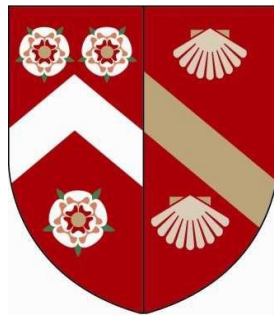


Financial Guide for Graduate Students

2022 Entry



Wadham College

PLEASE NOTE:

The information in this guide is intended for students commencing their studies in 2022/23 and is correct as at July 2022. For the latest information, for both new and returning students, please visit www.ox.ac.uk/students/fees-funding

CONTENTS

1. What does it cost and how do I pay?

- 1.1 Course Fees
- 1.2 Battels

2. What financial support is available to help fund my studies?

- 2.1 US and Canadian Loans
- 2.2 College Funds
- 2.3 Scholarships

3. Targeted funding and extra support

- 3.1 Students with children or dependents
- 3.2 Students with disabilities

4. Hardship funding

- 4.1 For students in financial difficulty
- 4.2 Oxford hardship funding
- 4.3 College hardship funding

5. What happens if...

- 5.1 ...I live out in privately rented accommodation.?
- 5.2 ...I want to seek employment to support my studies.?
- 5.3 ...I take longer than anticipated to complete my course?

6. Money management

- 6.1 Budgeting
- 6.2 Student bank accounts
- 6.3 Employment and tax
- 6.4 Student discounts
- 6.5 Paperwork

7. Valuables and Insurance

- 7.1 Risk and Liability

7.2 Insurance

8. Useful contact details

1. WHAT DOES IT COST AND HOW DO I PAY?

1.1 COURSE FEES

For fees purposes graduate students 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 <https://www.ox.ac.uk/admissions/graduate/fees-and-funding/fees-and-other-charges/fees>.

Course fees will usually increase annually and 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. You can read further information on these annual increases on the University website at <https://www.ox.ac.uk/admissions/graduate/fees-and-funding/fees-and-other-charges/changes-to-fees-and-costs>.

1.1.1 HOW DO I PAY?

The invoices for course fees are distributed via email and are normally available by 0th week of Michaelmas Term (Freshers' Week). Course fees can either be paid at the start of the academic year or in three termly instalments by **Friday of 1st week** (except for those reading for the BCL, Diploma in Legal Studies or the MJur, who must pay all course fees at the start of the year).

1.1.2 PAYMENT METHODS

Payments may be made by bank transfer, debit card, or over the Internet using an electronic payment facility. No charge is made for payments by debit card.

Bank Name: BARCLAYS BANK plc, Oxford City Branch
Sort Code: 20-65-26
Account Name: WADHAM COLLEGE GENERAL ACCOUNT
Account Number: 93631990
SWIFT/BIC: BARCGB22 IBAN: GB16 BARC 2065 2693 6319 90

Please ensure that the student's last name and student number are quoted as part of the reference. Please also note that any transfer or currency exchange charges are the individual student's responsibility.

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://www.admin.ox.ac.uk/examregs/>, '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 15 October 2022**.

1.1.4 WHAT HAPPENS IF I DON'T PAY?

If you have not paid your course fees in full by **Friday 15 October 2022**, 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 will 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, MCR fees, photocopying and other small charges. The first battels of the academic year is sent in Michaelmas Term and will be in addition to course fees if you are liable to pay these. NB: Battels and Fees are separate accounts; one is titled Fees and the other is titled Battels.

1.2.1 HOW AM I INVOICED AND HOW AND WHEN DO I PAY?

Normally, your Battels Statement will be sent to your College email inbox during minus 1st Week of Michaelmas Term and 0th week of Hilary and Trinity Terms. Payment is due by the **Friday of 1st Week**.

Payments may be made by bank transfer, debit card, or over the Internet using an electronic payment facility. No charge is made for payments by debit card.

Bank Account details as given in 1.1.2.

1.2.2 WHAT HAPPENS IF I DON'T PAY?

Interest may be charged on a weekly basis on outstanding balances.

