1. What does it cost and how do I pay?
   1.1 University Tuition Fees
   1.2 College 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
   2.4 College Funds

3. Targeted funding and extra support
   3.1 Students with children or dependants
   3.2 Students with disabilities

4. What happens if...
   4.1 ...I experience financial difficulties?
   4.2 ...I have a Year Abroad as part of my course?
   4.3 ...I suspend my studies or withdraw?
   4.4 ...I live out in privately rented accommodation?

5. Money management
   5.1 Budgeting
   5.2 Student bank accounts
   5.3 Employment and tax
   5.4 Student discounts
   5.5 Paperwork

6. Useful contact details
1. WHAT DOES IT COST AND HOW DO I PAY?

1.1 UNIVERSITY TUITION 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 university fees. For the 2018/19 academic year this is £9,250. University 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 2018/19 the tuition fee for students from the Channel Islands and the Isle of Man is £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: www.gov.im/education

Overseas (other than EU countries)
International students pay a fee rate that differs according to the course they are enrolled on. Rates for the 2018/19 academic year can be found at www.ox.ac.uk/students/fees-funding/fees/rates. Overseas students also pay a college fee (see section 1.2 for more information). The fees, funding and scholarship search, available at www.ox.ac.uk/students/fees-funding/search, lists both these sets of fees. University and college fees will usually increase annually. In deciding the annual level of increase, the University and colleges 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.
1.1.1 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 2018/19.

If you choose to pay the fee yourself, your tuition fees will appear on your battels statement which is sent to you by your 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 1.1.3.

**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 tuition fees will appear on the battels statement from your college. You will need to make arrangements to pay this fee in accordance with the payment deadlines detailed in section 1.1.3.

1.1.2 PAYMENT METHODS
The most convenient way of making payment is online, by debit or credit card. Payment is made at [https://payments.pmb.ox.ac.uk](https://payments.pmb.ox.ac.uk). You need to log on using your single sign-on, in the form pemb****, which is used for accessing your email account, then continue to Payments and click on the “Battels” button, and then click on “Pay”. Otherwise, payments should be made to the Accounts Office on the first floor of Staircase 1. Payment may be made by cash, cheque, debit or credit card. Payment may also be made by bank transfer to:

- **Royal Bank of Scotland** 32 St Giles Oxford OX1 3ND
- **Account name:** Pembroke College Bursar’s A/C
- **Sort code:** 16-10-15
- **Account no:** 12085750
- **IBAN:** GB76RBOS16101512085750
- **SWIFT/BIC:** RBOSGB2L

Please include your name in the “reference”.

Please note: If the Accounts Office on Staircase 1 is closed (normally after 3pm) you can leave a cheque in the postbox at the bottom of Staircase 1.

1.1.3 WHEN DO I NEED TO PAY BY?
As stated in the Examination Regulations 2016, Appendix I ‘The Annual University fees shall be paid on or before the seventh day of Michaelmas Full Term’. Please ensure that if you are liable for the payment of your fees, you have paid them by Friday of 1st Week, Michaelmas term.

1.1.4 WHAT HAPPENS IF I DON’T PAY?
If you have not paid your fees in full by Friday of 1st Week, Michaelmas term 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.

1.2 COLLEGE FEES

A college fee is payable by International undergraduate students. Home and EU undergraduate students, and Islands undergraduate students who started their course after August 2014, are not liable for a college fee. Those students wishing to pay their fees upfront should contact their college for more information on how to establish their fee status.

The undergraduate college fee for the 2018/19 academic year is £7,570.

1.2.1 HOW DO I PAY AND WHEN DO I NEED TO PAY BY?

The college fee will appear on your battels statement at the start of Michaelmas Term. Please ensure that you have paid your battels bill by Friday of 1st Week, Michaelmas term.

1.2.2 WHAT HAPPENS IF I DON’T PAY?

See section 1.3.2 below.

