



How much does it cost to Study at Cambridge?

N.B Important Notice

As a consequence of the UK leaving the EU single market and the ending of freedom of movement on 1 January, 2021, students from the EU, other EEA countries and Switzerland are no longer eligible for home tuition fee status and student loans for courses beginning in 2021-22 and thereafter. They face the much higher international tuition fees, without any financial support from the Student Loans Company. An exception has been made for the children of UK nationals living in the EU, other EEA countries and Switzerland who will retain home fee status and eligibility for financial support on a transitional basis until 2027-28.

Please note that the new rules are complex. You also need to check whether you need a <u>student visa</u> to study in the UK. The British Embassy Luxembourg can provide the information you need about this.

International tuition fees for 2026/27

The international tuition fees at Cambridge fall into 5 Groups:

Group 1: Humanities, Languages, Law, Economics, etc. - £29 052

Group 2: Mathematics - £32 406

Group 3: Architecture, Design, Geography, Music - £38 010

Group 4: Engineering, the various Sciences - £44 214

Group 5: Medical and Veterinary Science - £70 554

In addition international students are required to pay college fees which vary from college to college, but which range between £11 000 and almost £15 000.

The <u>home tuition fees</u> for which the children of UK nationals living in the EU are eligible for courses starting in 2026/27 are still to be confirmed, but in 2025/26 were £9 535.

The above is no more than a summary of the tuition fees situation, students should go to the sections of the University of Cambridge website (see the links above) to find out the full details.

It is important to note that students from the EU who are eligible for <u>home</u> tuition fees are also eligible for a loan from the Student Loan Company to cover the fees. Students who pay <u>international</u> tuition fees are not eligible for a Student loan.

Living expenses

The information in this section is based on the latest information from the Cambridge University website.



The <u>university</u>, together with the Cambridge Student Union, estimates that a student should allow £1 305/€1 500 per month in 2026-2027 for living costs, i.e. approximately £11 745/13 507¹ for 9 months, the normal academic year, depending on lifestyle. This includes:

1. College accommodation

The cost varies, most colleges provide accommodation in a range of price bands to suit different budgets. All Colleges guarantee College-owned accommodation to most students² during all three years of an undergraduate degree course. The detailed costs shown on the website normally include the "kitchen facilities charge" (see "Food" below), utilities (heating, water, electricity), cleaning, internet access and basic self-catering facilities.

2. Food

At Cambridge, you don't have to choose between 'catered' or 'self-catered' accommodation – Colleges provide basic self-catering facilities as well as cafeterias/dining halls. Some levy a separate charge towards the running costs of the College kitchens – the "kitchen facilities charge" which

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means lower prices for meals in the cafeterias while others include this within their accommodation costs (see above). A small number of Colleges require you to have a certain number of meals in the Buttery or dining hall each term (see individual College websites for details).

- Individual meals typically cost £4-£7
- Many Colleges have regular 'formal halls' (three-course dinners) which normally cost between £12-£20.

3. Study costs

The costs of study materials depend on the course that you take. They include things like equipment (computer, calculator, lab coat), photocopying, materials (pens, paper, books), travel costs (e.g. field visits or dissertation research trips. Specific course costs can be found on the relevant faculty/department website. The University's numerous library and IT facilities help to keep costs down, and some departments offer grants to cover specific costs (see departmental and College websites).

4. Personal expenses

 $^{^{1}}$ At an exchange rate of £1 = £1,15 (October 2025). Rates are subject to change, you should check current rates.

² The accommodation guarantee applies to single students without children, in all colleges except St Edmunds. All single undergraduates are expected to live in College-owned accommodation where possible.



What you spend on food, clothing, transport, entertainment, other activities, etc, will depend on your particular lifestyle. There are, however, many free recreational activities and College-based and student-run societies — Cambridge is famous for them - that cost very little. Cambridge is a small place so transport is either cheap or free - most students walk or cycle everywhere — and there is the Universal bus service that offers low-cost fares to students.

Budget travel to and from Luxembourg is not necessarily any more expensive than for students travelling from some parts of the UK. Some people use train connections involving Eurostar. Luxair currently offers low-cost flights to London City airport, from which there are frequent train connections to Cambridge³. British Airways also offers flights between Luxembourg and London-Heathrow and London City airport. RyanAir offers low cost flights from Luxembourg to London-Stansted Airport, from which there are frequent direct trains to Cambridge.

