

How much does it cost to study at Oxford?

Fees

Annual tuition fees for undergraduate degree courses are £9000 per year, **€10800** at €1.20 to the pound (this exchange rate is used throughout)*. All of the good universities in the UK are now charging this amount – **Oxford is not more expensive than other major universities in England.**

Living Expenses

This information is taken from the Oxford University website:

<http://www.ox.ac.uk/feesandfunding/fees/livingcosts/>

	Likely living costs for one month		Likely living costs for nine months		Likely living costs for 12 months	
	Lower range	Upper range	Lower range	Upper range	Lower range	Upper range
Food	£255	£286	£2,291	£2,570	£3,054	£3,426
Accommodation	£464	£596	£4,176	£5,364	£5,568	£7,152
Personal items	£115	£234	£1,031	£2,102	£1,374	£2,802
Social activities	£58	£103	£518	£923	£690	£1,230
Study costs	£34	£71	£302	£635	£402	£846
Other	£19	£42	£189	£394	£255	£525
Total	£945	£1,332	£8,507	£11,986	£11,343	£15,981

Amounts given below are values per **academic year** (9 months):

1. Food

Based on students eating meals in college or self-catering, suggested costs are **£2291-£2570/€2749-€3084.**

2. Accommodation

Based on living in College: **£4176-£5364/€5011-€6437.** Costs for privately rented rooms are often higher, see

<http://www.admin.ox.ac.uk/accommodation/private/singlepeople/>

* The exchange rate in April 2014 was €1.21/£; in November 2014 it was €1.27. Further fluctuations are inevitable and unpredictable. A rate of €1.20 is used here as an 'average': readers should check the current value at the point where they are calculating their budget.

3. Study Costs

Items such as text books, stationery, printing and photocopying, course-related equipment and materials.

4. Other Expenses

These are small miscellaneous costs which do not fall under the other categories above.

Total living expenses in Euros 2014-15

The combined cost of the estimated items in the table, in Euros, is **€10208-€14383 per academic year** (9 months).

In a year where the student lives out in rented accommodation the cost could be greater but will vary according to the type of accommodation and its location.

Not included in the table

Medical expenses such as glasses or dentistry, the costs of more expensive hobbies, and study requirements such as field trips are not included in these estimates (some Colleges can offer funding for field trips). Budget travel to and from Luxembourg is not necessarily more expensive than the cost for someone living in more distant parts of the UK. For instance, British Airways flies to Heathrow and there is a direct bus connection from Heathrow to Oxford.

Other Universities

The cost of studying at other major universities in the UK will not be very different. Living costs in major cities such as Birmingham or Manchester are unlikely to be much lower, and in and around London they are likely to be somewhat higher.

What funding is available to students from Luxembourg?

The Luxembourg government has changed the way it supports students. The changes took effect at the start of the academic year **2014-2015**. The aid provided will still take the form of a mixture of grants and loans. There is a downloadable brochure at :

<http://www.cedies.public.lu/fr/formulaires/aidefi-borschuer-FR-2014.pdf>

The grant will include 3 elements:

- A basic grant of €2000, available to all;
- A grant of €2000 for those studying abroad;
- A social component which will depend on family income.

There will also be a loan, depending on family income, such that the total amount available per year (grant + loan) will be €13500. In addition, the cost of fees will be met up to €3700 per year, split between the grant and the loan.

There is an on-line calculator which will show you what you would receive based on your family income:

<http://portal.education.lu/etudes/Home.aspx>

IMPORTANT: If your family lives in one of the countries bordering Luxembourg and your parent(s) is/are employed in Luxembourg, then some of this information may not apply to you: you should check with CEDIES at the time you apply.

UK Student Finance

In addition, EU Nationals normally resident outside the UK are entitled to a UK Student Loan to cover the tuition fees (£9000/€10800), but not for living or other expenses. Repayments on a UK Student Loan start in the April after graduation and continue for up to 30 years (depending on your income) after that date, at which time any outstanding balance is written off. Repayments are only due when the graduate's income exceeds £16910/€20292 year and are charged at 9% of the part of income above this amount. If you return to live in Luxembourg after your studies, repayment will become due when your earnings exceed £20290 (new rate from April 2014), equivalent to €23909,69 at the official exchange rate of £0.84861/€1 (see http://www.studentloanrepayment.co.uk/portal/page?_pageid=93,6678668&_dad=portal&_schema=PORTAL). Interest rates on UK student loans have been higher up to now than on those provided by the Luxembourg government. This means a UK Student Loan is probably more expensive for the individual in the long term, but it has built in safety measures to ensure affordability for those on lower incomes or during any periods of unemployment.

