Financial Guide for Undergraduates

2026 entry

St Edmund Hall

PLEASE NOTE:
The information in this guide is intended for students commencing their studies in 2026/27 and is correct as at July 2026. For the latest information, for both new and returning students, please visit www.ox.ac.uk/students/fees-funding

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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 £9,790 in 2026/27. Course fees may increase annually. Republic of Ireland students who start on a programme of study in 2026/27 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 https://www.ox.ac.uk/students/fees-funding/fees/changes-to-fees-and-charges.

Islands (Channel Islands and the Isle of Man)
For 2026/27 the course fees for students from the Channel Islands and the Isle of Man who have been assessed as Home for fees purposes and who are starting a new course are £9,790. You can find information on annual fee increases on the University website at https://www.ox.ac.uk/students/fees-funding/fees/changes-to-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 2026/27 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 https://www.ox.ac.uk/students/fees-funding/fees/changes-to-fees-and-charges.

Information for students from the EU, EEA and Switzerland
The UK Council for International Student Affairs publishes regulations and guidance to be used in assessing the fee status of students. The University has used this guidance to carry out fee status

assessments for students commencing courses in 2026/27, 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. £9,790 for 2026/27. 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.

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

There are several options available to pay your battels. Please refer to the Fees and Charges pages of the SEH website for further details on each payment type :-

- Bank Transfer
- TransferMate (International Bank Transfer)
- By Cheque

- By card in the Finance Office

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://examregs.admin.ox.ac.uk/ *'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 **Friday 16 October 2026.**

1.1.4 WHAT HAPPENS IF I DON'T PAY?

If you have not paid your course fees in full by **Friday 16 October 2026** 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 to your email during 0th week of each term.

Please see section 1.1.2 above for payment methods.

1.2.2 WHAT HAPPENS IF I DON'T PAY?

If you do not pay your battels account by the due date you will incur an automatic administration fee of £25 unless prior agreement has been obtained. You will also have to pay a weekly surcharge, which will be levied from the due date until the balance is cleared. The surcharge will be calculated at 3.0% above the Bank of England base rate on the outstanding balance. If you have not paid your battels you may not be allowed back into residence from the next term. If you are living out and have not paid you will risk the withdrawal of your residential qualifications which will put your continued study in Oxford at serious risk.

2. WHAT CORE 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.studentfinanceni.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 **EU26N** 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 **EU26B** 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.

Further information regarding how and when to complete the online registration process can be found at Guide to registration | Oxford University.

After you have registered, the University will confirm your attendance to the Student Loans Company (SLC) who will then 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 2027 (or the end of March 2027 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 information about those who have made an application to the SLC for a tuition fee loan; those students who have not 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.

Further information regarding how and when to complete the online registration process can be found at Guide to registration | Oxford University.

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 expected 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 2027 (or the end of March 2027 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 2026/27 are usually assessed on household income for the 2024/25 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 2024/25 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	**£3,569**	£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	**£8,260**	£18,370 = max grant £18,371+ = partial grant

TABLE 1: 2026/27 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 2027 (or the end of March 2027 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 2026, 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 £32,500 or less will be invited to become a Crankstart Scholar (www.ox.ac.uk/crankstart). If your household income is assessed as being £7,500 or less, you will receive an annual bursary of £6,370 towards study and living costs. If your household income is between £7,500 and £32,500 you will receive an annual bursary of £5,490. 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 a new student commencing a first undergraduate degree, assessed as having a household income of £50,000 per year or less 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
£25,000 or less	£4,390
£25,001 - £32,500	£3,850
£32,501 - £37,500	£3,290
£37,501 - £42,875	£2,190
£42,876 - £50,000	£1,100

TABLE 2: 2026-ENTRY BURSARY LEVELS FOR UK AND ROI STUDENTS IN 2026/27

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 be means-tested for bursary purposes only, the following steps can be taken:

a. Create an online Student Finance account and select that you would like to apply for a maintenance loan. Follow the steps of the application as if you were applying for the loan and provide all the necessary information.
b. When asked 'Do you want to apply for the higher amount of Maintenance Loan? select **'Yes, I want to apply for a higher amount of Maintenance Loan'**. This lets Student Finance know to assess your household income.
c. Later, when asked 'How much Maintenance Loan do you want to borrow?' select **'I want to borrow a specific amount'**.
d. When you are asked to input the amount, type **'0.00'**. This lets Student Finance know that you are not taking out any loan.
e. When you have completed the application, your parents or partner will be asked to submit their household income information. This information is then shared with the University to assess you for our bursary support.