There is a direct coach service from London Heathrow to Cambridge. There are lots of discount tickets for train connections with low rates between Cambridge and London

Kings Cross. Coach services between London and Cambridge are also cheap.

Other universities in the United Kingdom

The costs of studying at other major universities in the UK will not be very different. Living costs in big cities like Birmingham or Manchester are unlikely to be lower, and those in and around London are most likely higher.

What Funding is available to students from Luxembourg?

The amounts currently available are as follows:

- A basic grant of €2516 (€1258 per semester)
- A "mobility" grant of €3132 (€1566 per semester) for students who study in a country other than that of their residence and who pay rent for their accommodation
- A grant based on social criteria ranging from €0 to €4876
 (€2438 per semester) which depends on the total annual revenue of the household of the student. The part of this grant which is not awarded up to the total amount of the grant can be added to the student loan

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³ EasyJet also flies between Luxembourg and Gatwick Airport, but the connection Gatwick-Cambridge is longer and more complicated.



- A family grant of €602 (€301 per semester) awarded if other children of the student's household also receive higher education funding. This grant is only paid in a single lump sum in the summer term
- An optional student loan of €6500 (€3250 per semester)
 which may be increased depending on the student's social
 situation and tuition fees. This loan, which is taken out at
 one of the banks contracted with the Luxembourg state, has
 a maximum interest rate of 2% per annum and is guaranteed
 by the Luxembourg Government. The student begins to
 repay the loan two years after having completed or stopped
 his/her studies. The maximum repayment period is ten
 years.

In addition, mengstudien (formerly CEDIES) pays a student's university registration (tuition) fees up to a maximum of €3800 (€1900 per semester) after deduction of €100 for administrative costs. Half of the registration (tuition) fees paid are added to the basic grant, and half are added to the amount of the student loan.

The financial assistance available is subject to various conditions. Full details are available on the <u>mengstudien.lu website</u>.

UK Student Finance

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In addition to financial support from the Luxembourg Government, students who are the children of UK citizens living in the EU and who are eligible for home tuition fees are also eligible for a <u>UK</u><u>Student Loan</u> to cover the tuition fees. They are also eligible for a <u>maintenance loan</u> to help with living costs.

Repayments on a UK Student Loan start in the April following graduation and continue for 30 years (depending on your income) after that date, after which any balance still outstanding is written off. Details on the repayment provisions are set out on the Student Loans Company website.

University of Cambridge Financial Support

The University and Colleges are committed to the principle that no suitably qualified UK/EU student should be deterred from applying to Cambridge by their financial circumstances, and that no publicly funded UK/EU student should have to leave because of financial difficulties. The <u>Cambridge Bursary Scheme</u> is open for EU students if they have applied for a student loan: i.e after 31 December 2020



the children of UK citizens living in the EU only⁴. Overseas (international) students are not eligible for the Scheme. It provides non-repayable bursaries of <u>up to</u> £3500/€4025 per year for living costs for students coming from families where the household income does not exceed £62215/€71547 per year.

College Awards and Grants

Additional sources of funding may be available from your College, such as:

- book and equipment grants to help with specific studyrelated costs
- scholarships and prizes for academic or other achievements
- travel grants, for academic work and personal enrichment
- grants and loans to help deal with unforeseen financial difficulties

⁴ Alternatively, you must have settled or pre-settled status granted by the Home Office and have lived in the EU or UK for 3 years to be eligible for the Cambridge Bursary. You can only apply for settled or pre-settled status if you resided in the UK before 31 December 2020.

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Information on these funds is available from College websites.

Disclaimer

The information in this note is provided without responsibility on the part of the Cambridge Society of Luxembourg asbl and its members. The information is intended to assist potential candidates for admission to the University of Cambridge in making a provisional evaluation of the cost and the availability of financing for undergraduate study at the University. It is based on information believed to be reliable at the time of writing and on an interpretation of the application of the relevant rules and regulations. Candidates for Cambridge should make their own enquiries about living costs and the sources of funding for study before making any decision to proceed with an application or otherwise.