

Helena (0:07): You have so much opportunity here to even get money and do experiences that you wouldn't be able to without them.

Joe (0:13): If you're from a background where you think you shouldn't go to Oxford because it's for posh people, or rich people, or whatever, it's really not.

Dan (0:22): If you're interested in applying, don't let money stop you.

Interviewer (0:34): These are the voices of Helena, Joe and Dan. They're current undergraduate students at Oxford and I spent some time with them recently talking about money. Going to university can seem expensive, but Oxford's committed to making sure that no UK student who's offered a place feels like they have to turn it down for financial reasons. As well as the support the UK Government offers, Oxford helps students with the cost of university and actually has one of the most generous financial support packages available to UK students from lower-income households.

The central University administers bursaries to students from lower-income households through the Oxford Bursary scheme and the Crankstart Programme. For students on bursaries who live further away from Oxford, there's a travel supplement to help with the cost of getting to university each term. For all care leavers and students estranged from their families, there's a bursary to help with costs, including in vacations.

At college level, there's varying support for a range of circumstances, including things like academic prizes, travel grants, top-up bursaries, book grants and accommodation grants during your studies. Subsidised clubs, societies, food, accommodation, and the University's amazing library resources also help to make life a bit more affordable for any student.

Many colleges have assistance funds for students whose financial circumstances change while on course. Although college support might vary, the central University also has funds for students in this position.

Interviewer (2:04): Helena, Joe and Dan are here to tell you in their own words about their experience at Oxford so far when it comes to money, bursaries and managing living costs.

Interviewer (2:17): You've got such a nice room.

Helena (2:20): Thank you.

Interviewer (2:20): All your art as well.

Helena (2:22): I know, yeah, it's littered around the place so much.

Helena (2:24): Hi, my name's Helena, I'm a third year Fine Artist studying at the Ruskin School of Art and I'm an Oxford bursary holder.

Interviewer (2:31): When did you start thinking about the cost of university and how you might pay for it?

Helena (2:36): Well, I started like anyone, probably, when you start...going for...applying for universities, and so I guess I kind of started in sixth form.

Interviewer (2:45): And was money something that you were worried about in terms of the cost of university and the cost of university life?

Helena (2:51): Yeah, well, I think so. I think it's definitely...especially because I'm from the north and everything's cheaper in the north. So, all my friends are like, going to Newcastle uni[versity] and Leeds uni[versity], and...you look at the north, and they have much cheaper accommodation, things like that. So I guess when I sort of thought about even Oxford, which I didn't actually really think about until a few weeks before the deadline [laughs]...it was something that I was considering and had to think about quite a bit.

Interviewer (3:19): So money was clearly something you were thinking about in terms of how to choose between universities. Did you ever think about not applying at all or not taking up your place at Oxford once you got it because of money?

Helena (3:32): No, I mean, I think when I got into Oxford, I was like, I am going [laughs]. There was never anything...and also my parents are very supportive. Although we haven't got a lot of money coming in...my dad can't work and my mum also [ha]s not been able to work at the moment, so...I was never going to not do it because I knew that Oxford had really good bursaries and scholarships so that I can...be able to live well, so I was never like, I'm not going to take my place, it was always like, I'm going to make it work.

Interviewer (4:03): You said, before you came you were a bit worried about housing prices and the cost of living in college or in privately-rented accommodation. How have you found that cost since you've actually been here?

Helena (4:14): Actually not bad. I think that when I came...what we call 'battles', but are just your payments for the University, were lower than I expected, because you're only here for twenty-four weeks of the year, and you only pay for twenty-four weeks, unless like I am now, a finalist, and staying like three weeks extra [laughs]. But you have to just take into account that actually you're not paying...even though online, the prices may look a bit more expensive, you have to sort of realise that actually, if you add up all those days, you're only paying really a similar amount, or sometimes even lower, than other university costs, which I found really weird because, I was like, Oxford is...really fancy...maybe it's supposed to be a bit more expensive, but it's actually really not, it's very reasonable. And at the college I'm at we have flat rate fees, so everyone has the same amount of price to pay for everything, so I find that really fair.

Interviewer (5:10): So speaking maybe a bit more generally about your experience of living costs in college and in Oxford. Do you find that it's expensive to get involved in clubs and societies, for example, or social events around college and the university?

