



UNIVERSITY OF  
OXFORD

# UNDERGRADUATE FEES AND FUNDING

## 2025 ENTRY





# CONGRATULATIONS...

...on receiving an offer from the University of Oxford!

**This guide contains important information about the costs involved in studying at Oxford and the support that is available. To ensure that funding is in place for the start of your course, apply as soon as possible. If you have received a conditional offer, you don't have to wait until your place has been confirmed before you apply for funding. Throughout this guide we might use certain terms that you have not yet come across. Please refer to the useful terms on page 1 if you are unsure about what something means.**

**All the information in this guide is also available on our website ([www.ox.ac.uk/funding](http://www.ox.ac.uk/funding)), along with our Any Questions? Tool, should you have any queries.**

Student Fees and Funding, University of Oxford

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The information contained in this guide is only for students starting at Oxford in 2025. If you are planning to commence your studies after this date, you will need to check the latest arrangements which will be available from [www.ox.ac.uk/funding](http://www.ox.ac.uk/funding) once they are known. Information correct as of November 2024.

# USEFUL TERMS

## **EEA (European Economic Area)**

Iceland, Liechtenstein, Norway and EU countries.

## **ELQ (Equivalent or Lower Qualification) Student**

Students who have previously studied at undergraduate level and obtained a qualification.

## **EU (European Union)**

Currently Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

## **Fee Status**

Determines whether a student should pay course fees at the Home or Overseas rate. Students from the Republic of Ireland (ROI) or those who have been granted settled or pre-settled status under the EU settlement scheme will be charged fees at the Home rate as long as they meet the residence requirements.

## **Financial Assessment / Means Testing**

The process of calculating household income used by the regional funding agencies.

## **Household Income**

This is the income of the student and any adults who live in the same house.

## **Maintenance Loan**

Repayable financial support used to pay for living costs. The level available is dependent on household income.

## **Oxford Bursaries and Crankstart Scholarships**

Non-repayable bursaries from Oxford for students from lower-income households.

## **Regional Funding Agencies**

The organisations that process applications for support for students from England, Northern Ireland, Scotland, Wales and the Republic of Ireland.

## **Tuition Fee Loan**

Repayable financial support used to pay for course fees.







# COURSE FEES

The level of course fees you will be charged and the support available is determined by your fee status. This is based upon your nationality and where you usually live.

The table below gives a summary of the eligibility requirements for each fee status:

Where you usually live	Your passport or visa status	Your fee status
UK and Republic of Ireland	UK or Republic of Ireland national and ordinarily resident in the UK or Republic of Ireland for at least three years prior to course start. Residence must not have been for the main purpose of receiving full time education. Students with settled and pre-settled status granted under the EU Settlement Scheme can qualify for Home fee status as long they meet the residence criteria.	Home
EU/EEA, Switzerland and Gibraltar	UK or Republic of Ireland national living in the EU/EEA/ Switzerland/Gibraltar on 31 December 2020 for at least three years prior to course start.	Home
Outside the UK/Republic of Ireland	National from outside the UK or Republic of Ireland.	Overseas

If you are unsure of your fee status, you can request an assessment from the University ([student.fees@admin.ox.ac.uk](mailto:student.fees@admin.ox.ac.uk)). If you wish to receive financial support from the UK government, your eligibility will also be assessed separately by your regional funding agency.

## FINANCIAL DECLARATION

You will be required to complete a financial declaration in order to have your place at Oxford confirmed. Your college will be able to advise you about what information is required.



# HOME STUDENTS

If you are a Home fee paying student the course fees for 2025 will be £9,535. Home students studying for their first undergraduate degree can access a tuition fee loan from the UK government for the full amount of their course fees and do not need to pay anything upfront.

See pages 7 and 8 for information about applying for a tuition fee loan to cover your course fees.

# ALL OTHER STUDENTS

If you do not have Home fee status you will not be eligible for a tuition fee loan from the UK government. Overseas students will also be charged a different level of course fees.

Fee status	Annual course fees payable by student
Home	£9,535
Overseas	Between £35,260 and £59,260*

# MEDICAL STUDENTS

Home students on the six year medicine course have different arrangements for course fees in years five and six, as their fees are covered by the NHS. Visit [www.ox.ac.uk/funding](http://www.ox.ac.uk/funding) for more information.

\*Medical students with Overseas fee status should note that the course fees for the clinical years of their course will be considerably higher.

