EXAMPLE COA
Scholarships and Student Funding Services

CONTINUING GRADUATE STUDENT 2023-2024

Please complete blue boxes below

Costs	£ Weekly	Weeks	£
Rent	£195	52	£10,140
Utilities	£55	52	£2,860
Food	£70	52	£3,640
Books/Computer Equipment	£20	52	£1,040
Travel	£15	52	£780
Personal	£60	52	£3,120
Sub Total		**£**	**21,580**

Extras

Flights (2 round trips)			£2,000
Estimated tuition fees plus any additional research or programme costs		**£**	
Total		**£**	**23,580**

Deductions for any other funding sources

Put any scholarship or award in column E	**£**	
Put any other loans in column E	**£**	

Final £ Sterling COA after deducting any other funding	**£**	**23,580**

Theoretical Exchange Rate - used for all students for 2023-2024 session	$/£	1.37
Cost in US Dollars	$	32,305

Origination fees (1.057% on Unsubsidized Loans and 4.228% on PLUS Loans) can be included in borrowings. These are included in the figure below which is rounded up to the next $1000.

Maximum Cost of Attendance	**$**	**34,000**

Please note: you are unable to borrow more than your Cost of Attendance. Your Federal borrowing options are below and you may be eligible to apply for a Graduate PLUS loan for any balance above $20,500. ***If you wish to replace some or all of your Federal borrowing with a loan provided by a private lender please confirm details of the lender's name, the borrower's name and the loan amount to studentfunding@ed.ac.uk***

YOU CAN BORROW:

Direct Loan - Unsubsidized	$	20,500
Direct Loan - Graduate PLUS	$	13,500
Total Borrowing	**$**	**34,000**

HOW MUCH WOULD YOU LIKE TO BORROW?

Only borrow what you need and refer to the web links below for terms and conditions

Below, please enter the amounts you wish to borrow into the highlighted fields below, the calculator will then factor in origination fees to calculate the net funds available to you (please type rather than copy):

	Total funds borrowed	Approximate total funds net of origination fees
Direct Loan - Unsubsidized	$0	$0
https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized		
Direct Loan - Graduate PLUS	$0	$0
https://studentaid.ed.gov/sa/types/loans/plus		

If you choose a loan amount which is larger than the maximum allowed it will appear in red and calculate only the net amount allowed.

Total Borrowing	**$0**	**$0**

HOW MUCH OF YOU BORROWING WOULD YOU LIKE RETAINED FOR TUIITON FEES?

Please enter here how much you wish the University to retain for tuition fee purposes in GBP. **£**

DECLARATION: Important information for maintaining eligibility

I confirm that I have added any additional funding I am/will be in receipt of in the 2023-2024 academic session to section 'Deductions for any other funding sources' and that the above loans are what I wish to take out for the 2023-2024 academic session.

Signed: **Date:**

I confirm that I have read, understood and signed the Univeristy of Edinburgh US Loans Terms and Conditions document and submitted it to the Financial Aid Office.

Signed: **Date:**

For further information on US loans at the University of Edinburgh please refer to our website

www.ed.ac.uk/student-funding/financial-support/student-loans/usa

or email studentfunding@ed.ac.uk