



Financial Guide for Undergraduates 2021 entry

St Catherine's College

PLEASE NOTE:

The information in this guide is intended for students commencing their studies in 2021/22 and is correct as at July 2021. For the latest information, for both new and returning students, please visit www.ox.ac.uk/students/fees-funding

CONTENTS

1. What does it cost and how do I pay?

- 1.1 Course Fees
- 1.2 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
- 3.3 Care leavers and estranged students
- 3.4 UK students requiring financial assistance to meet funding shortfalls

4. Hardship funding

- 4.1 For students in financial difficulty
- 4.2 Oxford hardship funding
- 4.3 College hardship funding
- 4.4 Hardship funding for students impacted by the Coronavirus pandemic

5. What happens if...

- 5.1 ...I have a Year Abroad as part of my course?
- 5.2 ...I suspend my studies or withdraw?
- 5.3 ...I live out in privately rented accommodation?

6. Money management

- 6.1 Budgeting
- 6.2 Student bank accounts
- 6.3 Employment and tax
- 6.4 Student discounts
- 6.5 Paperwork

7. Useful contact details

1. WHAT DOES IT COST AND HOW DO I PAY?

1.1 COURSE FEES

For fees purposes undergraduates are classed as Home 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

Home students are charged course fees of £9,250 in 2021/22. Course fees will usually increase annually. Republic of Ireland students who start on a programme of study in 2021/22 will be charged course fees at the Home rate for all years of their programme. For Home undergraduate students, course 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 2021/22 the course fees for students from the Channel Islands and the Isle of Man who are starting a course are £9,250. You can find information on annual fee increases on the University website at www.ox.ac.uk/students/fees-funding/fees/changes-fees-and-charges.

Contact your island's education department for more information on funding arrangements:

- [States of Jersey](#)
- [Guernsey, Alderney and Sark](#)
- [Isle of Man](#)

Overseas

International students pay course fees that differ according to the course they are enrolled on. Rates for the 2021/22 academic year can be found at www.ox.ac.uk/students/fees-funding/fees/rates.

Course fees will usually increase annually. 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.

Information for students from the EU, EEA and Switzerland

On 11 May 2021 the UK Council for International Student Affairs published [new regulations and guidance](#) to be used in assessing the fee status of students commencing courses in August 2021 and later. The University has used this guidance to carry out fee status assessments for students commencing courses in 2021/22, including students from the EU, EEA and Switzerland.

If you are an EU national and do not live in the UK then it is likely you are being charged Overseas fees. Students with settled and pre-settled status in the UK and some other categories of students who work in the UK can qualify for Home fee status as long as they meet the residence criteria.

Information for UK nationals living in the EEA, Switzerland and Gibraltar

UK nationals living in the EEA, Switzerland or Gibraltar from December 2020 until the first day of their course and for the three years before the first day of their course are charged Home fees.

1.1.1 HOW DO I PAY?

Home students

Home students completing their first degree can take out a UK government tuition fee loan up to the full value of their course fees for the academic year, i.e. £9,250 for 2021/22. This means you do not need to pay any fees upfront.

Irish citizens living in the UK or the Republic of Ireland are eligible for a tuition fee loan on the same basis as domestic students, subject to meeting the residency requirements. You must have lived in the Common Travel Area of the UK, Islands or Ireland for the three years immediately before the start of your course.

If you choose to pay the course fees yourself, these 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 your course fees in accordance with the payment deadlines detailed in section 1.1.3.

International/non-publicly funded Home students

For courses starting on or after 1 August 2021, the UK government has confirmed that EU, other EEA, and Swiss Nationals will be eligible for student finance from the UK government if they have UK citizens' rights (i.e. if they have pre-settled or settled status, or if they are an Irish citizen covered by the Common Travel Area arrangement).

The support you can access from the government will depend on your residency status. For further information please refer to the [Student Finance eligibility criteria](#) and the UK government's [Education Hub FAQs](#) page. EU students should refer to our [dedicated webpage](#) for information on the impact of the UK leaving European Union membership.