2. WHAT FINANCIAL SUPPORT IS AVAILABLE TO HELP FUND MY STUDIES?

2.1 US AND CANADIAN LOANS

Loan funding is normally dependent on your country of residence, as it is often linked to government or state-run schemes, so you should contact your local education authority or your government's Department of Education for more information. Also see:

<https://www.ox.ac.uk/admissions/graduate/fees-and-funding/loans/other-loans?wssl=1>

US and Canadian federal student loans are administered centrally by the University's US Loans team. The University of Oxford is eligible to certify loan applications for the US Direct Loan Program. US and Canadian students wishing to take out a federal student loan **must** read through the information pages on the University website before starting the application process. For further information see:

www.graduate.ox.ac.uk/usloans

www.ox.ac.uk/admissions/graduate/fees-and-funding/loans/other-loans

If you have further enquiries about the application process, the administration of loans, or any loan you have taken out, please contact us.loans@admin.ox.ac.uk

2.2 COLLEGE FUNDS

Wadham College has a number of funds that support small scholarships, prizes and grants. Information about these, including application procedures, can be found on the College website:

<https://www.wadham.ox.ac.uk/students/graduate-students/graduate-finance/graduate-achievements-and-prizes>

<https://www.wadham.ox.ac.uk/prospective-students/prospective-postgraduates/graduate-finance>

2.3 SCHOLARSHIPS

The vast majority of substantive scholarships available at Oxford are awarded as part of the admissions process, and therefore students are very unlikely to be awarded scholarships that would make a significant contribution towards their fees or living costs after they have arrived. There are a small number of scholarships for which students already on course can apply, although in the majority of cases a successful applicant would have to move to a different college in order to take up the offer of such a scholarship. Details of such scholarships can be found using the University's Fees, Funding and Scholarship Search:

<https://www.ox.ac.uk/admissions/graduate/fees-and-funding/fees-funding-and-scholarship-search>

3. TARGETED FUNDING AND EXTRA SUPPORT

3.1 STUDENTS WITH CHILDREN OR DEPENDANTS

If you have dependents (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 childcare funding are available; for further details, including eligibility criteria, visit www.admin.ox.ac.uk/childcare/feesandfunding.

3.2 STUDENTS WITH DISABILITIES

Students with disabilities should contact the University's Disability Advisory Service for information on any funding available. Contact details and more information about the provisions and facilities for students with disabilities can be found on the University website:

www.ox.ac.uk/students/welfare/disability/needs

4. HARSHDHIP FUNDING

4.1 FOR STUDENTS IN FINANCIAL DIFFICULTY

There are resources available to help students who experience financial difficulties, and 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:

UK	If you are a UK student, are you in receipt of all government funds to which you're entitled?
Overseas/Islands	If you are an Overseas student, 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.

If you would like to discuss your application for any of these funds, or you wish to discuss your financial situation in general, you can contact the Finance Bursar at finance.bursar@wadham.ox.ac.uk.

4.2 OXFORD HARDSHIP FUNDING

The hardship funding available from Oxford is dependent on fee status and additional eligibility criteria.

There is a single hardship application form and accompanying guidance notes which can be obtained from your college hardship officer. Your college officer is required to submit the completed application from and supporting documentation to the Student Fees and Funding team on your behalf. You will then be assessed through one of two routes for support, according to your fee status, as set in 4.2.1 and 4.2.2 below.

Please note that there is no longer a dedicated hardship fund to assist students whose finances have been impacted by the pandemic. Students should therefore apply to the main central hardship funds via their college hardship officer and their application will be assessed for central support, according to their fee status as described below.

If you have enquiries about central hardship funds, please contact student.funding@admin.ox.ac.uk

4.2.1 FOR HOME STUDENTS

Home students experiencing financial hardship are first considered for an award of up to £2,500 and are assessed in line with national guidance (previously known as the Access to Learning Fund scheme). This support is available to both enrolled and suspended students. If you are assessed as having a greater level of shortfall than the maximum award of £2,500, you will be referred on for

further consideration by the University Hardship Committee at their termly meeting to see whether you are eligible for additional support (see section 4.2.2 below)

How is my application assessed?

Applications for 2022-23 will be accepted from **4 October 2022 (MT22)** until **17 June 2023 (TT23)** and are assessed on a rolling basis by the Student Fees and Funding team.

