



Nottingham Trent
University

Financial Aid Office

Undergraduate Cost of Attendance 2025-26 for Nottingham based students

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This document is specifically for incoming students who are United States citizens or eligible non-citizens. It covers the Cost of Attendance process for both students due to receive funding through the Direct Loan program offered by the US Department of Education and approved private educational loan provider (minus standard origination fees).

Foreign Schools are only eligible to award funding through the Direct Loan program and therefore are unable to award grant funds or offer additional aid programs such as TEACH or work-study.

Upfront Costs

All new and returning students **will not** receive any loan funding until **after** arriving in the United Kingdom and completing enrolment, so they are Fully Enrolled at the University. This is in line with regulations to prevent loan funds being claimed fraudulently.

Therefore, most student's first payment will be shortly after October 8, 2025 (at the earliest).

As such, there are expenses we advise students will likely **have** to pay before receiving their financial aid, these include (although may not be limited to):

- Initial travel to the United Kingdom and University,
- Student visa and NHS (National Health Service) surcharge costs for the full length of course, (for new students, please note you will pay the NHS surcharge for all anticipated years of the course upfront),
- Deposits, or early instalments, for accommodation (where applicable),
- Funds for basic living costs on initial arrival and for a couple of weeks before loan funds can be paid.

The University **will not** be able to aid in these upfront costs.

Accommodation (& Guarantors)

Whether you are looking at on campus (University provided) or off-campus accommodation, you can find some really helpful information about finding and securing accommodation on the [Accommodation](#) webpages. On campus accommodation will not typically charge a deposit. However, any accommodation not provided by the University will likely ask for an upfront deposit. The amount will likely depend on the accommodation provider.

When securing accommodation, you may be asked to provide a UK based guarantor. This may not be possible if you do not have UK based family or friends in a position to do this and you may also not be in the position to pay a large portion of your rent upfront. If this is the case, our accommodation team do now have a partnership with [YourGuarantor](#), who can act as your guarantor (although please be advised they do charge a fee and are a separate entity from of Nottingham Trent University).

Advance Payment (£6,000.00)

The only upfront costs that the Financial Aid Office may be able to assist with, is the [£6,000.00 Advance Payment](#) required from international students in the first year of a new course. For students whose **net** loan is due to **cover the full Tuition Fee**, we can look to defer this cost to be paid through the loan funding. This option is **only** available where the full Tuition is due to be covered – otherwise an applicant will be expected to make this payment upfront themselves.

You will have the opportunity to request a deferral of the advance payment once you have received your Financial Aid Offer.

Preparing for University

We highly encourage students to be financially prepared before undertaking a course. As such, we encourage students to only borrow funding that they feel they require for their course, to minimise the amount of loan you will begin repaying once you have finished your studies. This will help to ensure you have the best student experience, hopefully without money worries during your studies. If you borrow a loan amount below the full Cost of Attendance, you could choose to increase your loan later, if your circumstances changed during your studies.

One way to minimise borrowing is by ensuring you maximise 'free money' by exploring all potential Scholarship options to help reduce your borrowing:

NTU International Scholarships

The International Office team offer various scholarships to international students, to help reduce the cost of Tuition Fees. To find out further information regarding the scholarships on offer, application process, and deadlines, please refer to our [International Scholarships](#) webpages.

For Undergraduate students, you may be considered for the USA Excellence Scholarship worth 25% or 50% off first year tuition fees, plus £3,000 for each subsequent year of your course, excluding any placement years.

They also provide information of known external scholarships that you may also be able to apply for.

For any queries regarding application processes, please contact the International Office team directly either by calling +44 (0)115 848 8175 or by [email](#).

Sports Scholarships

Nottingham Trent University also offers sport scholarships to high-performing student athletes who compete across various sports. For some students, this may include a Tuition Fee reduction as well as gym/sport facility access. More information regarding the application process and deadlines can be found on our [Sport Scholarship](#) webpages.

For any queries regarding application processes, please contact the NTU Sport team directly either by calling +44 (0)115 848 3219 or by [email](#).

Music Scholarships

For students with a musical background (instrumental or vocally), the University offers scholarships to allow for continued musical development alongside studies. More information regarding application processes/deadlines are on the [Music Scholarship](#) webpages.

For any queries regarding application processes, please contact the NTU Music team by [email](#).