1.3 BATTELS

Battels are bills sent to college members at the start of each term, listing the charges payable to the college. Depending on your circumstances, your battels can cover accommodation and catering charges for the coming term. They can also include charges or credits for other services from the previous term and vacation, such as vacation residence, college meals, JCR fees, photocopying and other small charges.

The first battels of the academic year is sent in Michaelmas Term and may also include tuition and college fees if you are liable to pay these.

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

An invoice will be emailed to you before or during 0th week of each term (i.e. the week preceding the start of Full term). It is the responsibility of all students to check their emails at that time in order to pay their Battels bill promptly. In the unlikely event you have not received an invoice by email please contact the Accounts office. For payment methods, please refer to 1.1.2 above.

1.3.2 WHAT HAPPENS IF I DON’T PAY?

If for any reason you cannot pay your battels by the due date, you must contact the Director of Finance before Friday of 0th week. 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 Director of Finance to make such arrangements is taken as implying unwillingness, rather than inability, to pay. This could result in the following sanctions being taken against you for non-payment:

• You may be charged a late payment penalty and/or interest and may be expected to cover any other administrative costs incurred by the College.

• If you have not settled your invoice by the end of the term to which it applies you may not be allowed to return into residence until the debt (including any penalty) has been paid. In such cases future rights to College accommodation may be restricted.
• Persistent failure to pay your Battels promptly, or breaking agreements for payment with the College, may result in you being required to meet with the Bursar. If matters are still not satisfactorily resolved you may be referred to the Dean and reported to Governing Body.

• If action of this kind is taken against you for non-payment of battels, and if you believe you have been treated unfairly, you may of course invoke the College’s procedure for Complaints and Appeals (see the Student Handbook).

• The College reserves the right to inform future employers in references if you do not act in a financially responsible manner.
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:


**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 - [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 EU17N 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 EU17B form to complete if you would like to be means tested for institutional support (see section 2.2).

Students from Wales can get a partial tuition fee grant of up to £4,954 from the Welsh Government, which Student Finance Wales will pay directly to the University. These students can also apply for a tuition fee loan of up to £4,296 for the remainder of their fee.

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

If you have already applied for a tuition fee loan, received a financial notification confirming the amount, and returned your signed loan declaration, 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 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 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 applied for a maintenance loan, received a financial notification confirming the amount, and returned your signed loan declaration, 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 fees.clerk@admin.ox.ac.uk. Try to 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 2018/19 are usually assessed on household income for the 2016/17 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 2016/17 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 and you need to have been financially assessed. Each region of the UK 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).

Depending on household income, students from England who began their course prior to 2017 may be eligible for a maintenance grant in addition to a maintenance loan. For further information please visit www.ox.ac.uk/students/fees-funding/ug-funding/government-support.
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.

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.

The University uses your financial assessment information in order to calculate any bursary entitlement. In order for us to access this information, both you and your sponsors need to have given consent for this on your student finance application.

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, we might not have permission to view your information. Please contact the SLC/SAAS as directed above.

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.

It is important that you complete and return your student contract as soon as possible as any bursary payment cannot be made until this has been processed by your college and the University Card Office. In order to receive your bursary payment it is also essential that you have returned your signed declaration form to your regional funding agency (available to download from your online student finance account).

2.2.3 OXFORD TUITION FEE REDUCTIONS

You may be eligible to be assessed for a tuition fee reduction. For more information on who is eligible and how to apply please visit.

2.2.4 MORITZ-HEYMAN SCHOLARSHIP PROGRAMME

Certain students with a household income of £16,000 or less will be selected to receive a Moritz-Heyman Scholarship (www.ox.ac.uk/mh). For students entering Oxford as new first year undergraduates these awards offer bursaries for each year of your course, annual tuition fee reductions 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 and give consent for the University to access this information. If you have any queries about the Moritz-Heyman Scholarship Programme please email the Scholarship team at mh@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 on American loans is available from www.graduate.ox.ac.uk/usloans and for Canadian loans from 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

Pembroke has a wide variety of rewards for high achievements, including:
- Scholarships, Exhibitions and rent reductions for college accommodation to excellent performance in Preliminary (Year 1) exams.
- Prizes for excellent performance in Collections (college exams) and for First Class performances in Final exams.
- The Santander Award, which is designed to help with costs relating to study and research abroad.
- An Instrumental Award for undergraduate students in any subject and also an award for special tuition in singing and voice production, which is available to undergraduate and graduate students in any subject.

