

Money Matters

A Student Guide to Financial Aid

Balliol College Oxford



2011/2012

http://www.balliol.ox.ac.uk/sites/default/files/money_matters.pdf

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INTRODUCTIONS

From the Financial Aid Officer

The amount of financial aid money allocated by the College each year has increased dramatically over the last decade. A generation ago financial aid in College consisted mainly of making small loans or grants to individuals facing unexpected difficulties. This sort of loan or grant is still very pertinent: there is information about how to apply for one on page 12. However, given the Government's policy concerning student maintenance (consisting primarily of loans and top-up fees for the majority of undergraduates) and the high cost of living in Oxford, the College has been encouraged to set aside greater resources for financial aid and to seek new sources of aid through benefactions. The Development Office has done a wonderful job in securing each year more and more money from Old Members and from other sources to strengthen Balliol's financial aid offerings.

In this booklet we try to outline what is on offer for several types of financial aid – Government maintenance funds; College and University grant and loan schemes for maintenance assistance; assistance for academic or academic-related projects; and other forms of financial support.

*It is hard to make a financial aid booklet 'a good read'. Therefore, if you have any questions regarding your own finances whilst at Balliol, or if you would like to explore what financial assistance is available to you – **please come and see me** and I will be glad to explain what is offered by the College (and University) and do my best to be of assistance to you.*

*No one likes to talk about financial need. I recognise this in doing my job for the College. The only thing I can say to try and alleviate this feeling is that I was assisted at University by both loans and grants. I know what it feels like both to need and to ask. Secondly, there is often a feeling that one should not ask for help because there must be 'someone more deserving' in College. There may be 'someone more deserving' – but there may also be some financial assistance with **your** name on it. So let us hear from you.*

Douglas Dupree

How to manage your finances

You should have your basic funding provision in place at the beginning of each term and the income you receive should remain the same throughout your time at Oxford. This means that it is relatively straightforward to manage and budget your resources effectively. If your circumstances do change, then there are ways to alter your income accordingly.

University can lead to a high degree of impulsive spending. With so much to do and the independent learning afforded through university, it often seems that the best thing to do on a night off is to go out and enjoy yourself. This means it is very easy to spend money. The following pages offer some suggestions for keeping your finances under control.

Are you in control of your finances?

- Do you know what your current balance is or do you wait until your bank sends you a statement and hope for the best?
- Are you always confident that you will be able to withdraw money when you want to?
- Do you find you are using 'cash-back' as a way of bridging the gap between one payment into your account and another?
- Do you use a credit card when you are short of money because you think you will have more next month?

The only way you can be in control of your money is if you are aware of how much you have and how you are spending it. Although this may seem tedious, in this way you can avoid the worry of not knowing, and the anxiety that comes when you run out.

Good ways to manage your money:

1. **Pay all bills at the start of term.** Pay your battels, clear any credit card bills, insurance etc. These should always be priority because they do not go away. Credit Card interest is a drain on your current resources.
2. If you 'live out', **work out how much you will need for essential bills until your next termly instalment** and put that much aside in a savings account attached to your current account. This way, you can avoid spending it.
3. Work out how much money is remaining and divide it between the weeks you will need money before the next income.
4. **If you receive funds monthly, set up all your bills to be paid by standing order.** This should include your credit card (if you have one), your mobile phone, and any other costs. Calculate how much remains for each month.
5. Once you know how much disposable income you have, find a method that suits you best to ensure that you do not overspend. Methods might include:
 - Write every withdrawal down, either on an Excel spreadsheet, or in a notebook. Always get receipts when you withdraw money or put something on your card (even if it is a small amount). This will allow you to ensure that you do not overspend.
 - If you do not like to write everything down, get into a habit of asking to see your balance when you withdraw money. Most students avoid this question because when you are withdrawing money for a night out, you do not want to know how little you have to spend. This is avoiding the problem, and you will only worry about it anyway. Check as a matter of course, and then you will be in control.
 - If any of the above options are too tedious, withdraw the amount of money you are able to spend at the beginning of a week. Then, put all cards away until you can make the next withdrawal. In this way, you can keep complete control over your finances and ensure that you know what is happening.

Be realistic about your expenditure. If you smoke, then budget for cigarettes and accept that this will mean that you cannot spend money on other things. Don't justify spending more money because you have had a good/bad/indifferent tutorial. Be honest with yourself about what you are spending and why you are spending it.

Other tips:

- Do not get a store card (interest rates are very high), and use a credit card only if you pay it off in *full* each month. Though your bank may understand about you overdrawing on your account, failure to pay credit/store card bills of this sort will affect your credit rating and may have an impact on you in the future.
- A student loan is a highly controlled, sensible form of debt. Do not think that borrowing an extra £1000 from private resources does not matter because you are already borrowing from SLC. Private loans have a far more rigorous repayment method that is not income related. This is the type of debt that will be difficult to control once you graduate.
- If you do not have a regular income, then switch your mobile phone to a Pay as You Go contract. This way, if you cannot afford it, you will not buy it. Let others phone you.
- Don't spend large sums in bookshops on CDs and convince yourself that it was for your degree.

