

From: US Financial Aid Office
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Undergraduate 1st Year taking Federal Loans - Dependent

Maximum Cost of Living Expenses 2024/2025

Costs	Weekly £	No. of Weeks	Total Academic Year GBP	Total Academic Year USD
Rent/ Housing	145	35	£5,075	\$10,179
Utilities	45	35	£1,575	\$3,159
Food	75	35	£2,625	\$5,265
Local Travel Expenses	25	35	£875	\$1,755
Personal	85	35	£2,975	\$5,967
Books/ Computer Equipment/ Printing	-	-	£800	\$1,161
Return Flights (2 per year)	-	-	£3,000	\$4,050
Loan Origination Fees *	Sub/ Unsub	Parent Plus	Approximate Total	
1 st Year (4 year degree)	£44	£1,820	£1,864	\$2,516
1 st Year (5 year degree)	£44	£1,854	£1,898	\$2,562
Visa	-	-	£490	\$622
Healthcare Surcharge (4 year degree)	-	-	£3,104	\$4,190
Healthcare Surcharge (5 year degree)	-	-	£3,880	\$5,238
Conversion Rate **			1.35	
Maximum Living Expenses – 1 st Year (4 year degree)			£22,383	\$30,217
Maximum Living Expenses – 1 st year (5 year degree)			£23,193	\$31,311

- 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.
- * 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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