

UK/EU undergraduate funding for courses starting in 2016-17



Oxford will provide generous non-repayable bursaries of up to £4,500 per year for UK and EU undergraduates from lower-income households*.

www.ox.ac.uk/funding

OXFORD BURSARY

If your household income is less than c. £42,620, you will be eligible to receive an annual Oxford Bursary* to help with the costs of studying and living in Oxford. The amount of bursary you receive will depend on your household income:

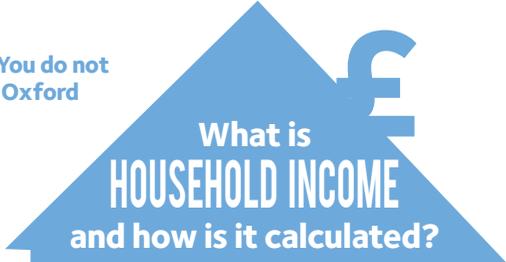
Your household income	Your non-repayable Oxford Bursary (per year)
£16,000 or less	£4,500
£16,001-£20,000	£3,500
£20,001-£22,500	£3,250
£22,501-£25,000	£3,000
£25,001-£27,500	£2,500
£27,501-£30,000	£2,000
£30,001-£32,500	£1,750
£32,501-£35,000	£1,500
£35,001-£37,500	£1,250
£37,501-£40,000	£1,000
£40,001-c.£42,620	£500
c. £42,621 +	£0

*Oxford's fees and funding package is subject to government decisions regarding fee caps for 2016-17 as well as approval by the Office for Fair Access (OFFA), expected in July 2015.

TUITION FEES

Your Oxford tuition fee* will be £9,000. You will be able to access a loan from the UK government for the full amount of your tuition fee, which you only need to repay once you leave your course.

REMEMBER: You do not have to repay Oxford Bursaries



What is HOUSEHOLD INCOME and how is it calculated?

Your household income is made up of your income plus that of the people who you live with, such as your parents/step-parent/partner. Household income will be calculated by your funding agency (e.g. Student Finance England) based on gross taxable income for the last full tax year.



The Moritz-Heyman Scholarship Programme provides an enhanced funding package for up to 160 students from the lowest income households, with opportunities to take part in volunteering activities, and access to internships during the summer vacations. For the latest information on the scheme and eligibility criteria, visit www.ox.ac.uk/mh

FEE STATUS INFORMATION

Your fee status affects both the tuition fee you pay and the support available. Oxford and UK government support is only available to those with a Home/EU fee status undertaking their first undergraduate degree. Before applying to Oxford check your fee status at www.ox.ac.uk/ugfeestatus.

More details at:
www.ox.ac.uk/funding

HOW DO I GET FUNDING FROM OXFORD?

There is no separate application process.

Provided you complete a financial assessment in your application for UK government funding, and consent to share your household income with the University, you will be automatically assessed for an Oxford Bursary.

Applications to student finance will open in early 2016 and once your application is complete, you will be contacted shortly before you arrive at Oxford if you qualify for a bursary.

What does it mean to be 'financially-assessed' or 'means-tested'?

If you want to be considered for an Oxford Bursary (and a non-repayable government maintenance grant if you are from the UK) your household income will need to be assessed by your funding agency. Although much of this process is automated, you and anyone supporting your student finance application may need to provide certain financial information.

What are the typical living costs for an Oxford student?

Living costs vary depending upon your lifestyle, and the excellent resources provided by the University and the colleges can help to lower your living costs. In 2015-16, living costs are estimated to be between £950 and £1,405 per month, for essentials like accommodation, food, study materials, clothes, sports, travel and social activities.

You will usually need to be in Oxford for around 6 months of the year (three terms of eight weeks each), but you might find it better to budget over nine months to cover the full academic year (£8,550 - £12,640).



UK GOVERNMENT FUNDING

UK (Home) and EU students will be eligible to apply for support from the UK government towards the cost of studying at University. What you get will depend on your household income and where you are from.

REMEMBER: You don't have to repay grants and bursaries, only loans



Home/EU students: A loan to cover all your fees

Home students: A Maintenance Loan to cover some of your living costs

Home students from lower-income households: A non-repayable Maintenance Grant to cover more of your living costs

Supplementary Grants: non-repayable support for UK students with dependants or a disability

HOW DO I GET FUNDING FROM THE UK GOVERNMENT?

Student finance applications are processed by regional funding agencies and open in early 2016. A guide to the funding available based on 2015-16 amounts is shown below:

From England ?

Apply to Student Finance England
www.gov.uk/student-finance
Tuition fee loan: £9,000
Maintenance loan: up to £5,740
Maintenance grant: up to £3,387 for students from low-income households

From Northern Ireland ?

Apply to Student Finance Northern Ireland
www.studentfinancenir.co.uk
Tuition fee loan: £9,000
Maintenance loan: up to £4,840
Maintenance grant: up to £3,475 for students from low-income households

From the rest of the EU ?

Apply to the Student Finance Non-UK team
www.gov.uk/apply-for-student-finance
Tuition fee loan: £9,000
As an EU student, you are not entitled to receive UK government maintenance support, so you must ensure that you have enough funds to cover your living costs.

From Wales ?

Apply to Student Finance Wales
www.studentfinancewales.co.uk
Tuition fee loan: £3,810 Tuition fee grant: up to £5,190
Maintenance loan: up to £5,376
Assembly Learning Grant: up to £5,161 for students from low-income households

From Scotland ?

Apply to the Student Awards Agency for Scotland
www.saas.gov.uk
Tuition fee loan: £9,000
Maintenance loan: up to £5,750
Young Students' Bursary: up to £1,750 for students from low-income households

WORK OUT
your costs and support at Oxford using our calculator:
www.ox.ac.uk/ffsearch

DID YOU KNOW?
An English graduate earning £25,000 a year could make loan repayments of only £30 a month.

TUITION FEE LOAN
+ **MAINTENANCE LOAN**
= **SINGLE AMOUNT**
repayable after your course



WHEN DO I HAVE TO REPAY ANY GOVERNMENT LOANS?

Your tuition fee and maintenance loans are combined into a single amount that you only need to repay when you leave your course and are earning above a certain amount.

Details of repayments vary depending on where you are from. For English and Welsh students, you start to repay your loan when you earn over £21,000 and only repay 9% of any earnings over this amount. For further details visit our 'Repayments' page at www.ox.ac.uk/funding

Already studied for a degree?

If you have studied at undergraduate level before and completed your course you will be classed as an Equivalent or Lower Qualification student (ELQ). You won't receive government or university support. If you did not complete your degree, the funding you have already received will be taken into account so you might not get funding for the full length of your course. See www.ox.ac.uk/elq.