- Don't agree to eat out with friends if you cannot afford it. Bills are customarily split on these occasions, however frugal you have been.
- If you drink, drink in the College bar. This does not necessarily have to be followed by a night out.
- Never lend money to someone else. It causes resentment and awkwardness and an Oxford college is too small for that sort of problem.
- Get a vacation job. Visit the Careers Service and find well-paid employment in the long summer vacation. This makes a huge difference to your term time fun and earns you valuable CV points.

Be in control of your own spending and finances and then you will avoid worrying about it.

From The Drs WHO (the JCR Welfare & Housing Officers)

Balliol, as a College, is adamant that once you are here you will not have to leave due to your financial circumstances.

With the imposition of tuition fees and the abolition of grants things have become more strained for the average student. If you ever get into difficulties, there will always be someone in College to talk to, who will offer advice and who will do their very best to help you out of dire straits.

Obviously **prevention is better than cure**. Lack of planning and organisation is a common cause of students getting into difficulty. We do not want this to happen to you! Getting into financial difficulties can be extremely stressful. Please do not think you have to deal with this by yourself. College has an extensive welfare network, with both College Officers and JCR Officers available to help. They are only too willing to see you. All the officers realise that people prefer to keep their financial situation confidential. Each of us mentioned below will respect this.

The Financial Aid Officer is our Chaplain, Douglas Dupree. He's the one not only armed with plenty of information and advice about available grants, debt management and budgeting, but also the person who, with the Student Finance Committee, decides how money is allocated. He is willing to assist or advise with any financial difficulties. He is available in Staircase XXI Room 8 from 12 noon - 1 pm Monday - Friday (except Thursday). If you are in any difficulties then please do not hesitate to go and talk to him. He will do his best to help you. It is often handy to go with an outline of your income and expenditure, so he can see how College could best help you, i.e. whether it be in the form of a grant or a loan. Doug can only administer discretionary loans of up to £300; anything above that he deals with in consultation with the Student Finance Committee, though in emergencies he can clear it with them after the event.

Remember, all information is kept confidential. Doug will also be willing to offer advice on how to control your finances and budget if you are having difficulty.

The Drs WHO, the JCR Welfare and Housing Officers, can also be approached at any time. The Drs WHO are willing to go and see the Financial Aid Officer with you or on your behalf. They will advertise all grant and loan deadlines, and will help indicate what might be applicable to you.

The JCR Overseas Officers have lots of information about the educational funding systems of other countries and also which University and College grants/funds overseas students would be eligible for.

College wants to help those who are in need. Please, please do not think that you need to deal with financial difficulties on your own. College has plenty of funds/grants/loans available for those in difficulty. Don't think that everyone is much worse off than you. If your financial situation begins to become too stressful, it is time to approach someone and see what support is available. Remember that as well as offering advice on what grants/funds you could apply for, we offer advice on how to manage your finances, and hopefully help you not to get in a tight situation in the first place. However, we do realise that this is sometimes unavoidable and in that case we are on hand to help.

CONTACTS FOR COLLEGE AND UNIVERSITY FINANCIAL AID

Financial Aid for Maintenance Needs

Financial Aid Officer

The Financial Aid Officer is the Chaplain The Revd Dr Douglas Dupree. He is available to discuss financial problems from 12 noon to 1 pm Monday to Friday (except Thursday) each week during term time in his room Staircase XXI Room 8. You can reach him for an appointment at another time by email at douglas.dupree@balliol.ox.ac.uk, by telephone (01865) (2)77716, or by contacting his Secretary.

Chaplain's Secretary

The Chaplain's Secretary is Mrs Catherine Willbery, located in the College Office. You can make an appointment with the Financial Aid Officer via her by email at chaplains.secretary@balliol.ox.ac.uk or by telephone (01865) (2)77733 from Monday to Friday, 9 am to 5 pm.

Academic Related Financial Aid

Senior Tutor

The Senior Tutor is Dr Nicola Trott. You can contact her by email at senior.tutor@balliol.ox.ac.uk or by telephone (01865) (2)77738.

Academic Administrator

The Academic Administrator is Ms Glynis Price, located in the College Office. You can contact her by email at academic.administrator@balliol.ox.ac.uk or by telephone (01865) (2)77758 from Monday to Friday, 9 am to 5 pm.