For more information, see the Finance page of the College website.
3. TARGETED FUNDING AND EXTRA SUPPORT

3.1 STUDENTS WITH CHILDREN OR DEPENDANTS

If you have dependants (a partner or a 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.
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:

If you are a **UK** student, are you in receipt of everything that is available to you through your funding body?

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?

If you are an **Overseas** student, did you ensure that you would have sufficient funds to cover all costs before you came to Oxford?

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 Kirstie Smith in the Academic Office.

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 2018/19 will be accepted from 1 October 2018 (week 0) until Friday 21 June 2019. A hardship application form and guidance can be obtained from college or by emailing student.funding@admin.ox.ac.uk. Please note that applications to the Access to Learning Fund and the University Hardship Fund are made through a single hardship application form.

4.1.2 UNIVERSITY HARDSHIP FUND

The specific 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 £5,000 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 or by emailing student.funding@admin.ox.ac.uk. Please note that applications to the Access to Learning Fund and the University Hardship Fund are made through a single hardship application form.

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
The College has access to funds designed to provide some assistance to people who are in genuine difficulty. Some of these are provided by the government, and must be distributed according to strict criteria. Others are the College’s own funds. The College is anxious to give assistance to students with real financial difficulties and who are making genuine efforts to budget sensibly.

If you find yourself in need of some financial assistance or simply need some advice, you are urged to contact the Academic Office in the first instance who can provide you with the necessary forms to make an application to the College, University or government-sponsored hardship funds.

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
If you are on your year abroad in 2019/20
You can check your year abroad University tuition fee rate 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 tuition fee and do not need to pay any costs upfront. You will not be eligible to be assessed for any tuition fee reduction (see section 2.2.3) from Oxford on your year abroad.

Students from Wales who spend the year studying at an institution abroad or completing an Erasmus work placement will be able to receive a partial tuition fee grant and a non means-tested tuition fee loan for the remaining amount.

Overseas students pay a different year abroad fee, 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 who elect to take part in Erasmus schemes 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 scheme in general 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 fee.schedule@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.

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 entitlement 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 OUSU 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@ousu.org or visit http://ousu.org/advice/accommodation.

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.

Do you know what your current balance is?
Do you know exactly what will be on your bank statement each month?
Do you use a credit card only when you know you have enough funds to pay the balance at the end of the month?

If you answered no to any of these questions, we recommend you pay particular attention to the rest of this section and have a look at some of the websites recommended in the useful contact details section at the end of the booklet.

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 pay as you go. 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 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 colleges. 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 Extra Card. These can be purchased via www.nusextra.co.uk. 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:

Bursar: Mr Jeremy Bennett 276423
Home Bursar: Mr Mike Naworynsky 286081
Bursars’ Secretary: Ms Jane Richmond 276422
Director of Finance: Mr Nigel Bird 276480
Accounts Office: 276424
Dean: Dr Eamon Molloy 276437
Junior Dean – Main Site: Miss Julie Dequaire 07730 096917
Junior Deans - GAB: Mr George Klaeren
Chaplain: Rev’d Dr Andrew Teal 286276
Academic Director: Ms Nancy Braithwaite 276432
(Senior Tutor/Tutor for Admissions)
Academic Registrar: Ms Annette McCormack 276411
Deputy Academic Registrar Miss Alison Franklin 276410

UNIVERSITY RESOURCES

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

OUSU RESOURCES

Vice-President (Welfare and Equal Opportunities) welfare@ousu.org
Vice-President (Access and Academic Affairs) access@ousu.org

USEFUL WEBSITES

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

The information in this guide is correct as at July 2018. For the latest information please visit www.ox.ac.uk/students/fees-funding