If you are not eligible to take out a tuition fee loan then the full balance of your course fees will appear on the battels statement from your college. You will need to make arrangements to pay your course fees in accordance with the payment deadlines detailed in section 1.1.3.

1.1.2 PAYMENT METHODS

- (1) Online via the UPay system – further information will be sent with your first battels statement
- (2) Cheque payable to 'St Catherine's College, Oxford'
- (3) Debit card payment
- (4) Bank transfer – please contact the Assistant Accountant at jane.holmes@stcatz.ox.ac.uk for information.

1.1.3 WHEN DO I NEED TO PAY BY?

As stated in Appendix I, Regulations on Financial Matters of the current Examination Regulations available at <https://www.admin.ox.ac.uk/examregs/> '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 **the end of the 1st week of Michaelmas Term – 3.15 p.m. on Friday, 15 October 2021.**

1.1.4 WHAT HAPPENS IF I DON'T PAY?

If you have not paid your course fees in full by Friday, 15 October 2021 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 may be suspended until such a time as your fees have been paid.

1.2 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 course fees if you are liable to pay these.

1.2.1 HOW AM I INVOICED AND HOW DO I PAY?

You will receive your battels by email during 0th week of each term. Please ensure that you have paid your battels bill **by the end of the 1st week of Michaelmas Term – 3.15 p.m. on Friday, 15 October 2021.**

- (1) Online via the UPay system – further information will be sent with your first battels statement
- (2) Cheque payable to 'St Catherine's College, Oxford'
- (3) Debit card payment
- (4) Bank transfer – please contact the Assistant Accountant at jane.holmes@stcatz.ox.ac.uk for information.

1.2.2 WHAT HAPPENS IF I DON'T PAY?

Failure by a student to pay his or her battels when they fall due will constitute a breach of Regulations under By-Law XI.

A student member of the College who has not paid his or her battels with the College, or has otherwise failed to discharge his or her duties to the College, shall be presented for a degree only with the prior permission of a Committee consisting of the Master, the Finance Bursar, the Librarian and the Dean of Degrees.

If for any reason payment is likely to be delayed, then the College Accountant should be contacted in the first instance. Students facing financial difficulties should arrange to see the College Accountant as soon as they become aware of their difficulties. They are able to offer advice and, in some cases, financial assistance in various forms. The most important point is to arrange an interview sooner rather than later.

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 and loans for maintenance or non-repayable maintenance grants (for some Home students only). 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.

For courses starting on or after 1 August 2021, the UK government has confirmed that EU, other EEA, and Swiss Nationals will be eligible for student finance from the UK government if they have UK citizens' rights (i.e. if they have pre-settled or settled status, or if they are an Irish citizen covered by the Common Travel Area arrangement).

The support you can access from the government (fees/living costs) will depend on your residency status.

Eligibility for support in each of the four UK nations can be checked at:

England: Student Finance England (SFE) - www.gov.uk/student-finance

Northern Ireland: Student Finance NI - www.studentfinancenir.co.uk

Scotland: Student Awards Agency for Scotland (SAAS) - www.saas.gov.uk

Wales: Student Finance Wales (SFW) - www.studentfinancewales.co.uk

2.1.1 TUITION FEE LOAN

Tuition fee loans are available to all Home students completing their first undergraduate degree. 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).

Republic of Ireland students and those with pre-settled or settled status may be eligible for a tuition fee loan depending on residency requirements.

Students eligible for a tuition fee loan only need to fill in a **EU21N** 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. Please note that if you apply for a tuition fee loan, you will automatically be sent a **EU21B** form to complete if you would like to be means tested for an Oxford Bursary (see section 2.2).

How do I receive the tuition fee loan?

If you have already completed the application process for a tuition fee loan and received a financial notification confirming the approved amount, 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 course 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 2022 (or the end of March 2022 for SAAS). If you have already paid your course 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 course 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 available to Home students and those with settled status who meet certain residency requirements. 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 completed the application process for a maintenance loan and received a financial notification confirming the approved amount, 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 student.fees@admin.ox.ac.uk. Where possible, please 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 2022 (or the end of March 2022 for SAAS).