Please be aware if you are expected to notify the Financial Aid Office of all scholarships you receive, although ordinarily the Financial Aid Office will be advised internally of any University awards granted. For students also eligible for UK loan funding, we will ordinarily ask for confirmation of your entitlement.

Direct Loans

Loan Types

Undergraduate students can apply to FAFSA to be assessed for subsidised and unsubsidised loans. The difference between these two loan types is that subsidised loans are available for students with identified financial need (the US Department of Education will pay interest on these loans whilst a student is in school at least half time, for the first six months after you leave school and during a period of deferment). Alternatively with unsubsidised loans, the borrower is responsible for the interest for the duration of the loan.

Where Undergraduate students want to borrow above the annual direct loan limits (up to the Cost of Attendance), a dependent student may have a Parent borrower take a Parent PLUS Direct Loan. This will require a credit check and separate application from the parent borrower (available from May 1, 2025). Alternatively, a student may wish to apply for a private loan, each provider will have their own application, interest rates and origination fees.

Annual Loan Limits

Year	Dependent Student	Independent Student
First Year UG Annual Loan Limit	\$5,500 – No more than \$3,500 of this amount may be subsidised loans.	\$9,500 – No more than \$3,500 of this amount may be subsidised loans.
Second Year UG Annual Loan Limit	\$6,500 – No more than \$4,500 of this amount may be subsidised loans.	\$10,500 – No more than \$4,500 of this amount may be subsidised loans.
Third Year (and higher) UG Annual Loan Limit	\$7,500 – No more than \$5,500 of this amount may be subsidised loans.	\$12,500 – No more than \$5,500 of this amount may be subsidised loans.

Total Loan Limits

There are limits on the amount of subsidised and unsubsidised loans that a student may borrow. These limits depend on your level of study and status:

Undergraduate (Dependent) - \$31,000, no more than \$23,000 from subsidised loans.

Undergraduate (Independent) - \$57,500, no more than \$23,000 from subsidised loans.

Interest Rates and Fees

Direct Loans are subject to both an interest rate and a standard origination fee. Currently Interest Rates for 2025/26 have not been announced, but once these have been confirmed they will be available on the FSA webpages:

- [Subsidised/Unsubsidised Loan Interest Rate](#)
- [Parent PLUS Loan Interest Rate](#)

All loans disbursed are subject to an origination fee from the US Department of Education (not the University). For loans first disbursed on or after October 1, 2020, these rates are:

Direct Subsidised and Unsubsidised Loans	1.057%
Direct Parent PLUS Loans	4.228%

Tuition Fees

Full details of the tuition fees charged for the year to international students for September 2025 entry can be found on the below University webpages:

<https://www.ntu.ac.uk/international/scholarships-and-fees/tuition-fees>

All Tuition Fees listed are **only** for the 2025-26 academic year. If the course you are studying is longer than a year, your Tuition Fee for subsequent years will be confirmed once announced centrally by the University. We use your actual Tuition Fee in the Cost of Attendance calculation.

Undergraduate Fees

- £17,500 or,
- £18,250 for courses in the Nottingham School of Art & Design and Nottingham Business School and London-based Science & Technology courses.

Any work placement years undertaken in 2025-26 will be charged £1,850 for the year.

Study abroad will be charged depending on if you are undertaking a full or half year of study abroad and based on your course.

Dual Citizens

Some UK and US dual citizens who meet specific residency criteria, prior to the start of their course, may be charged a lower 'home' Tuition fee. In this case for Undergraduates the lower Tuition Fee of £9,535.00 will be used in the assessment.

Tuition Fee assessment decisions are made by our [Admissions](#) team at the point of entry, and such decisions cannot be made or appealed by the Financial Aid Office. Ordinarily your Tuition Fee status will not change mid-way through the course, even if your residency changes. Where you have any queries, please contact +44 (0)115 848 4200 or [email](#) the admissions team or your country representative in the International Development Office.

If you are eligible to receive funding from a UK Student Finance provider as well as applying for US Financial Aid, you will be asked to provide evidence of this funding to the Financial Aid Office, as it will count as financial aid that we must include when assessing your loan eligibility.

Living Allowances

In line with the US Department of Education regulations, a standard Cost of Attendance will be offered to all eligible student when calculating loans. The Cost of Attendance offered will be the **maximum** allowance we can offer without professional judgement, based on an average student's costs to undertake a course with us.