# CHANGES TO FEES

The University caps the amount by which it can increase its fees annually. More information about the amount of the cap and how the increase is calculated is available at [www.ox.ac.uk/ffchanges-fees](http://www.ox.ac.uk/ffchanges-fees). For Home undergraduate students, course fees are also subject to a governmental fee cap and will not increase above the level of the fee cap, which is subject to annual review.

# LIVING COSTS

Living costs will vary significantly dependent on your lifestyle, but in 2025 these are estimated to be between £1,425 and £2,035 per month. This range is based on a single student with no dependants living in college accommodation (including utility bills). Undergraduate courses usually consist of three terms of eight weeks each, but as a guide you may wish to budget over a nine-month period to ensure you also have sufficient funds during the holidays to meet essential costs.

	Monthly living costs		Total living costs for 9 months	
	Lower range	Upper range	Lower range	Upper range
Food	£330	£515	£2,970	£4,635
Accommodation (including utilities)	£790	£955	£7,110	£8,595
Personal items	£200	£335	£1,800	£3,015
Social activities	£45	£100	£405	£900
Study costs	£40	£90	£360	£810
Other	£20	£40	£180	£360
Total	£1,425	£2,035	£12,825	£18,315

When planning your finances for any future years of study in Oxford beyond 2025/26, you should allow for an estimated increase in living expenses of 4% or more each year, although this rate may vary significantly depending on how the national economic situation develops.

# ADDITIONAL COSTS

You may need to make additional provision for costs such as a student visa, international travel to and from Oxford and fieldwork. If you have dependants you will also need to consider separate costs related to your family. For information on course costs please visit [www.ox.ac.uk/courses](http://www.ox.ac.uk/courses).

# OXFORD FUNDING

## CRANKSTART SCHOLARSHIPS

If you are a UK-resident studying for your first degree and your annual household income is £32,500 or less, we will offer you a non-repayable Crankstart Bursary worth up to £6,090 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. For more information about the Scholarship, visit [www.ox.ac.uk/crankstart](http://www.ox.ac.uk/crankstart).

Household income	Annual Bursary*
£7,500 or less	£6,090
£7,501–£32,500	£5,250

## OXFORD BURSARIES

If you are a Home student from a lower-income household studying for your first undergraduate degree (or Graduate Entry Medicine) and are not eligible for, or do not take up, a Crankstart Scholarship you will be eligible to receive an annual non-repayable Oxford Bursary to help with the costs of studying and living in Oxford. The bursary amount will depend on your annual household income:

Household income	Annual Bursary*
£25,000 or less	£4,200
£25,001–£32,500	£3,680
£32,501–£37,500	£3,150
£37,501–£42,875	£2,100
£42,876–£50,000	£1,050

If you are eligible for a Crankstart Scholarship or Oxford Bursary you will be notified of your entitlement from mid-September 2025.

\*These published 2025 bursary levels are inclusive of an inflationary uplift from 2024 arrangements and will be kept under review in light of the current cost of living fluctuations.

Please visit [ox.ac.uk/funding](http://ox.ac.uk/funding) for the latest information.



## OXFORD TRAVEL SUPPLEMENT

We will help with your travel costs between Oxford and your stated home address. If you are a Crankstart Scholar or an Oxford Bursary recipient, 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. Distance is measured as the direct distance in miles (sometimes termed ‘as the crow flies’). If eligible you will be notified of this additional funding shortly after being contacted about your bursary funding from Oxford.

## CARE EXPERIENCED AND ESTRANGED STUDENT BURSARY

If you are a UK resident and have ever been in care, or are studying without family support and are in financial need, you can apply for a non-repayable annual bursary of up to £3,500 during your course so that you have additional funding to help with costs, including during the vacations.

## STUDENT SUPPORT BURSARY

Our Student Support Bursary assists UK students 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.

# UK GOVERNMENT SUPPORT

Home students and those with settled status who meet certain residency criteria are eligible to apply for funding from the UK government towards their living costs although the amounts will vary by UK region. A basic level of maintenance loan is available to all Home students irrespective of household income. Students can also access a higher level of maintenance support based on their household income. UK government loan repayments are combined into a single amount which only becomes repayable once you have left

your course. Overseas students are not eligible for living costs support from the UK government.

