

From: US Financial Aid Office
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Undergraduate 1st Year taking Private Loans Only

Maximum Cost of Living Expenses 2025/2026

Items	Weekly £	No. of Weeks	Total Academic Year	
			GBP £	USD \$
Rent/ Housing	150	35	£5,250	\$7,613
Utilities	45	35	£1,575	\$2,284
Food	80	35	£2,800	\$4,060
Local Travel Expenses	27	35	£945	\$1,370
Personal	85	35	£2,975	\$4,314
Books/ Computer Equipment/ Printing			£700	\$1,015
Return Flights (2 per year)			£3,100	\$4,495
Visa			£524	\$760
Healthcare Surcharge (4 year degree)			£3,492	\$5,063
Healthcare Surcharge (5 year degree)			£4,268	\$6,189
Loan Origination Fees *	Sub/ Unsub	Private	Approximate Total	
1st Year	n/a		n/a	n/a
Conversion Rate **			1.45	
Maximum Living Expenses – 1st Year (4 year degree)			£21,361	\$30,974
Maximum Living Expenses – 1st year (5 year degree)			£22,137	\$32,100

- This is an example. You will be emailed a financial aid package specific to your situation and the number of weeks in your academic year.
- Visa and Healthcare Surcharge fees are included for 1st year students for the duration of their degree.
- * Private Loans are not eligible for origination fees to be included in the Cost of Attendance calculation.
- ** 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.



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