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 (EU26B 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. 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. 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.

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 at a UK address that is 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 £220 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 £550. 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 2027. 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:
US loans - www.ox.ac.uk/admissions/graduate/fees-and-funding/loans/us-federal-loans
Canadian loans: www.ox.ac.uk/admissions/graduate/fees-and-funding/loans/canadian-loans

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

2.4 COLLEGE FUNDS

St Edmund Hall awards nearly 150 scholarships, awards and prizes each year, plus additional bursaries and grants. Some of these are awarded on the basis of academic merit after consideration of a highly competitive field. Others are aimed more at students who have financial needs, or who

wish to undertake a particular intellectual or cultural project. Opportunities are advertised to undergraduates throughout the year and at https://www.seh.ox.ac.uk/students/prizes-and-funding College Grants are available throughout the year to meet costs relating to a student's academic course (e.g. travel to conferences, purchase of resources not available in Oxford, English language tuition). A maximum of £300 will be awarded to any one student in an academic year. Information may be found at https://www.seh.ox.ac.uk/students/prizes-and-funding

Vacation Grants

The College also offers a vacation grants scheme for undergraduates. Those students taking University Examinations (including language oral examinations) which fall outside Full Term (or Extended Term where applicable), and who live in College accommodation, will receive an automatic Vacation Grant in the form of a battels credit for approved vacation room rentals.

Those students taking Final Honour School examinations (including language oral examinations), who wish to stay in their College accommodation during the Christmas or Easter vacation immediately preceding such exams, may apply for a grant for up to 14 vacation days per year at the rate of 50% of the student nightly rate for such stays. (For accounting purposes such students will be invoiced for the full amount but will receive a Vacation Grant in the form of a 50% battels credit.)

All vacation residence in college accommodation must be booked in advance with the Bursary: Further details can be found at: https://www.seh.ox.ac.uk/students/accommodation-current-students

3. EXTRA HELP FOR STUDENTS WITH ADDITIONAL NEEDS

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 https://www.ox.ac.uk/about/jobs/life-in-oxford/childcare-and-schooling/childcare#/. UK students with children can also visit 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.

4. WHAT OTHER FINANCIAL ASSISTANCE MAY BE AVAILABLE TO ME?

4.1 HOW TO NAVIGATE THE SUPPORT AVAILABLE

Whilst there are resources available to help students who require financial assistance, you must first assess your situation. 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** undergraduate, are you in receipt of everything that is available to you from the UK government and Oxford?
Overseas	If you are an **Overseas** undergraduate, 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.

The Financial Assistance section of our website contains further information on the range of collegiate University funding available: www.ox.ac.uk/students/fees-funding/assistance

4.2 OXFORD'S FINANCIAL ASSISTANCE

The financial assistance available from the University is dependent on fee status (including residency) and additional eligibility criteria. You should first discuss your circumstances with your college financial assistance officer so they can review your funding options with you. You can contact Sophia.McMinn@seh.ox.ac.uk for a discussion.

Students can apply to Oxford's financial assistance schemes via an online application form. Your college financial assistance officer can provide you with further details of the application process and guidance notes, and will be required to submit a statement in support of your application. You will be asked to submit supporting documentation with your application and will then be assessed through the relevant scheme, according to your fee status and the level of funding you require, as set in 4.2.1 and 4.2.2 below.

4.2.1 FOR HOME UNDERGRADUATES

Matriculated Home fee status undergraduates who have a shortfall in their funding can apply for financial assistance of up to £750 (enrolled) or up to £3,000 (enrolled or suspended) depending on their level of need. Students who request funding greater than the maximum award of £3,000, and are assessed as having a shortfall above this level due to unforeseen circumstances, will be referred on for further consideration by the University Financial Assistance Committee at their termly meeting to see whether they are eligible for additional support (see section 4.2.2 below).

Home undergraduates who have been in formal or informal care for any period of time, or who are studying without the emotional or financial support of their family, are able to apply for a bursary of up to £3,500 per year to help towards financial shortfalls relating to their circumstances.

4.2.2 FOR UNDERGRADUATES 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 Financial Assistance Committee. The maximum award is £8,000, and awards may be made as a grant or a loan, or a combination of both.