## MEDICAL STUDENTS

Home (UK) students on the six year medicine course have different funding arrangements in years five and six, as they are eligible to apply for living costs support from the NHS and the UK government. Visit [www.ox.ac.uk/funding](http://www.ox.ac.uk/funding) for more information.

Where you usually live	Maintenance Support*
England	Basic loan of approximately £4,767 for all students. Increased loan up to a maximum of £10,227 depending on household income.
Wales	Grant plus loan of approximately £12,150 available to all students. Level of grant between £1,000 and £8,100 depending on household income.
Scotland	Basic loan of approximately £8,400 for all students, with a maximum loan of £9,400 and a grant of up to £2,000 for students from low-income households.
Northern Ireland	Basic loan of approximately £4,661 for all students, with a maximum loan of £6,776 plus a grant of up to £3,475 for students from low-income households.

\* Where approximate figures are given they show support that was available to students in 2024/25. Confirmed figures for 2025/26 will be published by spring 2025 and updated at [www.ox.ac.uk/funding](http://www.ox.ac.uk/funding).

## PREVIOUS STUDY

Home students who have already completed a previous undergraduate programme of study will be classed as an Equivalent or Lower Qualification (ELQ) student for funding purposes and may not be eligible for UK government or Oxford financial support. See [ox.ac.uk/elq](http://ox.ac.uk/elq) for further details.

## ADDITIONAL SUPPORT

If you are a UK student and have additional costs because of a disability or dependants, you could be eligible to receive extra assistance.

Fund	Eligibility	Assessment	Application
Disabled Students' Allowances	UK students who require funding to meet course- related costs	Based upon need	Apply through regional funding agency
Parents' Learning Allowance	UK students with dependants	Based upon household income	
Childcare Grant			
Adult Dependants' Grant			
Tax credits			Apply through <a href="http://www.gov.uk/browse/benefits/manage-your-benefit">www.gov.uk/browse/benefits/manage-your-benefit</a>



# SCHOLARSHIPS

Our Fees, Funding and Scholarship Search provides a list of awards being offered by Oxford and can be found at [www.ox.ac.uk/ffsearch](http://www.ox.ac.uk/ffsearch). Further details on the centrally administered scholarships listed below can be found at [www.ox.ac.uk/funding](http://www.ox.ac.uk/funding).

Scholarship	Eligibility	Award	Application deadline
Bright Oceans	Students must be ordinarily resident in mainland China and studying an undergraduate course in Mathematical, Physical and Life Sciences Division	Course fees and an annual grant towards living costs	12 noon (UK time) on 12 February 2025
Hill Foundation Scholarship	Students must be nationals of and ordinarily resident in the Russian Federation wishing to study for a second undergraduate degree.	Course fees and an annual grant towards living costs	12 noon (UK time) on 12 February 2025
Oxford Centre for Islamic Studies Scholarship	UK residents from Muslim communities	Course fees and an annual grant towards living costs	12 noon (UK time) on 12 February 2025
Palgrave Brown Scholarship	Student must be ordinarily resident in and/or educated in certain Eastern European countries	Annual grant towards living costs	12 noon (UK time) on 12 February 2025
Palgrave Brown UK Scholarship	Students who have been resident or educated in Norfolk or Suffolk	Annual grant towards living costs	12 noon (UK time) on 12 February 2025
Reach Oxford Scholarship	Students from low-income countries	Course fees, annual grant towards living costs and one return air fare per year	12 noon (UK time) on 12 February 2025



## US AND CANADIAN STUDENTS

Students from the US and Canada can apply for student loans to help with fees and living costs.

[www.graduate.ox.ac.uk/usloans](http://www.graduate.ox.ac.uk/usloans)





## APPLYING FOR SUPPORT

**Applications for support from the UK government are processed by regional funding agencies. Anyone supporting your application, such as parents, will also need to set up their own online account to provide information for your assessment.**

<b>England:</b> Student Finance England	<a href="http://www.gov.uk/student-finance">www.gov.uk/student-finance</a>
<b>Scotland:</b> Student Awards Agency for Scotland	<a href="http://www.saas.gov.uk">www.saas.gov.uk</a>
<b>Northern Ireland:</b> Student Finance NI	<a href="http://www.studentfinancenl.co.uk">www.studentfinancenl.co.uk</a>
<b>Wales:</b> Student Finance Wales	<a href="http://www.studentfinancewales.co.uk">www.studentfinancewales.co.uk</a>
<b>Republic of Ireland:</b> Student Finance Services Non UK Team	<a href="http://www.gov.uk/apply-for-student-finance">www.gov.uk/apply-for-student-finance</a>

### **How do I ensure that my household income is assessed?**

If you want to be financially assessed, you and any adults you live with will need to complete a financial assessment as part of the application. During this process your household income is calculated. Although much of the process is automated you may need to provide additional information to support your assessment.