4.2.2 FOR STUDENTS 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 Hardship Committee. The maximum award is £6,000 and awards of this level are usually a combination of a grant and a loan.

How is my application assessed?

Applications for 2022-23 will be accepted from **4 October 2022 (MT22)** until **29 April 2023 (TT23)** and will be referred to the relevant University Hardship Committee termly meeting accordingly. The committee considers a gathered field of applications once a term.

The following termly deadlines apply for applications to be submitted to the Student Fees and Funding team, so that these can be prepared for consideration by the University Hardship Committee:

- Friday of 3rd week for Michaelmas term 2022 and Hilary term 2023
- Friday of 1st week for Trinity term 2023

4.3 COLLEGE HARDSHIP FUNDS

Please see the details and application form in the 'Hardship Support' section on the Graduate Finance page of the College website:

https://admin.wadham.ox.ac.uk/media/documents/Grant_details_for_Hardship_Support_2021-22_-_UG_-_2022.04.pdf

Please note that the College uses the same hardship form as the University. Any application will be submitted both to College and the University hardship funds for consideration.

5. WHAT HAPPENS IF...

5.1 ...I LIVE OUT IN PRIVATELY RENTED ACCOMMODATION?

This section outlines a number of financial points that you need to budget for if you live out of college in privately rented accommodation for any period of time during your course. Single accommodation will be offered to all full-time first-year graduates, but many of our graduate students live out.

5.1.1 SECURING A HOUSE FOR THE YEAR

There are many initial costs associated with living out. These usually include application fees; a deposit and some agencies will require that the first month's rent is paid before you receive keys to the property. 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 visit their offices on Worcester Street to pick one up, email advice@oxfordsu.ox.ac.uk or visit www.oxfordsu.org/wellbeing/student-advice/accommodation-looking

5.1.2 BUDGETING FOR EXTRA COSTS

When you live in college-owned accommodation the cost usually covers necessities such as water, gas, electricity, and an internet connection. 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 bills 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.

5.1.3 COUNCIL TAX

As a full-time student you do not need to pay Council Tax but must prove your student status. An enrolment certificate, which you can print out via Student Self Service (www.ox.ac.uk/students), may be used for Council Tax exemption purposes. If the certificate is posted to the Council, it must be stamped by the College. If you are taking the certificate to the Council by hand, you will need to show your University Card, but the certificate will not need a college stamp. If you live with non-students, then the household will be liable for Council Tax but this may be at a reduced rate.

For more information please see:

https://www.oxford.gov.uk/info/20036/council_tax_discounts_and_exemptions/159/student_council_tax_exemption

5.2 ...I WANT TO SEEK EMPLOYMENT TO SUPPORT MY STUDIES?

The University recognizes that some graduate students will want to undertake a limited amount of paid work during their studies. The University has paid work guidelines which you should read prior

to undertaking employment (<https://academic.admin.ox.ac.uk/policies/paid-word-guidelines-graduate-students>). The guidelines aim to ensure that any paid work undertaken does not adversely affect your success in your studies and, in particular, it notes the following:

- Students on full-time postgraduate taught courses should not undertake more than eight hours' paid work per week during term-time
- Students on full-time postgraduate research courses should regard their studies as a full-time occupation of at least 40 hours a week, at least 44 weeks per year, and normally be available for academic commitments during core working hours (9am-5pm on weekdays)

Some graduates will also have prescribed limits on how many hours of paid work they can undertake, for example, graduates funded by research councils and some other scholarships, and those graduates with student visas.

You should be aware that demand for part-time, paid work in Oxford often exceeds the amount of paid work available, whether or not it is of an academic nature. Therefore, when planning how to finance your studies you should not rely on the availability of paid work to fund yourself.

5.3 ...I TAKE LONGER THAN ANTICIPATED TO COMPLETE MY COURSE?

It is not uncommon for postgraduate research students to take longer than anticipated to complete their studies. After a student comes to the end of their period of 'fee liability' (the course duration as given on the Financial Declaration Form you have already completed), they will no longer be charged the full course fee. They will however be liable for a substantially lower termly 'continuation charge' charged by the University, details of which can be found here:

<http://www.ox.ac.uk/students/fees-funding/fees/liability/graduate-continuation-charge>

Please note that most scholarships, whether funded by the College, the University, or an external funding body, will only cover fees and living costs for the period that a student is within fee liability, so there are significant financial implications to not completing your course within that period.

