

From: US Financial Aid Office
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Postgraduate Research – 1st Year (i.e PhD)

Maximum Cost of Living Expenses 2024/2025

Costs	Weekly £	No. of Weeks	Total Academic Year GBP	Total Academic Year USD
Rent/ Housing	145	52	£7,540	\$10,179
Utilities	45	52	£2,340	\$3,159
Food	75	52	£3,900	\$5,265
Local Travel Expenses	25	52	£1,300	\$1,755
Personal	85	52	£4,420	\$5,967
Books/ Computer Equipment/ Printing	-	-	£860	\$1,161
Return Flights (2 per year)	-	-	£3,000	\$4,050
Loan Origination Fees	Unsub	Grad Plus	Approximate Total	
1 st Year (Private) *	n/a	n/a	n/a	n/a
1 st Year (Federal) **	£161	£1,617	£1,778	\$2,400
Visa	-	-	£490	\$622
Healthcare Surcharge	-	-	£3,880	\$5,238
Conversion Rate ***			1.35	
Maximum Living Expenses – 1 st year (Private)			£27,730	\$37,436
Maximum Living Expenses – 1 st year (Federal)			£29,508	\$39,836

- This is an example. You will be emailed a financial aid package specific to your situation.
- Visa and Healthcare Surcharge fees are included for 1st year students only for the duration of their degree. For PhD students, the healthcare surcharge included covers 4 years.
- * 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 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>
- *** 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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