

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

Undergraduate 1st Year – Arts and Humanities Programmes

Maximum Cost of Living Expenses 2026/2027

Items	Weekly £	No. of Weeks	Total Academic Year GBP	Total Academic Year USD
Rent/ Housing	160	35	£5,600	\$8,120
Utilities	40	35	£1,400	\$2,030
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)	-	-	£3,000	\$4,350
Loan Origination Fees	Sub/Unsub	Parent Plus	Approximate Total	
1 st Year (Dependent) **	£41	£584	£625	\$906
1 st Year (Independent) **	£70	n/a	£70	\$101
1 st Year (Private Loans) *	n/a	n/a	n/a	n/a
Visa	-	-	£558	\$809
Healthcare Surcharge (4 year degree)	-	-	£3,492	\$5,063
Healthcare Surcharge (5 year degree)	-	-	£4,268	\$6,188
Conversion Rate ***			1.45	
Maximum Living Expenses 1st year (4 year degree)				
Dependent Student (Sub, Unsub, Parent Plus & Private Loans)			£22,095	\$32,037
Independent Student (Sub, Unsub & Private Loans)			£21,540	\$31,233
Private Loans only			£21,470	\$31,132
Maximum Living Expenses 1st year (5 year degree)				
Dependent Student (Sub, Unsub, Parent Plus & Private Loans)			£22,871	\$33,162
Independent Student (Sub, Unsub & Private Loans)			£22,316	\$32,358
Private Loans only			£22,246	\$32,257

- This is an example. You will be emailed with a financial aid package that is specific to your situation.
- 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.
- ** This is an approximate value. Actual origination fees will vary with the type and value of your loan(s). Origination fees for 2026/2027 will be available on the following link once determined by the US Department of Education. <https://studentaid.gov/understand-aid/types/loans/interest-rates>
- ** Exchange rate information is available here <https://www.abdn.ac.uk/students/finance/us-student-loans/cost-of-attendance/>
- If additional funds are required to support a disability or learning difference, please email usaloans@abdn.ac.uk to discuss.



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