6. MONEY MANAGEMENT

6.1 BUDGETING

No matter your age, University can lead to a high degree of impulsive spending; with so many social and academic activities on offer it is very easy to overspend. The following pages offer some suggestions for keeping your finances under control.

Do you know what your current balance is?

Do you know exactly what your bills will be each month?

Do you use a credit card only when you know you have enough funds to pay the balance at the end of the month?

If you answered *no* to any of these questions, we recommend you pay particular attention to the rest of this section and have a look at some of the websites recommended in the useful contact details section at the end of the booklet.

6.1.1 WAYS TO MANAGE YOUR MONEY

- Pay all bills at the start of term, then work out how much money is remaining and divide it between the weeks until your next payment. If you can afford to set some aside, you should.
- If you receive funds monthly, set up all your bills to be paid by standing order or direct debit. This should include your credit card if you have one, your mobile phone, and any other regular outgoings. Calculate how much remains for each month.
- If you live out, work out how much you will need for essential bills and put that much aside, ideally in a separate account, to avoid spending it.
- Once you have worked out your budget, find a method that suits you best to ensure you do not overspend:
 - Downloading a banking app or checking your bank balance online are good ways to regularly keep check of your finances.
 - Get into the habit of checking your balance when you withdraw money, so you know how much you have left to spend.
 - Alternatively, 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.
- Do not use a credit card or store card if you can't pay it back at the end of each month. Failure to pay card bills of this sort will impact your credit rating and may affect you in the future.
- Beware of using contactless card payments for small transactions as these can quickly add up without you noticing.
- Don't get cash out on a credit card as this is one of the most expensive forms of credit and you will be charged interest from the point of withdrawal.
- If you do not have a regular income, think about switching your mobile phone to 'pay as you go'. If you pay monthly, check you have the best contract for your needs; it's worth phoning your provider to discuss this as they sometimes offer better deals if you're thinking of cancelling your contract.
- Don't eat out if you cannot afford it; suggest a meal with friends at home or in college instead.

- Avoid lending or borrowing money from friends.

Be realistic about your expenditure and be honest with yourself about what you are spending and why.

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.

Please note: Students are not permitted to open a bank account that uses the name Wadham College, unless specifically approved by the College.

6.3 EMPLOYMENT AND TAX

During term time full-time students on taught and research courses 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. For those students not still on course, the summer vacation may be a 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 holidays.

For information about how students are taxed when working in the holidays, please visit www.gov.uk/student-jobs-paying-tax.

Graduate students with student visas may have prescribed limits on how many hours of paid work they can undertake (normally 20 hours per week during term-time). It is your responsibility to ensure you adhere to the limits set by your student visa.

6.4 STUDENT DISCOUNTS

Many businesses offer discounts to students, so it's worth asking 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 a TOTUM Card. These can be purchased via <https://cards.totum.com/join>. 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 keep hold of paperwork relating to your finances as you may need it later. You may prefer to keep digital copies as these can be easily accessed from anywhere. If you apply for hardship funds you will be required to provide copies of these documents.

We would particularly advise keeping records of the following:

- Scholarship and award letters
- Notification of hardship payments
- Tenancy agreement and inventory (if you're living out)
- Battels statements and fee statements (if applicable)

7. VALUABLES AND INSURANCE

7.1 RISK AND LIABILITY

Any valuable items you bring onto the College site or into college-owned accommodation are there at your own risk. You are advised to lock your room door, and not to leave valuable items unattended when outside your room. It is tempting to leave possessions in areas that appear secure, for example your computer or tablet in the library, your musical instrument in a music room, or your gown or coat in cloakrooms, and if you chose to do so it is at your own risk.

7.2 INSURANCE

Students living in college-owned accommodation

The College includes a basic level of (fire, flood & theft) contents insurance for students who rent rooms in college-owned accommodation. Students living in college-owned rooms are covered.