Please note if you have not applied for a maintenance loan yet 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 2021/22 are usually assessed on household income for the 2019/20 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 2019/20 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 Home students from Northern Ireland, Scotland and Wales, and you need to have been financially assessed. Each region 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).

Region	Max. Value	Household income thresholds
Northern Ireland: Maintenance Grant	£3,475	£19,203 = max grant £19,204 - £41,065 = partial grant
Scotland: Young Students' Bursary	£2,000	£20,999 = max bursary £21,000 - £33,999 = partial bursary
Wales: Maintenance Grant	£8,100	£18,370 = max grant £18,371 - £59,200 = partial grant

TABLE 1: 2021/22 NON-REPAYABLE MAINTENANCE SUPPORT FOR UK STUDENTS

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 2022 (or the end of March 2022 for SAAS). 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 CRANKSTART SCHOLARSHIP PROGRAMME

In 2021, all new students who have been resident in the UK for a period of at least three years (not for the purposes of education), commencing their first undergraduate degree and with a household income of £27,500 or less will be invited to become a Crankstart Scholar (www.ox.ac.uk/crankstart). This includes a non-repayable Crankstart Bursary worth up to £5,000 per year towards study and living costs. The Crankstart Scholarship also provides access to funded internships to develop employability skills, volunteering opportunities and social and community building events.

There is no application process for the scholarship, however you must be financially assessed in your application for government funding. If you have any queries about the Crankstart Scholarship Programme please email the Scholarship team at crankstartoxford@admin.ox.ac.uk.

2.2.2 OXFORD BURSARIES

The Oxford Bursary scheme (www.ox.ac.uk/students/fees-funding/ug-funding/oxford-support) provides maintenance support for UK students and Republic of Ireland nationals (living in the UK or Ireland) from lower income households. If you are assessed as having a household income of £42,875 per year or less, are studying for your first undergraduate degree and are not eligible for, or do not take up, a Crankstart Scholarship, you are likely to be eligible for a bursary at the levels below (Table 2).

Students from the EU, EEA and Switzerland who have been granted pre-settled or settled status may also be eligible for an Oxford Bursary if they meet the residency requirements.

Household income	Annual Bursary
£16,000 or less	£3,200
£16,001 - £20,000	£3,000
£20,001 - £22,500	£2,750
£22,501 - £25,000	£2,500
£25,001 - £30,000	£2,000
£30,001 - £35,000	£1,500
£35,001 - £37,500	£1,000
£37,501 - £40,000	£800
£40,001 - £42,875	£500

TABLE 2: 2021/22 BURSARY LEVELS FOR UK AND ROI STUDENTS

2.2.3 APPLICATION PROCESS

How do I apply for an Oxford Bursary or Crankstart Scholarship?

There is no application form but students must be financially assessed in their application for UK government funding through their regional funding agency.

Students from England do not need to take out a maintenance loan in order to be eligible for the Oxford Bursary or Crankstart Scholarship, 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.

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 or Crankstart Scholarship can be 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.

Home fee status students who are eligible for a tuition fee loan only from Student Finance (e.g. Irish nationals or those EU students granted pre-settled status) can be assessed for an Oxford 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 (EU21B form) by Student Finance inviting them to complete a financial assessment following receipt of their tuition fee loan application. Students eligible for a tuition fee loan only are usually income 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.

When and how do I find out about my bursary entitlement?

Letters confirming Oxford Bursary and Crankstart Scholarship awards will be sent out by email to students on a rolling basis from mid-September onwards. Once your Oxford email address has been activated correspondence will be sent to this email address, but if we need to write to you before then we will use the most current email address we hold for you. If you have a confirmed household income assessment and believe you qualify for an Oxford Bursary or Crankstart Scholarship but have not heard from us by the end of October, please contact crankstartoxford@admin.ox.ac.uk or bursaries@admin.ox.ac.uk respectively.