Oxford University Financial Support

IMPORTANT! The University has produced a new brochure on funding for 2015-16, available at http://www.ox.ac.uk/sites/files/oxford/field/field_document/Funding_your_studies_in_2015.pdf

The **University** provides financial help for students' living costs in the form of bursaries where household income is below **£42621/€51145** per year.

More detailed information can be found at:

http://www.ox.ac.uk/admissions/undergraduate_courses/student_funding/eu_students/index.html.

In addition the tuition charge for one year of undergraduate study for students from the EU (outside the UK) studying for their first degree from 2013 will also be dependent upon a student's household income. Significant reductions are available to students from the lowest income households:

Household Income	Tuition Fee per year
£0 - £16,000	£6,000
£16,001 - £20,000	£7,000
£20,001 - £25,000	£8,000
£25,001 +	£9,000

Students from EU countries outside the UK will be able to access a loan for the full amount of their tuition charge. Details of the loans can be found at: <https://www.gov.uk/apply-online-for-student-finance>. EU students have to download the forms and apply by post. **You do not need to pay this cost upfront.**

More information about finance for EU students can be found at: <http://www.thestudentroom.co.uk/content.php?r=599-Funding-for-non-UK-students-studying-in-England>.

IMPORTANT - Household income assessment

Students from EU countries outside of the UK will have to complete a household income assessment via the Student Finance Services Non UK Team (<https://www.gov.uk/contact-student-finance-england>) in order to be considered for any support from the University. No other household income assessment will be accepted under any circumstances. More information is available at <http://www.ox.ac.uk/admissions/undergraduate/fees-and-funding/government-support>.

This form should be returned within 9 months of the start of the academic year, or you may lose your right to apply for student finance.

Living costs & support

As stated above, the University estimates that basic **term-time** living costs for students in 2013/14 will be £8507-£11986/€10208-€14383 per year (<http://www.ox.ac.uk/feesandfunding/fees/livingcosts/>). Students from outside the UK will have the additional cost of living during the vacations, which could include the cost of travelling home or paying additional rent to remain in Oxford. The University estimates they should budget for **£11343-£15981 (€13617-€19177)** for their **full year** living expenses in 2014/15. They will be required to complete a financial declaration in order to have their place at Oxford confirmed and will need to show they have enough funding for the length of their course (see <http://www.ox.ac.uk/feesandfunding/fees/financialdeclaration/>). The University has bursaries available to cover some of these costs and to enable students to take part in the many opportunities Oxford has to offer. The table shows the annual bursaries available dependent upon household income before tax.

Household income	Bursary	Additional start-up bursary (first year only)
£16,000 or less	£3,300	£1,000
£16,001 - £20,000	£3,000	£500 additional start-up bursary for all students
£20,001 - £25,000	£2,500	
£25,001 - £30,000	£2,000	
£30,001 - £35,000	£1,500	
£35,001 - £40,000	£1,000	
£40,001 - £42,611	£500	
£42,611 and above	£0	£0

EU students from outside the UK are eligible for these bursaries, but are generally not eligible for **government** grants and loans to help with the cost of living whilst at University, although there are exceptions

(<https://www.gov.uk/student-finance/who-qualifies>). EU students must ensure therefore that they have enough funding for their living costs at Oxford from other sources, and may be asked to provide evidence of this before they take up their place (see above).

Funding from the Colleges

The Colleges offer different types of aid to undergraduates on low incomes. In some Colleges as many as 25% of undergraduates are receiving financial help. An undergraduate receiving the maximum of Luxembourg Government aid might well qualify for aid in Oxford from either the University or her College, especially if her family income is low.

In addition there is a wide range of scholarships, prizes and bursaries available to students at Oxford, depending on their academic ability, nationality and personal circumstances. In short, no able candidate should be discouraged by the cost – help is available!

Disclaimer

The information in this note is provided without responsibility on the part of the Oxford University Society of Luxembourg asbl and its members. The information is intended to assist potential candidates for admission to Oxford University in making a provisional evaluation of the cost and the availability of financing for undergraduate study at the University. It is based on information believed to be reliable at the time of writing and on an interpretation of the application of the relevant rules and regulations. No reliance should be placed on the information and candidates for Oxford should make their own enquiries about living costs and the sources of funding for study before making any decision to proceed with an application or otherwise.