



## US Financial Aid - Legacy (continuing students)

Below you will find information of the changes if you are a continuing student and how this may impact your studies from 2026-27 and future Years.

If you are a US citizen or eligible non-US citizen and are enrolled with the University of Sheffield on an eligible programme and receiving Federal Student Aid on 30 June 2026, you retain your current eligibility for US Federal Aid at Year 2025 levels for a period of up to three years or until the end of your expected time credential for the course you are enrolled in on 30 June 2026 and there are no breaks in study.

If you have a break in study, eg leave of absence/placement year/year abroad, or if you take longer to complete than the time meant to finish the course you are currently enrolled on, then you will move to the new rules effective from 1 July 2026.

Refer to the link below for details of the changes:

<https://www.ed.gov/about/news/press-release/us-department-of-education-announces-immediate-implementation-of-higher-education-provisions-one-big-beautiful-bill-act>

The University of Sheffield participates in the William D. Ford Federal Direct Loan Programme. You can find out more about the loan programme from the [Federal Student Aid website](#).

### How much can you borrow (Cost of Attendance)?

For each new academic year, we develop a list of estimated student expenses that we anticipate students will need to cover for their chosen programmes of study: this is known as a Cost of Attendance (COA).

The COA is calculated by adding your tuition fee and estimated living costs together. We include:

- Direct educational costs, such as your tuition fees, course materials, and resource costs
- Indirect maintenance costs, such as your living expenses (including accommodation and food), international and local transportation, and miscellaneous expenses

The table below shows the average amounts we allocate for each area of our Cost of Attendance for Year 26.



Cost of Attendance: for the loan period	Cost	Amount	UG (9 months)	PG (12 months)	PhD (12 months)	Information
<b>Tuition</b>	Yearly	As per UoS tuition fee per course	Individual	Individual	Individual	Tuition fee charged for the course you have an offer to study or an average of the typical fees for that programme
<b>Book and supplies</b>	Yearly	Set amount	£600	£800	£800	Average cost of course materials for the loan period
<b>Laptop</b>	First year only	Set amount	£500	£500	£500	Eligible to include for your first year of study only
<b>Housing on campus</b>	Monthly	£900	£8,100	£10,800	£10,800	Average cost of University of Sheffield student accommodation
<b>Housing off campus</b>	Monthly	£700	£6,300	£8,400	£8,400	Average cost of private off-campus accommodation based on a one bedroom flat in Sheffield
Eg Living at home	Monthly	N/A	N/A	N/A	N/A	N/A as living outside the US
<b>Food</b>	Monthly	£500	£4,500	£6,000	£6,000	Average food costs for one month and calculated for the loan period
<b>Visa costs</b>	Yearly	Set amount based on PG/PhD/UG	£2,852	£1,300	£3,628	Eligible to include for your first year of study to cover Tier 4 visa fees - £524 (includes Immigration Health Surcharge £776 per year). If you have visa costs later in your course, this can be considered on an individual basis with supporting documentation.
<b>Miscellaneous</b>	Monthly	£350	£3,150	£4,200	£4,200	Average cost for personal expenses (clothing/laundry/personal hygiene) and reasonable expenses for leisure items for one month and calculated for the loan period
<b>Transportation (capped at £2,000)</b>	Yearly	£2,000	£2,000	£2,000	£2,000	Transportation for two return trips to home country per loan period
<b>Travel costs</b>	Monthly	£60	£540	£720	£720	Local travel costs, including travel to campuses and work, for one month and calculated for the loan period
<b>Average loan fees</b>	Yearly	Set amount based on PG/PhD/UG	£675	£145	£145	AVERAGE LOAN FEES ESTIMATE - not permitted for private loans



We then deduct any scholarships or other fee reductions, known as Other Financial Assistance (OFA), and the Student Aid Index (SAI) from your FAFSA Submission Summary (FSS).

[Federal Student Aid Package - Calculating your Entitlement \(Legacy students\) \(PDF, 108KB\)](#)

We use the COA to support the calculation of your loan entitlement.

Whilst there may be slight variations according to individual needs, we expect your COA to be in line with our estimates. We have a duty to ensure that students only borrow what is required for educational purposes.

## US Direct Federal Loan types and limits

For Legacy students, these limits apply until Year 2028-29 or end of continuous study.

### Loan types

University of Sheffield is certified to distribute the following Direct Federal Loans offered by the US Department of Education:

- Direct Subsidised Loans
- Direct Unsubsidised Loans
- Direct Plus Loans

Question	Direct Subsidised	Direct Unsubsidised	Direct PLUS
Who can get the loan?	Undergraduate students with a financial need	Undergraduate and graduate students. You don't have to demonstrate financial need.	Parents of undergraduates or graduates
How much can I borrow?	We calculate this using your COA, Expected Family Contribution (EFC) and other financial assistance you may be receiving	We calculate this using your COA and other financial assistance you may be receiving	We calculate this using your COA and other financial assistance you may be receiving
Who pays the interest?	US Department of Education if you meet relevant conditions	You (the student) are responsible for paying interest during all periods	The borrower is responsible for paying the interest during all periods
Is there a loan fee?	Yes	Yes	Yes
Is there a credit check completed?	No	No	Yes



## Loan limits

There are limits on the amount of subsidised and unsubsidised loans that you may be eligible to receive. The limits are based upon factors including your status (dependent or independent), the level of your study, and your financial need.

### Dependent undergraduate

Year of study	Maximum loan
1st year	\$5,500 (of which a maximum of \$3,500 may be subsidised)
2nd year	\$6,500 (of which a maximum of \$4,500 may be subsidised)
3rd year onwards	\$7,500 (of which a maximum of \$5,500 may be subsidised)

Total aggregate (amount you may borrow per programme of study) = \$31,000

### Independent undergraduate (including dependent undergraduates whose parents are denied a PLUS Loan)

Year of study	Maximum loan
1st year	\$9,500 (of which a maximum of \$3,500 may be subsidised)
2nd year	\$10,500 (of which a maximum of \$4,500 may be subsidised)
3rd year onwards	\$12,500 (of which a maximum of \$5,500 may be subsidised)

Total aggregate (amount you may borrow per programme of study) = \$57,500

### Postgraduates

Year of study	Maximum loan
Per year of study	\$20,500

Total aggregate (amount you may borrow per programme of study) = \$138,500

It is important to ensure that you have funds in place to support your travel and living costs before you receive your first loan payment

The exchange rate used to calculate your funding package can be found on your Cost of Attendance calculation. The rate used allows for exchange rate fluctuations. Fund disbursements are subject to your continued Satisfactory Academic Progress.



University of  
**Sheffield**

Student Registry  
Student Administration and Academic  
Affairs

## **Contact us**

US financial aid sits within the Student Funding Team in the University's Student Registry Team.

For questions about US financial aid, get in touch via [usloans@sheffield.ac.uk](mailto:usloans@sheffield.ac.uk).