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 or Crankstart Scholarship.

2.2.4 OXFORD TRAVEL SUPPLEMENT FOR UK BURSARY HOLDERS

If you started your course in 2020 or later and are a Crankstart Scholar or Oxford Bursary recipient, and live more than 80 miles from Oxford, we will help with your travel costs between your stated home address and Oxford. You will automatically receive a non-repayable annual Oxford Travel Supplement of £200 if you live between 80 and 150 miles from Oxford. If you live more than 150 miles from Oxford, you will receive an annual Oxford Travel Supplement of £500. If eligible you will be notified of this additional funding shortly after being contacted about your bursary funding from Oxford.

Is there a deadline to be considered for the above range of bursaries?

Your financial assessment must be completed by 30 May 2022. If your financial assessment is likely to be subject to a delay beyond this date, and you think you may qualify for an Oxford Bursary or Crankstart Scholarship, you must email bursaries@admin.ox.ac.uk before the deadline.

2.2.5 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.

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:

American loans - www.graduate.ox.ac.uk/usloans

Canadian loans: www.ox.ac.uk/admissions/graduate/fees-and-funding/loans/other-loans

If you have further enquiries about the application process or the administration of loans after reading the above webpages, please contact us.loans@admin.ox.ac.uk

2.4 COLLEGE FUNDS

Scholarships and Exhibitions: The College is eager publicly to acknowledge outstanding academic work, and regular awards of College Scholarships and Exhibitions, and of various College Prizes, are made by the Governing Body on the recommendation of subject tutors.

Travel Grants: As a result of generous donations from alumni and friends of the College, the College is able to make a number of travel awards to existing undergraduates each year for travel abroad during the long vacation. The awards are primarily for enterprising and interesting travel projects rather than for study. Further details of these awards are circulated to students by email and are posted on notice boards within the College.

Extra Residence Grants: Undergraduate students who have to stay in Oxford outside Full Term for public examinations will receive a grant to cover the full cost of College accommodation up to and including the night after the last examination.

St Catherine's College Student Support Scheme: Funds from the St Catherine's College Student Support Scheme may be applied for by all students of the College. Application forms are available at www.stcatz.ox.ac.uk/catz-students/fees-finance/.

3. TARGETED FUNDING AND EXTRA SUPPORT

3.1 STUDENTS WITH CHILDREN OR DEPENDANTS

If you have dependants (a partner or 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 funding are available, including support from the UK government via the Student Finance application process for UK students studying with dependants. For further details on childcare for all students visit childcare.admin.ox.ac.uk/paying-for-childcare#/. UK students with children can also visit <http://www.gov.uk/childcare-grant> and for UK students studying with an adult dependant, information is available at www.gov.uk/adult-dependants-grant.

3.2 STUDENTS WITH DISABILITIES

Students with disabilities should contact the University's Disability Advisory Service for information on 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. UK students can receive support from the UK government through a Disabled Students' Allowance, and further details can be found at www.gov.uk/disabled-students-allowance-dsa.

3.3 CARE-EXPERIENCED AND ESTRANGED STUDENTS

The University is committed to supporting students from a care background and those who are estranged (studying without the emotional or financial support of their families) to ensure that they receive the help they need in order to have a successful student experience.

UK undergraduates who have been in care for three months or more, or who are studying without the emotional or financial support of their family are able to apply for a bursary of up to £3,000 per year to help towards financial shortfalls relating to their circumstances. New applications must be from those who were under 25 on the first day of their course and, before applying, students must have taken out the full government support available to them, unless there is a good reason why this is not the case.

Using information on your student record, we will contact you at the start of the academic year and invite you to apply for this funding. If you believe you may be eligible to receive this support but have not been contacted by Week 2 of Michaelmas term, please contact the Bursaries team at bursaries@admin.ox.ac.uk or your college welfare officer to discuss your situation.