Students living out are not covered. Insurance is provided by Endsleigh, and you should send any claims to them. They are likely to require:

-
- i) a letter of confirmation from college that you are a resident student
 - ii) a Police Report for any theft
 - iii) information to prove ownership of the item, such as a receipt of the item or a photo of you using it.
-

For the year 2022/23 the coverage is set out in the insurance certificate below. This guide may include last year's certificate if the current year is not yet available.

Please note the contents insurance cover provided by Endsleigh may include an excess. This is the amount you need to pay to support your claim.

The policy has many exclusions, including Accidental Damage, theft of Laptops / Tablets / Phones when outside your room, theft of Bikes unless securely locked in a cycle shed.

It is strongly advised that you take out "Gadget Insurance" for your laptop / tablet / phone and any other equipment which are likely to be critical to your studies, and to take out specialist insurance for any valuable items (e.g., musical instruments, collectables, jewellery) that you may choose to keep in your room.

Tip: It is recommended that you make a checklist of all your valuables, take photos of each item, and, where possible, keep receipts in a safe place.

Students living out of college

If you are living out, you are not covered under the College room insurance. You are strongly advised to take out your own contents insurance, or to confirm whether your possessions may be covered under another policy such as contents insurance for your parents' home.

Certificate of insurance



Wadham College, Oxford

Policy number: HH1145

Policy date: 1st October 2021 to 30th September 2022



Protecting your every step.

You must, at all times, take steps to prevent accidents, loss and damage.

Key benefits – what’s covered?

Your items are covered inside your room against fire, flood and theft up to the following amounts:

Core room cover	Limit
Total student room contents cover	£10,000
Disabled students room contents cover	£11,000
Single article limit (unless outlined separately)	£1,250
Computer equipment (eg. desktops, laptops, tablets)	£2,000
Computer accessories	£150
Mobile phone (forced entry only)	£750
Audio equipment, DVD & video players, computer consoles, hard drives and other data carrying media	£1,000
Computer games, CDs, DVDs, videos & records	£600
Photographic equipment	£1,000
Sports equipment	£1,000
Musical instruments	£600
Clothing (single article limit)	£350
Valuables including jewellery & watches	£1,000
Personal money (forced entry only)	£50
Credit/debit card fraud (forced entry only)	£500
University property on loan	£500
Library books	£250
Rented household goods	£1,250
Contact lenses	£150

(Additional benefits on next page)

Key exclusions – what’s not covered:

- Accidental damage
- Laptops/other gadgets outside the room
- Mobile phones outside the room

- Musical instruments outside the room
- Any other items taken outside the room



Additional benefits	Limit
Theft of student's contents whilst in direct transit between university/college and their parents home at the beginning or end of term	£500 per bag
Theft from halls of residence communal area following forcible and violent entry	£1,000
Theft from halls of residence communal area without forcible and violent entry	£250
Loss or damage resulting from fire or flood to the student's personal belongings from the halls of residence communal area	£500
Theft from any other property outside policy terms (following forcible and violent entry)	£500
Clothing damage by faulty laundry equipment	£300
Food spoilage (loss of food from fridge/freezers)	£75
Replacement locks and keys (following damage resulting from burglary)	£350
Personal accident cover	£50,000
Permanent total disablement as a result of an accident	£50,000
Accidental death or permanent total disablement of parent or guardian	£5,000
Bike cover	£250

Liabilities	Limit
Tenants liability cover	£5,000
Damage to public service equipment (water, electricity, gas meters)	£150
Personal liability	£1m

Excesses	Limit
This policy has no excess but for a claim to be paid, loss or damage must exceed the following amounts	
Room contents	£25
Laptops and tablets	£50
Money and credit cards	£25
Frozen food	£10
Liabilities and personal accident benefits	£25

How to make a claim:

Visit: endsleigh.co.uk/claim-centre to register your claim online, or call us on **0800 923 4042**.

Visit endsleigh.co.uk/reviewcover to view your full policy details. You can extend your cover online or call us on **0330 3030 280**.

Bike cover - theft only from designated cycle storage on campus

What is covered:

Theft from a designated cycle storage on campus occurring within the United Kingdom to Bicycles (including fixed Bicycle Accessories) belonging to the Insured Person.