JCR Financial Aid Contacts

The Drs WHO (the JCR Welfare and Housing Officers) and the MCR Welfare Officer

The JCR Welfare and Housing Officers are Alexander Curran and Alice Hallewell. You can contact them by email at jcr.welfare@balliol.ox.ac.uk. The MCR Welfare Officer is Georgina Lang georgina.lang@balliol.ox.ac.uk.

JCR Overseas Officers

The JCR Overseas Officers are Max Goplerud and Shreya Sinha. You can contact them by email at jcr.overseas.rep@balliol.ox.ac.uk.

University Financial Aid Contacts

Student Funding Office Enquiries

You are encouraged to look at the Student Funding website which contains a wealth of useful information: see <http://www.admin.ox.ac.uk/studentfunding> for undergraduate and postgraduate funding information. For queries relating to the Oxford Opportunity Bursary scheme email oxford.opportunity@admin.ox.ac.uk, and for all other student financial support enquiries email student.funding@admin.ox.ac.uk. The University Finance Guide for Undergraduates on our Freshers' e-guide <http://www.balliol.ox.ac.uk/current-members/freshers-e-guide> is also very helpful.

FACTORS THAT COULD AFFECT EXISTING FINANCIAL SUPPORT

Transferring University Course

There are provisions so that you will not necessarily lose your financial support. If this situation applies to you, please talk to the Financial Aid Officer or to the JCR/MCR officer.

Leave of Absence

Sometimes you can be granted this on academic or personal grounds. The Senior Tutor will help you deal with the procedure with your regional funding agency. Please contact the Academic Administrator in the first instance.

GOVERNMENT FUNDS FOR UK AND EU STUDENTS

Mainstream government funding has three parts: loans for fees, loans for maintenance and non-repayable maintenance grants. You must apply for **every** year of your course. The application process is open from January for the following academic year, and it is the student's responsibility to ensure that they apply early – we recommend no later than the Easter Vacation. You can apply online at www.direct.gov.uk/studentfinance.

For information about the Government financial support available to UK and EU students see the University Finance Guide for Undergraduates on the Balliol Freshers' e-guide. For online applications for student finance, see: www.direct.gov.uk/studentfinance.

The **Oxford Opportunity Bursary** provides additional maintenance funding for undergraduates from lower-income backgrounds. All students eligible for higher education maintenance support, and who have been financially assessed by their Local Authority/SFE/ELB/SAAS or equivalent body, are entitled to be assessed for an OOB. To be automatically considered, undergraduates *must* elect to be financially assessed when they apply for Government maintenance support and *must not* opt out of giving the University permission to view their data; there is no direct application to the University for an OOB. See <http://www.ox.ac.uk/feesandfunding/ugcurrent/university/oob/>.

Reassessment for Government Support

UK undergraduates not in receipt of full Government maintenance support may contact their regional funding body for reassessment at anytime during the year if their household income changes drastically, i.e. by more than 15%. This could entitle them to receive an increased grant, and to be eligible for an Oxford Opportunity Bursary.

ACCESS TO LEARNING FUND

What is it?	<p>The Access to Learning Fund is a hardship fund provided by the UK government for undergraduate and postgraduate students; it is therefore not available to all students. It is designed to provide financial aid to Home (i.e. UK) students who experience hardship and require extra help to meet their living costs; awards are made to students who are most in need. We strongly encourage any of our students eligible to apply to do so.</p>
Who's eligible?	<p>Before applying for a grant, full time undergraduates must have taken out the maximum Government Student Loan to which they are entitled. The Government also expects students to earn some money during the vacation.</p> <p>Unless you fall into one of the following categories you cannot receive assistance from the Fund.</p> <ol style="list-style-type: none">'Home' students.Refugees, their spouses/civil partners, children or step-children.Persons granted exceptional leave to enter or remain or indefinite leave to remain, or Humanitarian Protection or Discretionary Leave.Nationals of the European Economic Area (EEA) employed in the UK, their spouses, and children, provided certain other conditions are met.EU nationals who lived in the UK for the three year period before the start of their course. Undergraduate students must apply to their regional funding body, stating they wish to apply for tuition fee and maintenance support, if this has not already been done. If the regional funding body determines they are eligible, they will also be eligible to apply to the Access to Learning Fund.The child of a Swiss or a Turkish migrant worker in the UK. <p>If you are an Equivalent or Lower Qualification (ELQ) student, i.e. you are studying for a qualification of an equivalent or lower level to one you already hold, it is very unlikely you will be eligible for any support. For further clarification contact Student Financial Support before completing this form to check your eligibility.</p> <p>Channel Island and Isle of Man students are not eligible to apply.</p>
How and when do I apply?	<p>These awards are administered centrally by the Student Funding and International Office on a rolling basis. Applications may be made throughout the year; application forms are available from the Chaplain's Secretary in the College Office or from the Student Funding and International Office www.admin.ox.ac.uk/studentfunding/.</p> <p>The deadline for applications is usually the middle of June.</p>
How much?	<p>Grants are given in amounts assessed according to need, up to a maximum of £3,500 in exceptional circumstances.</p>
How is it paid?	<p>These grants are paid directly from the University.</p>
Is it repayable?	<p>No, you do not have to repay an Access to Learning Fund grant.</p>