Students can obtain a copy of the Care-Experienced and Estranged Student Bursary application form and guidance notes through their college office or from Student Fees and Funding from week 0 of Michaelmas term. You do not have to be legally estranged from your parent(s) (as defined by Student Finance) in order to apply, however we will seek to verify your circumstances as part of the application process. Students are eligible to apply for the Care-Experienced and Estranged Student Bursary each year they are on course.

For more details about the range of support available to Care-Experienced and Estranged students, visit <https://www.ox.ac.uk/students/fees-funding/assistance/targeted-support>.

3.4 UK STUDENTS REQUIRING FINANCIAL ASSISTANCE TO MEET FUNDING SHORTFALLS

The Student Support Fund Bursary is available to assist UK undergraduate students who started their course in 2020 or later who may require financial assistance in a range of circumstances. If you have a shortfall in your finances or need to meet additional exceptional costs once you have started your course, you will be able to apply for non-repayable supplementary funding of up to £750. The application form and guidance for this fund can be obtained from your college. Further details about the scheme are also available at www.ox.ac.uk/students/fees-funding/ug-funding/oxford-support/ssf.

4. HARDSHIP FUNDING

4.1 FOR STUDENTS IN FINANCIAL DIFFICULTY

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:

Home	If you are a Home student, are you in receipt of everything that is available to you from the UK government and Oxford?
Overseas / Islands	If you are an Overseas or Islands 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 your 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 the College Hardship Officer at hardship@stcatz.ox.ac.uk.

4.2 OXFORD HARDSHIP FUNDING

The hardship funding available from Oxford is dependent on fee status (including residency) and additional eligibility criteria.

There is a single hardship application form and accompanying guidance notes which can be obtained from your college hardship officer. Your college officer is required to submit the completed application form and supporting documentation to the Student Fees and Funding team on your behalf. You will then be assessed through one of two routes for support, according to your fee status, as set in 4.2.1 and 4.2.2 below.

Please note that for students whose finances have been impacted by the Coronavirus pandemic, a dedicated fund has been set up. Affected students should therefore apply through a separate route for support (see 4.4).

If you have enquiries about central hardship funds please contact student.funding@admin.ox.ac.uk

4.2.1 FOR HOME STUDENTS

Home students (UK students and those settled status students who qualify for government maintenance support) experiencing financial hardship are assessed in line with national guidance and can receive financial assistance of up to £2,500 in an academic year. This support is available to both enrolled and suspended students. Undergraduates are usually able to apply for support for term time and short vacations only. If you are assessed as having a greater level of shortfall than the maximum

award of £2,500, you will be referred on for further consideration by the University Hardship Committee at their termly meeting to see whether you are eligible for additional support (see section 4.2.2 below)

How is my application assessed?

Applications for 2021/22 will be accepted from **Monday 4 October 2021 (MT0)** until **Friday 17 June 2022 (TT8)** and are assessed on a rolling basis by the Student Fees and Funding team.

4.2.2 FOR STUDENTS OF ANY FEE STATUS

Enrolled students who are experiencing **unforeseen financial difficulties** due to circumstances which could not have been predicted at the start of their course are eligible to be assessed for support by the University Hardship Committee. The maximum award is £6,000 and awards of this level are usually a combination of a grant and a loan.

How is my application assessed?

Applications for 2021/22 will be accepted from **Monday 4 October 2021 (MT0)** until **Friday 29 April 2022 (TT1)** and will be referred to the relevant University Hardship Committee termly meeting accordingly. The committee considers a gathered field of applications once a term.

The following termly deadlines apply for applications to be submitted to the Student Fees and Funding team, so that these can be prepared for consideration by the University Hardship Committee:

- Friday of 3rd week for Michaelmas term 2021 and Hilary term 2022
- Friday of 1st week for Trinity term 2022

4.3 COLLEGE HARDSHIP FUNDS

Funds from the St Catherine's College Student Support Scheme may be applied for by all students of the College. Application forms are available at www.stcatz.ox.ac.uk/catz-students/fees-finance/.

