

How the Costs are Calculated	
Tuition	Tuition fees relate to one year of study and the rate will depend on the classification. http://www.qub.ac.uk/International/International-students/International-tuition-fees/
Accommodation	Estimated for a studio apartment in Elm's BT1 or BT2 https://www.qub.ac.uk/accommodation/student-accommodation/
Food	A generous weekly budget http://www.qub.ac.uk/about/Living-in-Northern-Ireland/Cost-of-living/
Miscellaneous Personal/ Living Expenses	A generous weekly budget http://www.qub.ac.uk/about/Living-in-Northern-Ireland/Cost-of-living/
Books, computer equipment & supplies	A generous budget to cover books and equipment if required. Most programmes do not require you to purchase books and you can first borrow from the McClay Library or look into buying secondhand.
Return Flights to U.S	To cover two return flights to U.S and bus travel in Belfast. Queen's accommodation is 15 minutes from Queen's main campus.
Immigration Health Surcharge	The health surcharge is paid as part of your immigration application https://www.gov.uk/healthcare-immigration-application
Entry Clearance Visa	The cost of applying for a Tier 4 visa in the U.S https://www.gov.uk/tier-4-general-visa
Exchange Rate	An exchange rate is set for calculating the COA and enables us to originate loans in U.S Dollars. The exchange rate used to convert USD (\$) to GBP (£) is the rate on the day the money is received at Queen's.
Number of weeks	Postgraduate Research - The loan payment period is 52 weeks. Postgraduate Taught - The loan payment period is 51 weeks. Undergraduate - The loan payment period is 37 weeks.
Loan origination fee	The U.S Department of Education release the loan fees in June. The loan fee is a percentage of the loan amount deducted from each loan disbursement. Direct Subsidized Loans and Direct Unsubsidized Loans 1.057%. Direct PLUS Loans 4.228%.
Estimated financial assistance	Queen's scholarships and studentships, other U.S awards and private loans are deducted from the maximum cost of attendance.