What is not covered:

- ▶ Any amount in excess of the limit shown on the Certificate of Insurance.
- ▶ Damage or accidental loss.
- ▶ Theft, unless stored in an officially designated cycle storage on College campus.
- ▶ Bicycles that the Insured Person has loaned or rented (unless the Insured Person has been made responsible under the terms of a formal loan or rental agreement).
- ▶ Theft or damage to tyres unless the Bicycle is lost or damaged at the same time.
- ▶ Battery Powered Bikes (E-Bikes)

How we use your information

This section explains how Endsleigh Insurance Services Limited will deal with your personal information.

Your accommodation provider passes personal information (including your name, date of birth and course details) on to us for the following purposes:

- i. When you are added to this insurance policy, to confirm your residence at the property insured and, where necessary, for other purposes including the verification of claims; and
- ii. So that we can use this information, together with other data, to refine the quotes we provide, ensuring that you will get insurance quotations where prices and cover have been designed specifically for students. We keep the information collected and the extent of processing to a minimum to meet this legitimate business purpose.

Endsleigh will not process your personal information for marketing purposes without your consent.

To find out more:

To find out more about how we use your information, please read our privacy policy at endsleigh.co.uk/privacy or contact us:

email: privacy@endsleigh.co.uk
write to: Data Protection Officer,
Endsleigh Insurance Services Limited,
Shurdington Road,
Cheltenham,
GL51 4UE

About our services

This Certificate of Insurance contains the key features of your insurance policy. It does not contain the full terms and conditions, which can be found in your policy wording. It is particularly important that you read the sections on key exclusions, key limitations and any additional terms applying to your policy.

Any information we provide you with does not constitute advice or a personal recommendation and you agree to make your own choice about how to proceed. We may ask you questions to narrow the selection of products we will provide further information on. We work with a single insurer to provide your insurance.

This insurance meets the needs and demands of someone wishing to protect their possessions. As with any insurance, it does not cover all situations, so please check what is and is not covered by the policy to make sure it meets your requirements. Endsleigh does not charge a fee for its services in respect of this policy.

This insurance policy is arranged by Endsleigh Insurance Services Ltd registered in England No. 856706. Endsleigh Insurance Services Limited is an insurance intermediary acting on behalf of the insurer. We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304295 <https://fca.org.uk/register>. Our principal place of business is at Shurdington Road, Cheltenham, GL51 4UE. Endsleigh Insurance Services Limited is owned by Endsleigh Limited which is a member of the A-Plan group of companies. National Union of Students (United Kingdom) also has an interest in Endsleigh Limited.

Your Endsleigh Block Accommodation Insurance is underwritten by Zurich Insurance plc. Zurich House, Ballsbridge Park, Dublin 4, Ireland. Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of Zurich Insurance plc's regulation by the Financial Conduct Authority are available from us on request. FCA Register Number 203093.

8. USEFUL CONTACT DETAILS

There are many people throughout the University who are available to provide financial advice and guidance to students. Do not wait until you find yourself in difficulty. Resources are available to help you budget effectively and help you find ways to manage your money.

COLLEGE RESOURCES:

Finance Bursar: Peter Alsop finance.bursar@wadham.ox.ac.uk
Finance Bursar's PA: fbsec@wadham.ox.ac.uk
Chaplain: Jane Baun jane.baun@wadham.ox.ac.uk
Senior Tutor: senior.tutor@wadham.ox.ac.uk
Wadham SU Committee(e.g.. Welfare, international rep etc..)

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

Oxford MCR RESOURCES

MCR President mcr.president@wadham.ox.ac.uk
Wadham MCR Welfare Officer mcr.welfare@wadham.ox.ac.uk
Women's Officer mcr.women@wadham.ox.ac.uk

NB- Not all the MCR committee roles are not yet filled, so the mailbox may not be monitored.

USEFUL WEBSITES

www.gov.uk/student-finance www.studentcalculator.org.uk
www.studentfinancenl.co.uk www.money4medstudents.org
www.saas.gov.uk www.thebrightsidetrust.org
www.studentfinancewales.co.uk <https://www.totum.com/>
www.hmrc.gov.uk/students www.ucas.com
www.moneysavingexpert.com/students/

The information in this guide is intended for students commencing their studies in 2022/23 and is correct as of July 2022. For the latest information, for both new and returning students, please visit www.ox.ac.uk/students/fees-funding