### **How is my household income calculated?**

The financial assessment will look at your household income for the last full tax year. For students starting their studies in 2025, this means that information from the 2023/24 tax year will be used. If this does not reflect your current financial situation, you might be able to undergo a current year assessment. You must first apply in the normal way based on the 2023/24 tax year. Please note that your household income must have dropped by at least 15% (5% in Northern Ireland) since the 2023/24 tax year.

### **What happens once my assessment is complete?**

Once your assessment has been completed, your regional funding agency will notify you of the support you will receive.

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

There is no separate application process for an Oxford Bursary or Crankstart Scholarship as this is based on the household income assessment carried out by your regional funding agency.

### **When will I find out if I have been awarded an Oxford Bursary or Crankstart Scholarship?**

Students who are eligible will be notified from mid September 2025.

After the start of term, students will then also be notified if they may be eligible to apply for any additional Oxford funding.



# APPLICATION PROCESS

## REMEMBER

To ensure anyone supporting your application also sets up an online account with your regional funding agency



### FROM EARLY 2025

Apply online through your regional funding agency



Provide additional financial information as required for means testing



Receive notification of entitlement from regional funding agency



### FROM MID-SEPTEMBER 2025

Receive notification of any bursary from Oxford



### EARLY OCTOBER 2025

First maintenance loan instalment paid directly to student



### LATE OCTOBER 2025

First bursary instalment paid directly to student



### EARLY NOVEMBER 2025

First tuition fee loan instalment paid directly to Oxford



## REMEMBER

To check with your regional funding agency that your bank details are correct

# USEFUL WEBSITES

There is a huge amount of information available on the internet about student funding. In addition to the University's funding webpages ([www.ox.ac.uk/funding](http://www.ox.ac.uk/funding)), you might find the following websites useful.

**[www.ox.ac.uk/students/fees-funding/assistance/managing-budget](http://www.ox.ac.uk/students/fees-funding/assistance/managing-budget)**

Advice on managing your budget at Oxford

**[www.moneysavingexpert.com/students](http://www.moneysavingexpert.com/students)**

Student Finance advice from Martin Lewis

**[www.ukcisa.org.uk](http://www.ukcisa.org.uk)**

Information on fee status and advice for international students

**<https://rmbf.org/get-help/help-for-medical-students>**

Detailed information on the funding available to medical students

Please note that the University cannot guarantee the accuracy of any information available on these external websites.

## CONTACT DETAILS

Should you have any additional questions on the information in this guide or on our website, you can use the following email addresses to get in touch with us at Oxford:

General student funding enquiries  
**[student.funding@admin.ox.ac.uk](mailto:student.funding@admin.ox.ac.uk)**

Oxford Bursaries  
**[bursaries@admin.ox.ac.uk](mailto:bursaries@admin.ox.ac.uk)**

Fee status  
**[student.fees@admin.ox.ac.uk](mailto:student.fees@admin.ox.ac.uk)**

US and Canadian loans  
**[us.loans@admin.ox.ac.uk](mailto:us.loans@admin.ox.ac.uk)**







## KEY POINTS TO REMEMBER

- If you want to receive support from the UK government you have to apply for it.
- Apply online as soon as possible to ensure that the funding is in place for the start of your course.
- If you only want to apply for the minimum level of support (tuition fee loan and basic maintenance loan), you don't need to be means tested and won't need to provide your household income.
- If you want to be assessed for the maximum level of support available to you, you must be means tested and provide your household income. This will also allow you to be assessed for bursaries provided by Oxford.
- If you don't apply to be means tested by your regional funding agency, you will be automatically ineligible for bursaries from Oxford.
- Answer queries from your regional funding agency promptly if they require additional information regarding your application.
- Keep a record of your application and any correspondence with your regional funding agency. This will be invaluable if you have any difficulties with your application.
- Make sure that your contact details are kept up to date. All correspondence will be sent to the address you register with your regional funding agency including your bursary notifications.

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