and Funding
Funding enquiries: www.ox.ac.uk/students/fees-funding
Bursary enquiries: student.funding@admin.ox.ac.uk
Fee enquiries: student.fees@admin.ox.ac.uk
US loan enquiries: us.loans@admin.ox.ac.uk

Oxford SU RESOURCES

Vice-President (Welfare and Equal Opportunities) vpweo@oxfordsu.ox.ac.uk
Vice-President (Access and Academic Affairs) vpaccaff@oxfordsu.ox.ac.uk

USEFUL WEBSITES

www.studentfinanceni.co.uk www.money4medstudents.org
www.saas.gov.uk www.thebrightsidetrust.org
www.studentfinancewales.co.uk www.totum.com
www.hmrc.gov.uk/students www.ucas.com
www.moneysavingexpert.com/students/

The information in this guide is intended for students commencing their studies in 2019/20 and is correct as at June 2019. For the latest information, for both new and returning students, please visit www.ox.ac.uk/students/fees-funding