

From: US Financial Aid Office
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Postgraduate Research 2nd year and above (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	
2 nd Year + (Private) *	n/a	n/a	n/a	n/a
2 nd Year + (Federal) **	£161	£1,380	£1,541	\$2,080
Visa	-	-	-	-
Healthcare Surcharge	-	-	-	-
Conversion Rate ***			1.35	
Maximum Living Expenses – 2 nd year + (Private)			£23,360	\$31,536
Maximum Living Expenses – 2 nd year + (Federal)			£24,901	\$33,616

- 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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