As such, a student's own actual costs may differ based on their lifestyle. Please note, these costs are based (as directed) on an average student, as such there may be more expensive options available, but these would not be considered 'average' student costs.

Undergraduate courses are typically assessed over 39 weeks.

In line with the requirements from the US Department of Education, Nottingham Trent University is required to offer the following two cost of attendance models:

- On Campus (Accommodation)
 - Only impacts on housing element of costs,
 - This will be used for all students in their first year of studying at NTU, to allow for the ease and proximity of on campus accommodation.
- Off Campus (Accommodation)
 - Only impacts on housing element costs,
 - This will be used for all students in subsequent years of study, after their first year of studying at NTU, (unless evidence is provided that a student is remaining on campus)

Living Expenses

We are unaware of any University owned accommodation or private accommodations that are catered, as such all accommodation will be offered as self-catered. Please note, accommodation prices across Nottingham vary significantly, therefore an average has been allowed, but less expensive weekly options are available.

On Campus

We allow £215 per week for room, utilities and insurance, plus £65 for food and meals. Meaning a total weekly allowance of £280. Over 39 weeks, this would be £10,920.00.

Off Campus

We allow £205 per week for room, utilities and insurance, plus £65 for food and meals. Meaning a total weekly allowance of £270. Over 39 weeks, this would be £10,530.00.

Transportation

Transportation includes an allowance of £3,000.00 for at least two return trips from the USA to the UK. (Please note, this figure includes an additional allowance for return flights from the UK to the US at the end of the Undergraduate term in June/July 2026, due to an anticipated increase in demand and cost relating to the 2026 World Cup being hosted across the United States).

Additionally, we include an allowance for travel between your residence, campus and (if applicable) your place of work at £15.00 per week. (This should cover an annual NCT Bus pass or Robin Hood card). This would be a travel allowance of £3,585.00 over 39 weeks.

Books, Course Materials, Supplies

Where no additional costs are advised on the course materials or by the course team, an allowance of £10 per week will be included.

For an Undergraduate student, this would be £390.00.

If the course information or academic team advises higher annual costs for books, printing, materials, student society membership or trips, these will be included on a course-by-course basis.

Miscellaneous Personal Expenses

For this section we would potentially include the following allowances:

General Allowance	For all students, at a rate of £45.00 per week. To cover other potential costs, e.g. clothing, homeware, bedding, entertainment, mobile phone contract, etc.
Visa Costs	Included for those joining NTU for their first year of study or anyone renewing due to change of studies. £490.00 included (the rate for applying outside the UK as of April 2024, we will review if increased in April 2025)
NHS Surcharge	Included for those joining NTU for their first year of study or anyone renewing due to change of studies. £776.00 per year, plus an additional 6-month allowance. E.g., £2,716.00 for a 3-year Undergraduate course (This rate is as of April 2024, we will review if increased in April 2025)
Computer Allowance	A once per course allowance of £1,000.00 (ordinarily in the first year) for laptop hardware/software costs.

Other Allowances

There are occasions in which the University **may** be able to include specific additional costs, **however a student will need to notify us to allow a review of the applicable costs a student would like us to include** this can then be reviewed under our Professional Judgement policy at a panel meeting, and we aim to notify you of the outcome within several weeks of receiving the request and all applicable evidence. Potential examples of such costs are:

- Childcare costs (during contact hours), for students with dependents,
- Costs relating to a disability or ongoing long term medical/health condition.

For children, we are only allowed to include childcare costs in your Cost of Attendance (not living expenses). We ask students to provide a copy of their child's birth certificate to confirm their age (this may impact the prices being charged and the level of childcare required).

Standard Origination Fees

A percentage origination fee is charged for all loan types by the US Department of Education and the fee taken from the gross total loan, so the University can only release a net amount of loan. (The gross and net loan amounts will be advised to you once your loan has been originated).

As such, we include an estimate of the standard origination fee a student will be charged to ensure they are still eligible to receive their full Cost of Attendance.

Worked Examples

Example: First Year Undergraduate Cost of Attendance

In 2025/26, the Cost of Attendance used is £1 = \$1.32. This example is assessed over 39 weeks.