Helena (5:23): Hmm, well no, not really, like at all actually. I thought it would be and I remember in first year I was a bit more stingy around going out drinking and things like that. But actually...when you're getting involved in- so I was netball captain for a while and doing different things with sports and I was in cross country for the University at one point- they can be expensive but college will normally subsidise them for you, but it varies obviously from college to college, I can't speak for everyone in every different college, but overall [the] sort of things you're getting involved [in] inside college are...have little to no fee and university-wide they have hardly any, like, they're not very expensive.

Interviewer (6:05): During term time because the terms are so intense, there's...rules around how much you're allowed to work...paid work...and it's not very much that you're allowed to do. Obviously the holidays in between terms are longer and you have to prepare academic work, but hopefully also relax a bit, but it might also be an option to do some paid work or an internship. Did you do a paid internship or paid work in the holidays?

Helena (6:28): Yeah, I did. I didn't do...I haven't done anything during term time. I mean, it's so intense, like you said, that there's no point really stressing yourself out by doing another job, but I can understand if you feel like you need to, but I'm pretty sure if you'd ask the University and say, I'm having to work, they would help you again. But I did a paid internship last summer, which I went to...the college helped me out with that and I went to New York for an internship, which is so cool. I'd never been to America before. I was like, wow, this is incredible. I got paid there, which was great. Bit more money. And then I also do...every time I go home, I have some odd jobs that, like, I'm an animal carer in my village, so I look after, like horses and stuff. So that's kind of my job when I go back, and I'm also an art tutor.

Interviewer (7:18): Do you feel like you have enough funds to visit family and friends outside of Oxford from time to time? Obviously, the terms are quite intense but if you did feel like you wanted to go back and visit family, do you feel like you'd be able to do that?

Helena (7:31): Yeah, I do. I think now and again, like, if you just manage your money well and you sort of say, oh, I might not go and do this, but I'm going to go home in the next couple of weeks, then now and again, you do have...you will always have money to be able to go and do things like that. You just have to spend it wisely and not all of it on clubbing and going out and, [laughs] you know, eating out all the time. You've just got to be wise with it.

Interviewer (7:55): And you said you're receiving an Oxford bursary. So when did you find out that you were eligible for an Oxford bursary?

Helena (8:03): I'm pretty sure I found out when they contacted me about it in September, like just before I started. But, yeah, I think they only contact you when all your Government funding's finalised, so I'm pretty sure that's when I found out I was getting a bursary.

Interviewer (8:18): When do students usually get their UK Government funding and their Oxford bursaries in terms of the timing of term beginning and things like that?

Helena (8:27): Yeah, I think I got my Government funding in, like, the first week of term and then I think my bursary came through in, like, the second week, or something like that. So I think it was all in very close succession.

Interviewer (8:40): Do you get installments each term or do you get one payment for the whole year?

Helena (8:44): You get it in each term.

Interviewer (8:46): Nice that it's staggered as well in terms of the terms, so it helps you budget a bit more and things like that.

Helena (8:51): Exactly, because if you get it all at once, I think some people are like, I've got no clue what to do with all this money [laughs], this is crazy, but I think when it comes in bit by bit, it's really nice to just have that constant support all the way throughout. My financial situation changed, like a month into university, so I think it was more on course that then I had to apply for things.

Interviewer (9:10): Sure. So talk to me a bit about that on course support that you applied for and then received. So was this through your college?

Helena (9:16): Yeah. So it was through my college. A month into term my mum got ill, and then she had to stop work. So then my financial situation...it changed and suddenly my family wasn't getting enough money. I was like, oh no, and then the hardship fund, which is I

think offered to every college, I'm pretty sure. Like it's university-wide, you get University hardship and college hardship, but I applied for college hardship, and then they gave me the money. I didn't have to get through to the University stage, it was just sort of immediate. College was like, anything you need just ask us, we'll sort it out. That was one less thing I had to worry about, you know, so it was...perfect.

Interviewer (9:53): And did you reapply during that time then to be reassessed by UK Government funding?

Helena (9:59): College told me, you need to reapply, or you need to talk to them about it, because this isn't sufficient enough and otherwise you're going to have to keep asking back and forth for different things. So I think they just gave me a different amount.

Interviewer (10:11): Great. What would you want to tell other UK students who might be listening and who might be thinking about applying to Oxford but who are a bit worried about the cost?