UNIVERSITY FINANCIAL AID FOR MAINTENANCE NEEDS

OXFORD OPPORTUNITY BURSARIES

What are they? The **Oxford Opportunity Bursary** aims to help UK students from lower income households with their living costs while at Oxford University. If you receive both the full student Maintenance Grant and Oxford Opportunity Bursary you might not need to take out a full student Maintenance Loan. This means that you could potentially leave university with far less debt than you otherwise might have done.

In order to make the scheme as accessible as possible there is no application for the Oxford Opportunity Bursary. When applying for UK government funding you and your sponsors/parents must agree to share the data relating to your household income assessment with the University. The University then uses the bandings below to calculate the level of bursary a student will receive. PGCE students have a different household income criteria and bursary level, which reflects the different financial package available to these students.

Who's eligible? In order to receive an Oxford Opportunity Bursary (OOB) you must be entitled to receive maintenance support from the UK government, and must be studying either:

- your first undergraduate degree;
- a PGCE; or
- Graduate Entry Medicine and be in your first year of study; due to NHS bursaries you will only be entitled to an OOB in your first year.

How and when do I apply? There is no application for an OOB. Your Funding Council will assess your residual household income, and Oxford will make bursary payments based on this assessment. If you are interested in the scheme please ensure you read the [eligibility](#) information provided; contact Student Financial Support at oxford.opportunity@admin.ox.ac.uk with any query.

How much? The bursary bands in 2011/12 are as follows:

Residual Household Income	Bursary	Start-up (first year only)
£0 - £18,000	£3,225	£875
£18,001 - £25,000	£3,225	£0
£25,001 - £35,000	£3,108 - £1,128	£0
£35,001 - £50,020	£1000 - £500	£0

How is it paid? Payment of the Oxford Opportunity Bursary will be made directly by the SLC to students by cheque, usually in three instalments, i.e. in 4th week of Michaelmas Term and 2nd week of Hilary and Trinity Terms.

Is it repayable? No, an Oxford Opportunity Bursary does not have to be repaid unless the holder withdraws from the University or (in some instances) suspends their studies.

Enhanced Bursaries for students in receipt of an Oxford Opportunity Bursary

The University works with international companies to offer additional bursaries to Oxford Opportunity Bursary holders. Applicants must be studying one of the subjects specified by the sponsoring organisation, have an interest in the related field and excel academically. There are currently two external donors offering bursaries of £1,000 per annum for the normal length of a student's course:

BP, one of the world's largest energy companies
Man Group, a leading alternative investment management business

Students already in receipt of Enhanced Bursaries funded by Citi (a leading global financial services company) and IBM (creator of advanced information technologies) will continue to receive bursaries for the duration of their course, but these companies will not allocate bursaries to new students in 2011/12.

Enhanced Bursary holders will not only benefit from the additional financial support these awards will provide but, in some cases, students will also have the opportunity to gain invaluable experience through their relationship with the donors. For more details about the Enhanced Bursaries, including eligible subjects, please visit www.oxfordopportunity.com and click on 'More first year opportunities: Enhanced Bursaries'. Eligible students will be invited to apply for an Enhanced Bursary in their first term at Oxford.

UNIVERSITY HARDSHIP FUND

What is it? This funding is provided by the University to help any student who experiences unexpected financial hardship. You must be able to demonstrate that something that you did not and could not foresee at the start of your course has occurred which means that your original budget is no longer valid. Applicants must also demonstrate that they have insufficient funds to cope with the unexpected change. Certain scenarios are not considered 'unforeseen', e.g. fluctuations in exchange rates. There are guidelines attached to the application form which give a full explanation.

Who's eligible? Any junior member (undergraduate or graduate) faced with unexpected financial hardship. UK students *must* apply to the Access to Learning Fund prior to applying to the UHF, or their UHF application will not be considered.

How and when do I apply? The application must be processed through the College. Application forms can be obtained from the Chaplain's Secretary in the College Office and should be discussed with the Financial Aid Officer before completion. Each application must be supported by a letter from the applicant's personal tutor or supervisor, and the College will submit the completed application to the UHF committee.

Deadline for applications: Michaelmas and Hilary Terms – Monday of 4th week. Trinity Term – Friday of 1st week. The Hardship Committee meets once a term.

How much? Awards may range from £100 to £3,000; awards at the highest level will usually be a combination of a grant and a loan.

How is it paid? These loans or grants are usually paid in the form of a cheque.

Is it repayable? This depends upon the UHF Committee's decision to make a loan or a grant.