4.4 COVID-19 ASSISTANCE FUND

The COVID-19 Assistance Fund (CAF) is available to support students whose financial situation has been affected by the pandemic. The scheme is administered by colleges in conjunction with their own forms of support.

The CAF provides grants to students whose finances have been negatively affected by the COVID-19 pandemic since they began their studies at Oxford. Students must be facing exceptional and unexpected financial need which has led to a shortfall in their finances that they are unable to meet through other sources.

The scheme is not able to meet all additional costs arising from COVID-19, only those necessary costs for which students are able to clearly demonstrate a genuine need. Similarly, the fund is not

intended to support students whose situation has become financially unsustainable over the longer term and who would not have adequate funding in place for the remainder of their studies beyond any assistance which might be granted from the CAF (in conjunction with any other support available to them).

Full details regarding the eligibility criteria and financial assistance available for the 2021/22 academic year for students impacted by the pandemic will be published later in the summer. Please check <https://www.ox.ac.uk/students/fees-funding/assistance-fund> for updates.

5. WHAT HAPPENS IF...

5.1 ...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.

5.1.1 FEES

You can check your year abroad course fees on our website at www.ox.ac.uk/students/fees-funding/fees/abroad. Students who are eligible to access a tuition fee loan to cover the full amount of their course fees will not need to pay any costs upfront.

5.1.2 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.

5.1.3 FUNDING FOR YEAR ABROAD STUDENTS

Following the outcome of the negotiations with the EU, the UK has opted not to participate in the new Erasmus+ Scheme (2021-2027). Details about the UK's new successor programme, the Turing scheme, can be viewed on the [Turing scheme website](https://www.turing.ac.uk). The University will be participating in the Turing scheme for 2021/22 activity and will update www.ox.ac.uk/students/fees-funding/international as soon as there is further information available. Please contact studyabroad@admin.ox.ac.uk for guidance and support.

5.1.4 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: [Forms and Finance: Modern Languages Year Abroad \(ox.ac.uk\)](http://www.ox.ac.uk/forms-and-finance/modern-languages-year-abroad)

5.2 ...I SUSPEND MY STUDIES OR WITHDRAW?

If you are receiving financial support from the UK 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.

5.2.1 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 student.fees@admin.ox.ac.uk.

5.2.2 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.

5.2.3 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.

5.2.4 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 a tuition fee loan 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 if you are making any changes to your studies.

5.3.5 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.

5.4 ...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.

5.4.1 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 Oxford SU Student Advice Service, who publish a *Living Out* Guide alongside giving advice. You can email advice@oxfordsu.ox.ac.uk or visit www.oxfordsu.org/wellbeing/student-advice/accommodation-looking.

5.4.2 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.

5.4.3 COUNCIL TAX

Full-time students are exempt from paying Council Tax, but you may be asked to prove your student status. An enrolment certificate, available from Student Self Service once fully enrolled (<https://evision.ox.ac.uk/>), may be used to prove student status for Council Tax exemption purposes. If the certificate is posted to the council it must be stamped by your college first (or a scanned version of the stamped certificate created and e-mailed). 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 or part-time students then the household will be liable for Council Tax but this may be at a reduced rate.

6. MONEY MANAGEMENT

6.1 BUDGETING

Your financial situation can make a big difference to your university experience. It's important to take some time to think about your expected living costs before your first academic year, and review these throughout your degree, to make sure you have basic funding provision in place. You can find details of expected living costs on our website at www.ox.ac.uk/students/fees-funding/living-costs.

Starting university is a really exciting time, but in the early weeks it can be easy to overspend, particularly when you have what seems like a huge amount of money in your bank account at the start of term and there are so many activities to get involved in. Planning a realistic budget, and sticking to it, will usually ensure your incoming funding can cover your essential outgoings. The following pages offer some suggestions for keeping your finances under control.