Helena (10:21): Hmm. I would say, don't be worried. Like, you know, I had a bit of a thing four weeks into term where my whole family situation changed and that made me really scared. But for anybody listening thinking that, oh no, I might not want to apply to Oxford because it might be expensive, please do. And you really can save money as a student, if you're really feeling like, this is going to be a struggle, there are people you can talk to about it, people who you can...you know, who can really help you out. You know, the University's not going to let you sort of...not be in a good position because they want you to be there. You have so much opportunity here to even get money and do experiences that you wouldn't be able to without them so, if anything, they've given me way more than I could ever wish for.

Interviewer (11:07): After speaking to Helena, it was just a short walk to where I was meeting Joe for a chat in his college's Junior Common Room, which is one of the undergraduate social spaces.

Interviewer (11:18): How has your term been?

Joe (11:19): It's been very good. I was saying, it's been oddly busy because I kind of...second year Hilary is supposed to be quite a quiet term, in terms of our course.

Interviewer (11:27): Yeah. What course is it that you do again?

Joe (11:29): English.

Interviewer (11:30): Ah ok.

Joe (11:30): Yeah, second year English.

Joe (11:32): I'm Joe. I'm a second year English student and I'm a Crankstart scholar.

Interviewer (11:35): So did you ever think about not applying to Oxford or even not taking up your place because you were worried about money?

Joe (11:41): I think, if anything, it was the other way around in that Oxford was...that was one of the reasons why I did want to come to Oxford because obviously finance was quite a big concern for me. Because like, I wouldn't be able to get any kind of support from my parents and stuff like that, going to uni was very much I'd have to like...find that money myself. And maintenance loan covers quite a bit of that but I think that's why Oxford kind of seemed so...attractive, not just because it's Oxford, but because they had all that support for people from lower-income backgrounds and they kind of give that without expecting anything back really. Whereas a lot of other unis kind of don't really have the same strength of programme there. So I think if anything it was...I was more put off applying to other unis whereas Oxford was the one that meant that I could...go there without having to stress financially.

Interviewer (12:28): So tell me a bit about the Crankstart programme...

Joe (12:31): Basically you get a non-repayable bursary every year which is just money that you have that you can spend however you want to spend it, it's just kind of to contribute to living costs. As well as the monetary stuff, there's so much more opportunities that they provide, like with different internships or with support for voluntary work and so you can really find a lot of opportunities that you might not have had beforehand or might not ever be able to access if it wasn't for the scholarship, which has been great.

Interviewer (12:56): Is there a Crankstart community? Does it feel like you're part of something, do you have events and things like that?

Joe (13:01): Yeah, so I'm part of the committee, which is run by students, which is dedicated to putting on events. So, yeah, we've had quite a lot of different events. We have a welcome drinks event every year where we get to meet the new scholars, which has been amazing, and we have like different...we go to different colleges and go to different halls and all that's subsidised a bit, which is, which has been great because it means that we get to do different things, but without having to worry about the prices of that in Oxford.

Interviewer (13:26): So volunteering is a key part of the programme. What sort of volunteering have you done so far?

Joe (13:31): The way volunteering works, or at least has worked for me, is I kind of split it between voluntary work like community work, and then more kind of like access voluntary work. Because I know the Crankstart scholarship kind of encourages access, obviously, that's kind of what it's all about, right? But it also encourages...that giving back of access to help out people from the similar sort of backgrounds we're already from. So in terms of voluntary work, I've done quite a bit of community work in Oxford. In terms of specifics, I was on a Schools Plus programme which helps for tutoring in schools around Oxford that maybe don't get as much support or funding, to kind of like, go in there and do one-on-one tutoring or work with the classes. So I did some of that with teaching English, A-level English, at a sixth form nearby. That was really fun. And it also helps with the course as well for things like that. And then...I've also done a bit of community work back at home as well. I got in touch with my local council and tried to get involved with different projects there. So I worked with...on this kind of arts projects with...it was the local community with asylum seekers that had moved into the area and, kind of like, trying to blend the two communities together through this big art project and we created this mural thing and that was really fun. And this is the sort of thing that I really enjoy doing but I maybe...not wouldn't think to do, but it's kind of...being on the scholarship pushes you to do stuff like that, which has been great.

Interviewer (14:59): Brilliant. And you also mentioned the exclusive internships that Crankstart scholars have access to and you also have access to internship bursaries and careers mentoring. Have you done an internship yet?