ABBOTT'S BURSARIES

Who's eligible? Children of members of the clergy in the Church of England (including the Church in Wales) who are reading for a first degree, or the degree of Bachelor of Medicine or equivalent, or a second honour school and who are in need of financial assistance. It is expected that applicants will have borrowed their full entitlement from the Student Loans Company.

How and when do I apply? The Bursaries will be advertised by poster in Michaelmas Term; application forms will be available from and should be returned to the Chaplain's Secretary in the College Office.

Deadline for applications: Usually Friday of 7th week of Michaelmas Term.

How much? Awards may range from £300 to £1,800.

How is it paid? These loans or grants are usually paid in the form of a cheque.

Is it repayable? No, you do not have to repay an Abbott's Bursary.

COLLEGE FINANCIAL AID FOR MAINTENANCE NEEDS

BALLIOL GRADUATE BURSARIES

What are they? These are awarded on the basis of current financial need and are not intended to finance ongoing academic expenses such as books or travel to conferences.

Who's eligible? All graduates in any year of research or advanced study who are in good academic standing.

How and when do I apply? These bursaries will be advertised at the start of Trinity Term and graduates will be able to download an application form from the College website or collect one from the Chaplain's Secretary in the College Office.
Deadline for applications: Friday of 2nd week in Trinity Term.

How much? These bursaries tend to be between £150 and £750 in value.

How is it paid? Grants are paid via battels credit. If your battels account is clear you may ask the Bursary to transfer any surplus to your bank account.

Is it repayable? No, you do not have to repay a Graduate Bursary.

BALLIOL SHORT TERM LOANS

What are they? These loans are designed for students with minor cash flow problems. Nothing is too trivial – not infrequently a student’s problem will be due to a late grant cheque or loss of a bank card when a loan is needed until a replacement is made.

Who’s eligible? Any Balliol undergraduate or graduate student in any year of study, Home, EU or Overseas.

How and when do I apply? You can apply at any time during the year for assistance by downloading an application form from the Balliol website at www.balliol.ox.ac.uk/current-members/financial-aid or collecting a form from the Chaplain’s Secretary in the College Office.

How much? These are small amounts of money of £100 or less. For anything over £100 an appointment must be made with the Financial Aid Officer.

How is it paid? The loan is paid either in cash or by bank transfer from the Bursary.

Is it repayable? These loans are to be repaid by the start of the next term, i.e. if you apply in Michaelmas you will need to repay the amount by the start of Hilary.

COLLEGE LOANS AND GRANTS FOR UNEXPECTED HARDSHIP

What are they? The financial aid described elsewhere in this booklet has largely to do with ‘expected’ or projected financial need after having made a budget for the academic year. Sometimes need arises that is not anticipated but is just as real and pressing. Aid is given by the Student Finance Committee on the recommendation of the Financial Aid Officer.

Who’s eligible? Any Balliol undergraduate or graduate student in any year of study, Home, EU or Overseas.

How and when do I apply? You can apply at any time during the year for assistance by making an appointment with the Financial Aid Officer.

How much? The College sets aside some £15,000 per year to anticipate this type of need. The amount is decided on a discretionary basis.

How is it paid? This financial aid is given in the form of a loan or grant for an amount that is appropriate to helping relieve the need. It is paid in whatever form is necessary.

Is it repayable? This depends upon whether the assistance is given as a loan or a grant. This too will be decided by the Student Finance Committee on a discretionary basis.

JUNIOR MAINTENANCE GRANTS

What are they? A College-based scheme to assist any Balliol student experiencing hardship. This scheme is the largest maintenance grant exercise that occurs in College so it is worth making an application. It occurs at the start of the year so that you have an opportunity to plan your finances 'up-front' and present an application for aid if there is a foreseeable shortfall between your projected income and expenditure for the year ahead of you.

Who's eligible? All resident junior members (undergraduates and graduates, Home, EU and Overseas) *except* undergraduates and graduates in their first year. Graduates who have completed their residence requirements may apply. N.B. First-year graduates are eligible to apply for a Balliol Graduate Bursary in Trinity Term: see page 11.

How and when do I apply? Download an application form for this scheme at the start of Michaelmas Term from the Balliol website at www.balliol.ox.ac.uk/current-members/financial-aid or collect a form from the Chaplain's Secretary in the College Office.

Deadline for applications: 5 pm on Friday of 2nd week in Michaelmas Term.

We aim to notify applicants of the outcome of their application by the end of 6th week of Michaelmas Term.

How much? Grants range from £150 - £1,000. They are awarded on the basis of financial need.

How is it paid? Grants are paid via battels credit. If your battels account is clear you may ask the Bursary to transfer any surplus to your bank account.

Is it repayable? No, you do not have to repay a Junior Maintenance Grant.