6.1.1 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.
- A lot of banking apps now offer the option to put your money into different 'pots', which can be a helpful way to define how much you have available to spend on different costs, or to keep some money back for future use.
- 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 if you withdraw money from an ATM or make an online purchase, so you know how much you have left to spend.
 - Saving your debit or credit card information on your web browser can make it very easy to spend money online, so you could consider not auto-saving these details when the option is given. Having to pause to input your card information each time you spend will give you extra time to consider whether a purchase is really necessary.
 - Try not to make impulsive purchases based on targeted adverts online or on social media. Wait until the next day and see if the item still seems essential before buying.
 - Oxford has some great charity shops and markets, where you can often find second-hand clothes and other items for much lower prices than if they were brand new. As a bonus, buying used items is also more sustainable.

- Do not use a credit 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. 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.
- Use buy-now-pay-later credit options with caution. If you can't afford to pay for something now, will you really be able to afford it next month?
- If you do not have a regular income, think about switching your mobile phone to a pay-as-you-go contract. 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; www.careers.ox.ac.uk 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.

6.2 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.

App-based accounts may offer faster account set-ups and cheaper international fund transfers, and often offer useful features such as the ability to transfer money between 'pots', or to transfer money to your friends using a phone number. However, not having a physical bank to visit can present other challenges, such as needing to deposit cheques by post, or limits on the number of free ATM transactions that can be made in a month. Make sure you research these thoroughly before choosing one, and you may still find it useful to have a more traditional bank account in addition to an app.

6.3 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.

6.4 STUDENT DISCOUNTS

Many businesses offer discounts to students, so it's worth checking 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 Totum Card. These can be purchased via www.totum.com. 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.

6.5 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 funding you will be required to provide electronic copies of these documents.

We would particularly advise keeping records of the following:

- Financial notification letter from the Student Loans Company
- Oxford Bursary or Crankstart Scholarship letter
- Scholarship and award letters
- Notification of hardship payments
- Tenancy agreement and inventory (if you're living out)
- Battels statements

7. USEFUL CONTACT DETAILS

There are many people throughout the University who are available to provide financial advice and guidance to students.

COLLEGE RESOURCES

College Hardship Officer (email: hardship@stcatz.ox.ac.uk)

Accountant: Carey Forster (email: carey.forster@stcatz.ox.ac.uk)

Dean: Professor Richard Bailey (email: dean@stcatz.ox.ac.uk)

Junior Deans: Alessandro Cavallo, Eboni Bucknor, Isabella Vouza and Pierre Romain
 (email: juniordeans@stcatz.ox.ac.uk)

Academic Registrar: Cressida Chappell (email: college.office@stcatz.ox.ac.uk)

JCR Welfare Officers:

Emma Serle (email: emma.serle@stcatz.ox.ac.uk)

Faun Williams (email: faun.williams@stcatz.ox.ac.uk)

UNIVERSITY RESOURCES

Student Fees and Funding

Funding enquiries:

www.ox.ac.uk/students/fees-funding

Bursary enquiries:

student.funding@admin.ox.ac.uk

Fee enquiries:

bursaries@admin.ox.ac.uk

US loan enquiries:

student.fees@admin.ox.ac.uk

us.loans@admin.ox.ac.uk

Oxford SU RESOURCES

Vice-President (Welfare and Equal Opportunities)

vpweo@oxfordsu.ox.ac.uk

Vice-President (Access and Academic Affairs)

vpaccaff@oxfordsu.ox.ac.uk

USEFUL EXTERNAL WEBSITES

www.gov.uk/student-finance

www.studentcalculator.org.uk

www.studentfinancenl.co.uk

www.money4medstudents.org

www.saas.gov.uk

www.brightknowledge.org/money-housing

www.studentfinancewales.co.uk

www.totum.com

www.hmrc.gov.uk/students

www.ucas.com/money

www.moneysavingexpert.com/students/

The information in this guide is intended for students commencing their studies in 2021/22 and is correct as at July 2021. For the latest information, for both new and returning students, please visit www.ox.ac.uk/students/fees-funding.

This customisable guide was produced by the Student Fees and Funding team at the University of Oxford, July 2021.