4.2.3 SUMMARY OF OXFORD FINANCIAL ASSISTANCE

A brief overview of eligibility, assessment processes and award levels is provided below, with further information available at www.ox.ac.uk/students/fees-funding/assistance/oxford

Student type	Award level	Application process	Deadline
Home/UK undergraduates with a funding shortfall	Awards of up to £750 or up to £3,000 depending on level of funding request	Online form available via college - applications assessed on rolling basis throughout academic year	Friday of Trinity term week 8
Undergraduates of any fee status experiencing unforeseen financial difficulty	Awards of up to £8,000	Online form available via college - applications assessed on a termly basis by University Financial Assistance Committee	Please visit our webpage for termly deadlines
Care-experienced or estranged Home/UK undergraduates	Awards of up to £3,500	Online form available via college - applications assessed on a rolling basis throughout academic year	Friday of Trinity term week 8

If you have enquiries about the above financial assistance schemes please contact student.funding@admin.ox.ac.uk

4.3 COLLEGE FINANCIAL ASSISTANCE

Details of College financial assistance funds can be found on the St Edmund Hall website at: www.seh.ox.ac.uk/students/financialassistance

An email is also sent to all students at the beginning of each term outlining the funds available, how to apply and the application criteria.

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

The Turing Scheme is the UK's current mobility programm, which provides living costs grants to all students on eligible study and work placements, with enhanced support available for students from disadvantaged backgrounds. The 2026/27 academic year will be the final year of this mobility scheme and the UK will associate to Erasmus+ for 2027/28. The University has applied for an Erasmus+ Charter to be able to offer Erasmus funding to year abroad students after 2026/27. Further details will be shared on the dedicated webpage Erasmus+ | Oxford University in due course.

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 Travel Hardship Fund and some other small awards. More information about these funds and application forms can be found at: Modern Languages Year Abroad Resource.

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.

5.2.5 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 University Bursary entitlement accordingly.

5.3 …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.

5.3.1 SECURING A HOUSE FOR THE YEAR

There are separate costs associated with living out. These usually include application fees, a deposit, and some agencies will require the first or two months of rent to be paid in advance. 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 https://www.oxfordsu.org/commonrooms/resources/living-out/.

5.3.2 BUDGETING FOR EXTRA COSTS

When you live in college accommodation the cost usually covers 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.

5.3.3 COUNCIL TAX

Full-time students are exempt from paying Council Tax and must apply for an exemption on the Oxford City Council webpage:

Apply for a student Council Tax exemption | Student Council Tax exemption | Oxford City Council

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 webpage offers some suggestions for keeping your finances under control https://www.ox.ac.uk/students/fees-funding/assistance/managing-budget.

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 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 save copies of documentation relating to your finances as you may need it later. Digital copies can be easily accessed when you are at Oxford or at home. If you apply for financial assistance you will be required to provide electronic copies of these documents.

We would particularly advise saving a digital copy of the following:

- Financial notification letter from your Student Finance agency
- Oxford Bursary or Crankstart Scholarship letter
- Scholarship award letters
- Notification of financial assistance payments
- Tenancy agreement (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

Please see the College website (https://www.seh.ox.ac.uk/people) to locate the office or individual you should contact, depending on your query.

Queries relating to your fees or battels charges can be emailed to the Finance office on fees@seh.ox.ac.uk

UNIVERSITY RESOURCES

Student Fees and Funding	www.ox.ac.uk/students/fees-funding
Funding enquiries:	student.funding@admin.ox.ac.uk
Bursary enquiries:	bursaries@admin.ox.ac.uk
Fee enquiries:	student.fees@admin.ox.ac.uk
US loan enquiries:	us.loans@admin.ox.ac.uk
Canadian loan enquiries:	canadian.loans@admin.ox.ac.uk

Oxford SU enquiries@oxfordsu.ox.ac.uk

USEFUL EXTERNAL WEBSITES

www.gov.uk/student-finance	https://www.ucas.com/money-and-student-life
www.studentfinanceni.co.uk	www.moneysavingexpert.com/students/
www.saas.gov.uk	www.brightknowledge.org/money-housing
www.studentfinancewales.co.uk	www.totum.com
https://www.gov.uk/student-jobs-paying-tax	

The information in this guide is intended for students commencing their studies in 2026/27 and is correct as at July 2026. 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 2026.