ADDITIONAL FUNDS FOR CHILDCARE SUPPORT AND DISABILITY

Please note that government funds are only available to UK students, but University funds are available to all students.

CHILDCARE FUNDS

Government funds

If you are a UK full-time higher education student with dependent children, you may be able to get extra financial help. A Childcare Grant is available to help with childcare costs and the Parents' Learning Allowance to help with your learning costs. Other help includes Child Tax Credit and the

Access to Learning Fund. For further information contact your regional funding agency or visit http://www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/Extrahelp/DG_171503

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You may also be eligible for Child Tax Credits from HM Revenue & Customs. To find out more visit www.hmrc.gov.uk/taxcredits/ or telephone 0845 300 3900.

University assistance

The University and the colleges can help students with childcare needs through a comprehensive range of childcare services to include nurseries, play-schemes and help with the cost of childcare. The [Childcare Services website](#) provides information to students about all aspects of childcare to enable parents to make informed decisions that best suits their needs. Visit <http://www.ox.ac.uk/students/shw/childcare/>.

The [Children's Information Service](#) provides free information for parents on childcare provision in Oxford including private nurseries, childminders, or schools and after-school childcare provision. The service can be contacted by email: enquiries@oxoncis.org.uk or telephone: 08452 262636.

College assistance: The Georgina Horlick Childcare Bursaries

An Old Member of Balliol, Nicola Horlick, has donated to the College funding for two child-care bursaries, in memory of her daughter Georgina. The bursaries are available to children at the Balliol Day Nursery whose parents are undergraduate or postgraduate students at Balliol. The bursaries will be awarded by the Nursery Committee. Anyone interested in applying for one of the bursaries should contact the chair of the Nursery Committee, Dr Rosalind Thomas at rosalind.thomas@balliol.ox.ac.uk.

FUNDING FOR STUDENTS WITH DISABILITIES

Government funds

The Disabled Students' Allowance (DSA) provides funding for extra costs arising during study as a direct result of disability. The amount awarded is determined by an assessment of need, not income. See <http://www.ox.ac.uk/students/shw/das/funding/> for further information. UK students can also apply to the **Access to Learning Fund** (see page 8) for disability related costs not covered by DSA. The government booklet *Bridging the Gap* on help for students with disabilities may be viewed at http://www.direct.gov.uk/en/DisabledPeople/EducationAndTraining/HigherEducation/DG_10035904.

University funds

Information on the University Disability Advisory Service is available at <http://www.ox.ac.uk/students/shw/das/>; the Service may be contacted by email at disability@admin.ox.ac.uk or by telephone on 01865 280459 (leave a voicemail if necessary).

There are various funds available to help with study related issues arising as a consequence of a disability. It is also possible for students to apply for funding to establish a diagnosis of dyslexia or dyspraxia where appropriate. The Disability Advisory Service has no funding to help students with course fees or subsistence.

OTHER UNIVERSITY FUNDING SCHEMES

Details of other University funding schemes may be found on the University's website <http://www.ox.ac.uk/students/index.html>. These details may also be found in the supplement of the University Gazette entitled 'Notices of University Scholarships, Fellowships, Studentships, Exhibitions, Grants and Prizes', issued in October/November each year.

COLLEGE AND UNIVERSITY FINANCIAL AID: ACADEMIC RELATED

UNDERGRADUATE PROJECT GRANTS

What are they? Grants to help finance well defined academic and other valuable projects (possibly, but not necessarily involving travel). Decisions will be made on the basis of the merits of the project, which need not necessarily be related to the student's subject.

Who's eligible? All undergraduate members of the College. Students cannot apply for project grants after Finals, and only one project grant is awarded per student per year.

How and when do I apply? Application forms are emailed to all undergraduates in 1st week of Hilary Term and should be returned to the Academic Administrator by Wednesday of 3rd week. Personal Tutors are invited by the Academic Administrator to comment on the proposals. Successful students are required to submit a brief written report to the Academic Administrator after the project has been completed, together with evidence of expenditure in the form of receipts. Authorisation for payment of any grant awarded will only be made once both the report and the receipt(s) have been provided. Only one project grant is awarded per student per academic year.

Apply: 1st week in Hilary Term. Deadline: 12 noon on Wednesday of 3rd week in Hilary Term.

How much? Project grants are in the order of £100-£500 maximum. All students are urged to seek funding assistance from their departments where applicable.

How is it paid? Grants are paid via battels credit. If your battels account is clear you may ask the Bursary to transfer any surplus to your bank account.

GRADUATE GRANTS

What are they? The College is able to make a small number of grants towards the expenses of academic research which cannot be financed from any other source. On production of receipts to the Academic Administrator, graduates may also apply for assistance towards costs involved in the production of a thesis.

