

From: US Financial Aid Office
 E-mail address: usaloans@abdn.ac.uk

Undergraduate 2nd Year taking Federal Loans - Independent

Maximum Cost of Living Expenses 2024/2025

Costs	Weekly £	No. of Weeks	Total Academic Year GBP	Total Academic Year USD
Rent/ Housing	145	35	£5,075	\$10,179
Utilities	45	35	£1,575	\$3,159
Food	75	35	£2,625	\$5,265
Local Travel Expenses	25	35	£875	\$1,755
Personal	85	35	£2,975	\$5,967
Books/ Computer Equipment/ Printing	-	-	£800	\$1,161
Return Flights (2 per year)	-	-	£3,000	\$4,050
Loan Origination Fees *	Sub/ Unsub	Private	Approximate Total	
2 nd Year	£83	-	£83	\$112
Visa **	-	-	-	-
Healthcare Surcharge **	-	-	-	-
Conversion Rate ***			1.35	
Maximum Living Expenses – 2 nd year			£17,008	\$22,961

- This is an example. You will be emailed a financial aid package specific to your situation.
- * This is an approximate value. Actual origination fees will vary with the type and value of your loan(s). Origination fees for 2024/2025 will be available on the following link once determined by the US Department of Education. <https://studentaid.gov/understand-aid/types/loans/interest-rates>
- **Visa and Healthcare Surcharge fees are included for 1st year students only for the duration of their degree.
- *** Exchange rate information is available here <https://www.abdn.ac.uk/students/finance/us-federal-direct-loans.php#panel2228>
- If additional funds are required to support a disability or learning difference, please email usaloans@abdn.ac.uk to discuss.
- Private Loans are not eligible for origination fees to be included in the Cost of Attendance calculation.



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