In our example, for an Undergraduate student:

- they are in their first year of a 3-year LLB Law FT course,
- they have **been awarded a 25% Tuition Fee Scholarship**,
- they require a visa and will need to pay the NHS surcharge,
- they are a **dependent** student.

£	17,500	Tuition Fees
£	10,920	Living Expenses (Housing & Food)
£	3,585	Transportation
£	390	Books, Course Materials, Supplies, etc.
£	5,961	Miscellaneous Personal Expenses
£	0	Other Allowances

£	38,356	Total (GBP)
\$	50,630	Total (\$), rounded

\$	2,008	Standardised Origination Fee
\$	52,638	Total COA, USD

Declared Financial Aid (Scholarships)

£	4,375	Scholarship received, GBP
\$	5,775	Scholarship received, USD

\$ 46,863 Total Cost of Attendance Offered

The student could borrow up to \$5,500.00 in Direct Loans (a combination of Subsidised and Unsubsidised based off the SAI calculated). Up to the remaining \$41,363.00 could be explored either as a private loan application or a parent borrower could look to take out a Parent PLUS loan (credit dependent) on the student's behalf.

Students may not require their full Cost of Attendance.

Example: Second Year Undergraduate Cost of Attendance

In 2025/25, the Cost of Attendance used is £1 = \$1.32. This example is assessed over 39 weeks.

In our example, for an Undergraduate student:

- they are in their second year of a 3-year BA(H) Fashion Design FT course,
- they have **been awarded £1,000** in a Sports Scholarship,
- they do not have visa costs as they are a continuing student,
- they are a **dependent** student.

£	18,250	Tuition Fees
£	10,530	Living Expenses (Housing & Food)
£	3,585	Transportation
£	1,120	Books, Course Materials, Supplies, etc.
£	1,755	Miscellaneous Personal Expenses
£	0	Other Allowances

£	35,240	Total (GBP)
\$	46,517	Total (\$), rounded

\$	1,720	Standardised Origination Fee
\$	48,237	Total COA, USD

Declared Financial Aid (Scholarships)

£	1,000	Scholarship received, GBP
\$	1,320	Scholarship received, USD

\$ 46,917 Total Cost of Attendance Offered

The student could borrow up to \$6,500.00 in Direct Loans (a combination of Subsidised and Unsubsidised based off the SAI calculated). Up to the remaining \$40,417.00 could be explored either as a private loan application or a parent borrower could look to take out a Parent PLUS loan (credit dependent) on the student's behalf.

Students may not require their full Cost of Attendance.

Additional Information

- Private Loan applications will need to be completed with your preferred private loan provider (often directly through their webpages). Nottingham Trent University **does not** have a preferred private loan provider and will work with any lender who is willing to work with Foreign Schools. We are aware that there are limited providers who do work with Foreign Schools, so can support any student who is have difficulties identifying a provider. We have previously worked with Sallie Mae, Earnest and Juno.
- Parent PLUS Loans are an additional application process through the Federal Student Aid website, which typically will not open until May 1, 2025.
- A Financial Aid Offer is liable to change if there is any change to a student, the course's eligibility, or the cost of attendance (such as additional scholarship awards). Students would be contacted in this case to notify of any such amended.

Financial Aid Office Contact Details

The Financial Aid Office can be emailed at usloans@ntu.ac.uk.

This email can also be used to request an appointment for a video call (we use Microsoft Teams for these calls) or telephone call. Please be aware during it can take up to 5 working days for us to respond to enquiries.

Alternatively, please telephone on +44 115 848 2521 or +44 115 848 2494. The Financial Aid Office is open during the following hours (daylights saving may affect the time in your time zone) in some cases, with prior arrangement, we may be able to offer later times, especially for those on the Pacific Coast:

United Kingdom (GMT BST)	Mondays to Thursdays: Fridays:	9.00 am – 5.00 pm. 9.00 am – 4.30 pm.
Eastern Coast (EST EDT)	Mondays to Thursdays: Fridays:	4.00 am – 12.00 pm. 4.00 am – 11.30 am.
Central Zone (CST CDT)	Mondays to Thursdays: Fridays:	3.00 am – 11.00 am. 3.00 am – 10.30 am.
Pacific Coast (PST PDT)	Mondays to Thursdays: Fridays:	1.00 am – 9.00 am. 1.00 am – 8.30 am.