

From: US Financial Aid Office
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Undergraduate 3rd/ 4th/ 5th 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	
3 rd -5 th Year (Dependent) **	£56	£1,459	£1,515	\$2,197
3 rd -5 th Year (Independent) **	£92	n/a	£92	\$133
3 rd -5 th Year (Private loans) *	n/a	n/a	n/a	n/a
Conversion Rate ***			1.45	
Maximum Living Expenses 2nd year				
Dependent Student (Sub, Unsub & Parent Plus Loans)			£18,957	\$27,456
Independent Student (Sub, Unsub & Private Loans)			£17,512	\$25,392
Private Loans only			£17,420	\$25,259

- This is an example. You will be emailed with a financial aid package that is specific to your situation.
- * 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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