Who's eligible? All graduate members of the College. Graduates cannot apply for project, research or travel grants after they have received leave to supplicate for their degree, and only one project, research or travel grant is awarded per year. **Those on Taught Courses are not eligible to apply for funding towards the cost of attending conferences.**

How and when do I apply? Graduates may apply once a year, at any time in the course of an academic year, for research/conference grants. There is no application form. Students should provide the Academic Administrator with an account of the project, an estimate of the costs involved, and details of any funding already provided or in prospect. They should also ask their **College Adviser** to send an email of support for the project to the Academic Administrator (academic.administrator@balliol.ox.ac.uk). Wherever appropriate, application for funding should also be made to the relevant university department/faculty. Successful students are required to submit a brief written report to the Academic Administrator after the project has been completed, together with evidence of expenditure in the form of receipts. Authorisation for payment of any grant awarded will only be made once both the report and the receipt(s) have been provided.

Apply: Any time during term. Applications must be made in advance of the project to be undertaken.

How much? College awards, usually between £50 and £250, will be made by the Senior Tutor. Funds are normally released once the student has submitted a report; but advance payment can be arranged on request. All students are urged to seek funding assistance from their departments where applicable.

How is it paid? Grants are paid via battels credit. If your battels account is clear you may ask the Bursary to transfer any surplus to your bank account.

MISCELLANEOUS GRANTS (TRAVEL, ETC.)

What are they? Whilst some Trust Funds are general, certain College Trust Funds are available for assistance for special academic purposes. For example, some financial assistance is available from the Brackenbury Trust for medical assignments and electives; other Trust Funds provide materials grants for Fine Art students, or small discretionary top-up grants for Modern Languages students embarking on their year abroad.

Who's eligible? All graduate and undergraduate members of the College. However, grant applications for projects that take place after Finals and receipt of leave to supplicate will not be considered.

How and when do I apply? Students seeking information should consult the Academic Administrator.
Apply: Any time during Michaelmas, Hilary or Trinity Term.

How much? Modest sums are available to the extent that College Trust Funds will permit.

How is it paid? Grants are paid via battels credit. If your battels account is clear you may ask the Bursary to transfer any surplus to your bank account.

BRASSEY ITALIAN SCHOLARSHIPS

What are they?	Up to four awards from the will of the late Earl Brassey of Bulkeley are funded annually to enable students to travel to Italy and reside there for academic purposes. Preference is given to students whose knowledge of Italian is good, but applications are welcomed from others provided they can demonstrate sufficient competence in the language to follow lectures, or carry out any other project they are planning.
Who's eligible?	Undergraduate members of the College. Preference may be given to students studying Modern Languages.
How and when do I apply?	Applications should be made to the Academic Administrator in writing. Apply: 1st week in Hilary Term. Deadline: 12 noon on Wednesday of 3rd week in Hilary Term.
How much?	Each Scholarship is of a value of at least £200.

NETTLESHIP INSTRUMENTAL EXHIBITION

What are they?	Instrumental Exhibitions for students who do not already hold an instrumental award. They are renewable annually.
Who's eligible?	All first year undergraduate students.
How and when do I apply?	Candidates should apply to the Academic Administrator in writing by the date given below, stating their instrument (excluding voice) and giving details of their musical experience and achievements. Selection will be based partly on auditions, which take place early in Trinity Term, and partly on general contribution to the musical life of the College. Interviews are held at the end of either 6 th or 7 th week. Apply: Hilary Term. Deadline: Friday of 0th week in Trinity Term.
How much?	£150

JOWETT AND PHIZACKERLEY SENIOR SCHOLARSHIPS

What are they?	Scholarships awarded annually and based solely on academic merit. Two Jowett Scholarships and two Jowett Exhibitions in the Arts and Sciences are awarded. They are restricted to Balliol graduate members of the College only. One Phizackerley Scholarship in the Medical Sciences or closely allied Sciences is awarded. This is open to both graduate students of Balliol College and other colleges of Oxford and Cambridge Universities.
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Who's eligible?	<p>Graduates reading for, or intending to read for, a DPhil, normally in at least their first year and normally not later than their second year of graduate work at the time of application.</p> <p>Jowett Scholarships and Exhibitions: Balliol graduate members of the College reading Arts or Sciences.</p> <p>Phizackerley Scholarship: graduate members of Oxford and Cambridge Universities reading Medical Sciences or closely allied Sciences.</p>
How and when do I apply?	<p>Applications should be made to the Academic Administrator.</p> <p>Apply: Hilary Term. Deadline: 3rd week in Hilary Term.</p>
How much?	<p>Jowett and Phizackerley Scholarships: £1,750 with free meals in Hall plus an entitlement to dinner twice a week at High Table. Students are also provided with a room in Holywell Manor (for which they are charged). The Scholarships are provided for a maximum of two years.</p> <p>Jowett Exhibition: £1,250.</p>