Joe (15:12): Yes, I did. I went to a castle in Scotland called Inveraray Castle. So I was working in an archive that they have there. So I was working, looking at these papers and then I put on this...curated this exhibition there, which was amazing, and it's the kind of thing that I wouldn't even know where to start about trying to find that if it wasn't...promoted through the Crankstart thing and it was exclusive to Crankstart scholars as well.

Interviewer (15:35): And then I guess speaking a bit more generally about your experience of living costs...

Joe (15:39): Obviously Oxford is a bit more expensive than most other places; it is an expensive place to live. But I think that's kind of offset by the amount of support we do get. I mean, the University and each college has money to spend for students to make sure student welfare's looked after. If you weren't able to pay your rent, for whatever reason, or you weren't able to pay for your accommodation, college is there to help and support you and make sure that you can come to Oxford without money being a problem. I think that's definitely what I feel has come through in the past year and a half that I've been here...is that Oxford really want to make sure that you're here because you should be here and that you should be here to learn and that money should never be a factor in deciding whether or not you can learn, which is kind of really refreshing to me, [be]cause it takes a lot of weight off my mind about having to worry about that kind of stuff.

Interviewer (16:29): And then I guess in terms of being able to leave Oxford from time to time, visit family or friends, do you find you have enough funds to do that?

Joe (16:38): Yeah, I think, if anything, the only thing that stops you from visiting, or at least for me, because I'm obviously from quite a way, I'm from Manchester, so that's quite a ways up north. It's more finding the time to go home...is more the difficulty than being able to afford it but I've never felt like I couldn't sort of go back home because I couldn't pay for a train fare or get out for that weekend, which is a good thing, yeah?

Interviewer (17:03): Definitely. And literally the last thing I wanted to ask was, if you had anything that you wanted to tell other UK students who would maybe really love to come to Oxford, but who might be worried about money, worried about the cost?

Joe (17:15): If you think you want to apply, just take the leap and go for it, because you never know what's going to happen. And I think if you...if you stop yourself because of money, without looking at what sort of support's there, or asking for that support, or seeing what's around you'll...you'll never know what could have happened. Just...the main thing is just, if you're from a background where you think people like you don't go to Oxford, or you shouldn't go to Oxford because it's for posh people, or rich people, or whatever, it's really not, and I think that's something you only truly find out once you're here. And I just want as many people to apply as possible because...I just think it's great.

Interviewer (17:59): The last student I was meeting wasn't receiving any bursary from Oxford. I was interested to see how they felt about money and the cost of living in Oxford while studying.

Interviewer (18:10): Really nice kitchen, though.

Dan (18:12): Yeah.

Interviewer (18:13): How many of you use this kitchen? Are there quite a few...are there regulars?

Dan (18:16): It's usually a first year kitchen.

Dan (18:19): Hi, I'm Dan and I do Maths.

Interviewer (18:21): Do you feel like you had all the financial information you needed before starting your course so you could budget and plan effectively?

Dan (18:28): Yeah, so it was a long time ago now, I'm a third year. But I think before starting, the University provided quite a lot of resources about information for bursaries, which obviously don't apply for me. But also just about how to approach budgeting for the term, because it's quite a big step up from being at home. And then also there's just a lot of resources online, and different advice about how to plan for the term ahead and make sure you've got enough money for...to make sure you can live.

Interviewer (18:56): Great. So as well as the Government tuition fee loan, are you also accessing a maintenance loan?

Dan (19:02): Yeah, so I get the basic maintenance loan.

Interviewer (19:05): Okay. And so does your family have to contribute some money towards your living costs? Or how else are you covering your living costs?

Dan (19:11): Yeah, so my family do contribute a bit. Usually, it's only when I really need it. So in first year, I had a part-time job when I was in sixth form, at a cafe. And I managed to save up quite a bit of money through doing that for most of the summer. And so that lasted for almost all of first year. Then I worked again through the summer between first and second year. And that sort of kept me going throughout second and third year, but every now and again, I do need to ask my parents for a couple hundred quid to pay the bills. And that's not been a problem.

Interviewer (19:43): And what about the cost of getting involved in clubs and societies, either in college or around the university?

Dan (19:49): Yeah, so I'm quite heavily involved in the college rowing club. And we have to pay 'subs' once a term, but that's...that's about twenty pound a term. So it's not that much.

Interviewer (19:58): 'Subs' being 'subscription fees'?

