UK/EU undergraduate fees and funding for courses starting in 2018–19

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

OXFORD BURSARY

If your household income is £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:

<table>
<thead>
<tr>
<th>Your household income</th>
<th>Your non-repayable Oxford Bursary (per year)</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>£42,875 +</td>
<td>£0</td>
</tr>
</tbody>
</table>

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.

TUITION FEES

Your Oxford tuition fee* in 2018–19 will be confirmed in autumn 2017 at www.ox.ac.uk/ugfees. As a guide the 2017–18 tuition fee for Home and EU undergraduates is £9,250 and will usually increase annually. 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.

EU applicants should refer to our dedicated webpage at www.ox.ac.uk/students/oxford-and-the-eu for details of the implications of the UK’s plans to leave the European Union.

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.

* Tuition fees for Home and EU students are currently subject to a governmental fee cap, which has not yet been confirmed by the government for 2018–19.

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 2018–19, living costs are estimated to be between £1,015 and £1,555 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.£9,125–£13,990).

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

WHAT DO I GET FROM OXFORD?

If 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.

More details at: www.ox.ac.uk/funding
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 loan to cover all your fees
- **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

<table>
<thead>
<tr>
<th>TUITION FEE LOAN + MAINTENANCE LOAN</th>
<th>SINGLE AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>repayable after your course</td>
<td></td>
</tr>
</tbody>
</table>

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

Student Finance applications are processed by regional funding agencies and open in early 2018. A guide to the government funding available based on 2017–18 amounts is shown below:

**From England?**
Apply to Student Finance England
www.gov.uk/student-finance
Tuition fee loan: £9,250
Living cost support:

<table>
<thead>
<tr>
<th>Household income</th>
<th>Maintenance loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>£0–£25,000</td>
<td>£8,430</td>
</tr>
<tr>
<td>£25,000–£42,875</td>
<td>£8,430–£6,266</td>
</tr>
<tr>
<td>£42,875–£62,187</td>
<td>£6,266–£3,928</td>
</tr>
<tr>
<td>£62,187 +</td>
<td>£3,928</td>
</tr>
</tbody>
</table>

**From Northern Ireland?**
Apply to Student Finance Northern Ireland
www.studentfinanceni.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.studentfinancewales.co.uk
Tuition fee loan: £4,296 Tuition fee grant: up to £4,954
Maintenance loan: up to £6,922
Welsh Government Learning Grant: up to £5,161 for students from low-income households

**From Scotland?**
Apply to the Students Awards Agency for Scotland
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
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.

The fees and funding information contained in this document is correct as at 1 September 2017, for the latest arrangements please visit ox.ac.uk/funding

**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 only start to repay your loan when you earn over £21,000 and only repay 9% of any earnings over this amount. A graduate from England earning £25,000 a year would make loan repayments of only £30 a month.