VICE-CHANCELLORS' FUND AWARDS

What are they?	<p>The Vice-Chancellors' Fund, established in honour of three recent Vice-Chancellors, is intended to assist students in the final stages of their DPhil who require extra funding to complete their research.</p>
Who's eligible?	<p>Outstanding DPhil students expecting to submit their DPhil thesis by the end of the calendar year, who require extra funding to complete their research. Students must fulfil all the following criteria in order to be considered for a Vice-Chancellors' Fund Award:</p> <ul style="list-style-type: none"> • The DPhil thesis is to be submitted by December 2012 • Confirmation of Status is completed • The main funding source will finish before the end of the academic year 2011/2012 • The work is of an exceptional standard
How and when do I apply?	<p>Details for 2011/2012 are not yet available. Eligible graduates should email student.funding@admin.ox.ac.uk early in Hilary Term for an application form; see http://www.admin.ox.ac.uk/studentfunding/extra_support.shtml.</p> <p>Supervisors will be asked to provide a reference and to predict a realistic date of completion for the student. Students must ask their College Adviser <u>to email a brief reference to academic.administrator@balliol.ox.ac.uk</u>. Applications must first be sent to the Academic Administrator, at least two weeks before the closing date on the application form for the College's sections of the form to be completed.</p>
How much?	<p>Awards will not exceed £1,500 each. Students should be aware that there is intense competition for these awards. Often only one award, of a lesser value than this, is made per college.</p>

Further information on academic related financial aid can be found in the College Handbook. This is distributed to all junior members of the College at the start of each academic year and is also available online. A selection of academic related grants and funds are advertised here in accordance with the terms of the trust funds and in order to reach as wide an audience as possible. You can also obtain information on College Prizes, Scholarships and Exhibitions in the College Handbook.

OVERSEAS SCHOLARSHIPS

There are a number of scholarships offered to overseas graduate and undergraduate students by the University as a whole. They are usually conditional on the particular origin of the student concerned or his/her specific financial need. You usually apply for them before coming to Oxford. For further details of deadlines check the Student Funding Office website at www.admin.ox.ac.uk/studentfunding/index.shtml.

COLLEGE AND UNIVERSITY FINANCIAL AID: NON-ACADEMIC RELATED

OXFORD UNIVERSITY SOCIETY ANNUAL AWARDS SCHEME

The Oxford University Society runs an annual awards scheme for current students, offering support for individual travel, group travel, sports and hardship. Awards are for current resident University members working for a degree or diploma. Awards are made annually in Trinity term for the following academic year, and the application deadline is early March. Please see the University's Alumni website for further information and details of how to apply: www.alumni.ox.ac.uk/current_students/student_awards_scheme/index.html.

For students from East Kent, Dorset, Hertfordshire and West Sussex, the OU Society local alumni groups offer some special awards. Contact awards@alumni.ox.ac.uk or see www.alumni.ox.ac.uk/current_students/student_awards_scheme/regional_networks_awards/.

BALLIOL SPORTS FINANCE

College sports management and finance is in the hands of a Sports Committee. Enquiries should be addressed to the Domestic Bursar: domestic.bursar@balliol.ox.ac.uk.

The Financial Aid Officer administers the Cadle Fund to assist Balliol students involved in University sport. Details will be advertised in Michaelmas Term; *urgent* requests for financial assistance with individual expenses, especially in the instance of representing the University, may be considered at other times and should be sent via his Secretary: chaplains.secretary@balliol.ox.ac.uk.

USEFUL WEBSITES

Balliol	
Freshers' e-guide	www.balliol.ox.ac.uk/current-members/freshers-e-guide
Financial Aid	www.balliol.ox.ac.uk/current-members/financial-aid

General Advice	
Funding at Oxford	www.admin.ox.ac.uk/studentfunding/
Oxford University Student Union	www.ousu.org or 01865 288450
UK Government Student Finance	www.direct.gov.uk/studentfinance
Student Loans	www.slc.co.uk

Channel Islands & the Isle of Man	
Jersey	www.gov.je/Education/Adults/Financing/HigherEducation/Pages/index.aspx
Guernsey, Alderney and Sark	www.education.gg
Isle of Man	www.gov.im/education/

International Students	
British Council	www.educationuk.org
Oxford University/s International Student Advisory Service	www.ox.ac.uk/students/international_students/
Scholarships	www.scholarship-search.org.uk
UK Council for International Student Affairs	www.ukcisa.org.uk

Budgeting resources	
Brightside education charity website: general advice and a student calculator	www.thebrightsidetrust.org/
UCAS website: general advice on money management, student bank accounts and a budget calculator	www.ucas.ac.uk/students/studentfinance/
NUS website: general advice on saving money, discounts available to students and specialist information about areas such as income tax.	www.nus.org.uk/en/