Dan (20:01): Yeah, to keep up with affiliation and entry fees for competitions. And then on top of that we can pay extra for 'stash', which is like jumpers and kit and stuff. And the boat club subsidise the essential items through the money that we've managed to get from alumni and stuff. But that stuff's all optional. And so it's not been...like I usually limit myself to one bit of kit a year because it can be quite expensive.

Interviewer (20:26): Sure, and then what about social events and things? Are those also subsidised in any way?

Dan (20:31): So the JCR, which is the Junior Common Room...like Student Committee organise social events, three or four times a term in college. And that's stuff like college

parties and some formal events, which are never that expensive. So 'bops', which are like college parties, are completely free.

Interviewer (20:50): And then because of the short terms at Oxford and the intensity of the terms, only a small amount of paid work is permitted during term time. Has that been problematic for you in any way, in terms of covering your living costs?

Dan (21:03): Not really. So, like I said, I have got the job, and because the staff are really helpful and it's a zero hour contract I can keep going back to that every holiday to earn a bit of cash to last me for the rest...well for the next term, and I don't spend that much money at home anyway. But then, also, there's quite a few opportunities for making some money when you're in Oxford, quite a lot. So a lot of college bars will allow you to do maybe three or four hour shifts, at quite a good wage to earn a bit of money. And then there's also, I was telling you earlier...there's experiments for research where they'll pay you twenty quid maybe to go and do a short quiz. Or I've got a friend who was an extra in *The Crown*, and that was something that, you know, it's like a one day commitment, but he was able to earn a couple hundred pound. So there's lots of opportunities about if you're looking for them. But then if money is really a problem, I think the attitude of the University and the colleges is that like, they will provide you with money that you need, like that shouldn't get in the way of you being able to study here.

Interviewer (22:05): Great. So then you mentioned that you do a bit of paid work in the holidays, do you still have time to relax and also prepare academically for the term?

Dan (22:14): Yeah, so I think that the job actually helps me be more productive. I think without it, I'd go back, have maybe a week off, and then...because the terms here are a lot shorter, for a lot of the holidays not that many of my friends are back home from other universities. And so it can feel a bit like...you've got all this time, quite a lot to do, but no way of structuring it. So the job means that, because I have limited time, I've got to be quite productive in the days that I have or in the evenings. And yeah, there's definitely time to relax around that. Because it's only a nine to five so...and like not really...like mainly in the weekends. So there's plenty of time to see friends and family around that.

Interviewer (22:52): In terms of other resources while you've been on course, have you found that you've had to buy lots of books or other things?

Dan (22:58): Well so I do Maths, which means [laughs], we don't really read very much. So yeah, I haven't had to buy any books. And then even just friends that I've got that do humanities subjects, all the books that they've needed have been in the libraries, so either in the college library or their departmental library. And you can take out, I'm not sure what the number is, but probably up to twenty at a time, completely free. So I don't think that's an issue for any students.

Interviewer (23:21): And do you find you have enough money to go and visit friends and family outside of Oxford from time to time?

Dan (23:27): Yeah, definitely. So I think the most important thing for that is just planning it ahead. [Be]cause, if you buy train tickets on the day they can get quite expensive. But if you plan to go home, say maybe once a term...I don't...I'm lucky enough to live fairly close to Oxford, which means if I plan it at the start of term, I can buy a train ticket for fifteen pound. And there's lots of different apps you can use to split the tickets and find the best way of doing it.

Interviewer (23:52): And then the final thing I just wanted to ask is, what, if anything, would you like to tell other UK students who might be really interested in coming to Oxford but might be worried about not qualifying for any extra financial support, such as a bursary?

Dan (24:08): I think the main bit of advice is, don't worry too much about it. I know that's easy for me to say, but I know Oxford have got one of the most generous bursary schemes of any university in the country. They offer bursaries for people on a whole range of incomes, which are often a lot higher than I'd think originally. So yeah, if you're interested in applying, don't let money stop you. Soon as you're studying here, the colleges are very happy to support you along the way and the central University as well.

Interviewer (24:34): Helena, Joe and Dan come from different backgrounds, but one thing they all said was that they wouldn't want anyone to discount Oxford because they're worried about money. Visit ox.ac.uk/funding to find out just how much support is available and what you might be eligible for at Oxford.

Interviewer (24:58): Special thanks goes to Helena, Joe and Dan, and also to Jo Barry, Head of Student Fees and Funding.