

ST CATHERINE'S COLLEGE

FINANCIAL INFORMATION FOR UNITED KINGDOM UNDERGRADUATES ARRIVING IN OCTOBER 2021

Course Fees: You are eligible to apply to your region's funding body for a Tuition Fee Loan to cover the course fees of £9,250 for the academic year 2021/22. For UK students, requests for this loan are made when applying for any income/non-income assessed Maintenance Loan, either by filling in a paper form from your region's funding body or applying online via the website for your region:

England: Student Finance England – <http://www.gov.uk/student-finance/overview>

Northern Ireland: Student Finance Northern Ireland – <http://www.studentfinancenir.co.uk>

Scotland: Students Award Agency for Scotland – <http://www.saas.gov.uk>

Wales: Student Finance Wales – <http://www.studentfinancewales.co.uk>

Student Financial Support: The maximum Maintenance Loan available for new students coming up to Oxford in 2021 is £9,488 (the non-means tested element of this is £4,422).

If you do not include a National Insurance number in your application for a Maintenance Loan you will not receive a loan. If you have lost or forgotten your National Insurance number, see <http://www.gov.uk/apply-national-insurance-number> for information about how to find out what it is. If for some reason you have not been allocated a National Insurance number, see <http://www.gov.uk/apply-national-insurance-number> for information about how to apply, and make sure you inform your region's funding body as a matter of urgency.

Battels: You are personally responsible for the payment of course fees (if you have chosen **not** take out a Tuition Fee Loan), charges for rooms and other services. Students are billed via 'battels' (the Oxford term for an invoice for fees and charges) annually in advance at the beginning of Michaelmas Term for course fees, and termly in advance at the beginning of each term for room charges. Each term payment is due by the end of the first week of term – **Friday 15 October** for Michaelmas Term 2021 – and your first battels bill will be sent to your Oxford email address on Tuesday 5 October.

Your first term as a student in the College may be your first experience of meeting the costs of your own living expenses. Most students manage their financial affairs without difficulty, but you will understand that the College has to be run efficiently and it attaches great importance to the avoidance of debt. Any unpaid accounts after the Friday of First Week (Friday 15 October) are surcharged at the compound rate of 2% of the outstanding amount per month, automatically, unless you have made a prior arrangement with the College Accountant. Should you find yourself in difficulty or need financial advice, please contact the College Accountant (email: carey.forster@stcatz.ox.ac.uk).

Payment methods:

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

Room charges: Your room charge for Michaelmas Term 2021 will be £1433.13 for the period from Tuesday 5 October to Sunday 5 December; this includes room (but not meals), duvet, pillows, bed linen (but not towels). The charge for Hilary Term is for the period from Sunday 9 January to Thursday 17 March and the charge for Trinity Term is for the period from Sunday 17 April to Thursday 23 June 2022. The charge for accommodation for those who need to arrive on Sunday 3 October or Monday 4 October is £22.51 per day.

St Catherine's College sets its room charges on the basis of annual discussions between representatives of Common Rooms and College Officers. Those discussions focus on a full review of the actual costs of running the residential side of the College's operation and an assessment as to how those costs might fall or increase between the point at which those discussions take place (usually just after Christmas) and the next academic year. Junior members can have a very real influence on the level of charge that is set. Where costs fall or rise in one year, the effect of that decrease or increase in expenditure will feed through to charges in the following year.

The College separately identifies the elements of the room charge which cover the costs of gas, electricity and water. In each of these areas consumption by students has an effect on the charge. Consequently, it is important to turn off lights and equipment when they are not needed. Consideration should be given to eating meals in Hall rather than staircase pantries - this will reduce electricity usage (currently with a higher carbon emission bill than gas) and wrapping waste brought into College. Controlling heating (supplied by gas boilers) by turning down thermostats, rather than by opening windows will help in terms of reducing gas charges. Sensible use of water will assist in keeping costs down in that area as well. The separately identified charges are related to the introduction of the Carbon Commitment Efficiency Scheme which the Government has introduced under the Climate Change Act. In future, in addition to charges for the consumption of gas and electricity, charges will be levied by Government on the carbon emissions associated with that use. If the College and Junior Members are to keep their costs down, it is becoming vitally important to be very careful about the use of gas and electricity.

The College will review spending on gas, electricity and water at the end of Michaelmas Term 2021 and the end of Hilary Term 2022. If expenditure changes by more than 10%, either upwards or downwards, an increase or reduction will be applied.

Alongside the important work that members of College can contribute by thinking about careful energy use, the College will continue its long standing programme of capital works (insulation, double-glazing, system improvements) to ensure that energy that is used, is used efficiently and effectively.

University Card and UPay system: Every student will be issued with a University Card which serves to identify those entitled to use University and College facilities and services. The card is associated with an individual account which is accessed and credited online with money to purchase meals, drinks, photocopying and printing in College. It is also the easiest way of paying battels bills. An initial sum of £10.00 will be credited to your card to ensure you can use it for purchases as soon as you receive it and you will see a charge for this amount on your first battels bill. The card also operates the door security system in College. You must report cases of lost or stolen cards to the Lodge immediately on discovering loss or theft so that the card can be cancelled. Requests for replacements for lost, stolen or damaged cards should be directed to the College Office (email: college.office@stcatz.ox.ac.uk). Unspent UPay balances at 31 October in the year in which a student member leaves the College are transferred to the St Catherine's Fund. This fund is used to meet the costs of equipment purchases and projects voted for by the Junior and Middle Common Rooms.

Meals: Breakfast is available in Hall at a cost of £2.71, lunch (including a hot main course, chips, vegetables and dessert) is available at an approximate cost of £4.63, and the cost of dinner is £4.58.

Laundrette: The College has a laundrette on site that provides washers and dryers for student use. A wash costs £1.40 and a tumble-dry costs £1.40. The laundrette is open 24 hours and students pay for the facility. An ironing room is provided on Staircase 2 free of charge.

Other charges: Undergraduates are asked to pay a contribution of £27.11 per annum towards the Junior Common Room Overseas Scholarship. The Junior Common Room Overseas Scholarship is for people from developing countries who, for political or financial reasons, or because suitable educational facilities do not exist, cannot study for a degree in their own countries. In order to apply for the Scholarship a person must have obtained a place at Oxford through the usual University admissions process. Students may opt-out of contributing towards the Scholarship by notifying the Accounts Office when they are billed, in which case the charge will be fully reimbursed or (if not yet paid) not payable.

Review of charges: All charges are reviewed each year and changes come into force on 1 August.

Bank accounts: It is essential that you open a student bank account when you arrive in Oxford. You will find that banks require several types of documentary evidence proving your identity and your correspondence address before and after admission to the College, and confirming your status as a student.

Please contact the College if you are unsure about anything. Points of contact for financial matters are the College Accountant, Carey Forster (email: carey.forster@stcatz.ox.ac.uk), the Assistant Accountant, Jane Holmes (email: jane.holmes@stcatz.ox.ac.uk), or Cathy Steiner (email: cathy.steiner@stcatz.ox.ac.uk), who deals specifically with fee matters.