

# UK/EU undergraduate fees and funding for courses starting in 2019–20



Oxford will provide generous non-repayable bursaries of up to £3,700 per year for UK and EU undergraduates from lower-income households. [www.ox.ac.uk/funding](http://www.ox.ac.uk/funding)

## OXFORD BURSARY

If your household income is c.£42,875 or less, 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	£3,700
£16,001–£20,000	£2,700
£20,001–£22,500	£2,500
£22,501–£25,000	£2,200
£25,001–£27,500	£1,700
£27,501–£30,000	£1,400
£30,001–£32,500	£1,100
£32,501–£35,000	£1,000
£35,001–£37,500	£800
£37,501–£40,000	£600
£40,001–c.£42,875	£200
c.£42,875 +	£0

### 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.

## COURSE FEES

Your Oxford course fee in 2019–20 will be £9,250 and will usually increase annually. You will be able to access a tuition fee loan from the UK government for the full amount of your course fee, which you only need to repay once you leave your course.

## 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 funding. 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](http://www.ox.ac.uk/elq).

## 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 contacted if you qualify for an Oxford Bursary.

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

If you want to be considered for an Oxford Bursary (and additional maintenance support 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.

### The Moritz–Heyman Scholarship

The Moritz–Heyman Scholarship Programme provides an enhanced funding package for UK resident students studying for their first undergraduate degree with a household income of £16,000 or less. The Programme includes access to funded internships during the summer vacations and opportunities to take part in volunteering activities. For the latest information on the Programme, visit [www.ox.ac.uk/mh](http://www.ox.ac.uk/mh)

## 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 2019–20, living costs are estimated to be between c.£1,058 and £1,643 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 (c.£9,525–£14,790).

You should allow for a 3% increase in living expenses for each year in Oxford.



## 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.

**Home/EU students:** A tuition fee loan to cover **your course fee in full**

**Home students:** A maintenance loan to cover some of your living costs

**Home students from lower-income households:** Additional maintenance support to cover more of your living costs

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



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

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

## HOW DO I GET FUNDING FROM THE UK GOVERNMENT?

Student Finance applications are processed by regional funding agencies and open in early 2019. A guide to the government funding available based on 2018-19 amounts is shown below:

### From England?

Apply to Student Finance England:

**[www.gov.uk/student-finance](http://www.gov.uk/student-finance)**

Tuition fee loan: £9,250

Living cost support:

Household income	Maintenance loan
£0-£25,000	£8,700
£25,000-£42,875	£8,700 - £6,469
£42,875-£62,215	£6,469 - £4,054
£62,215 +	£4,054

### From Northern Ireland?

Apply to Student Finance Northern Ireland

**[www.studentfinance-ni.co.uk](http://www.studentfinance-ni.co.uk)**

Tuition fee loan: £9,250

Maintenance loan: up to £4,840

Maintenance grant: up to £3,475 for students from low-income households

### From Wales?

Apply to Student Finance Wales

**[www.studentfinance-wales.co.uk](http://www.studentfinance-wales.co.uk)**

Tuition fee loan: £9,250

Maintenance support: students can access a grant and loan totalling £9,000. Level of grant between £1,000 and £8,100 depending on household income.

## WHEN DO I HAVE TO REPAY ANY GOVERNMENT LOANS?

Your tuition fee loan and maintenance loan 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 only currently start to repay your loan when you earn over £25,000 and only repay 9% of any earnings over this amount. A graduate from England earning £30,000 a year would currently make loan repayments of just £37.50 a month.



Work out your costs and support at Oxford using our calculator: **[www.ox.ac.uk/ffsearch](http://www.ox.ac.uk/ffsearch)**

### From Scotland?

Apply to the Students Awards Agency for Scotland

**[www.saas.gov.uk](http://www.saas.gov.uk)**

Tuition fee loan: £9,250

Maintenance loan: up to £5,750

Young Students' Bursary: up to £1,875 for students from low-income households

### From the rest of the EU?

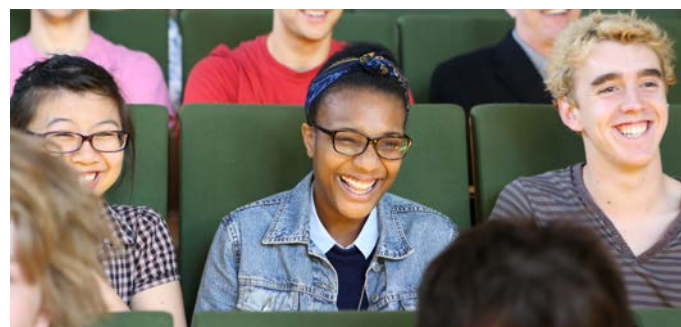
Apply to the Student Finance Non-UK team

**[www.gov.uk/apply-for-student-finance](http://www.gov.uk/apply-for-student-finance)**

Tuition fee loan: £9,250

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.

EU applicants should refer to our dedicated webpage at **[www.ox.ac.uk/students/oxford-and-the-eu](http://www.ox.ac.uk/students/oxford-and-the-eu)** for details of the implications of the UK's plans to leave the European Union.



The fees and funding information contained in this document is correct as at 04 September 2018, for the latest arrangements please visit **[ox.ac.uk/funding](http://ox.ac.uk/funding)**