

Your Umrah budget

Printable guide for UK pilgrims

Editorial review: 19 September 2026

Before you travel

- **Start with a quote.** Record dates, room basis and inclusions.
- **Add only extras.** Do not count included items twice.
- **Daily spending.** Set your food and personal allowances.
- **Keep a buffer.** Choose a realistic contingency.
- **Compare totals.** Use the worksheet, not a headline.

The following pages retain the revised guide, tables and references.
Confirm changing official rules for your dates and consult a qualified scholar about personal religious rulings.

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Your Umrah budget worksheet

Name / group: _____

Dates / nights: _____

Airport / room basis: _____

Do not count an included item twice. Enter your actual quote or personal allowance and record its source date.

Item	Included?	Extra GBP	Quote date
Package / flights			
Makkah hotel			
Madinah hotel			
Entry permission			
Health / certificates			
Insurance			
UK airport travel			
Saudi transfers / rail			
Food: daily x days			
Data / laundry			
Gifts / Zamzam			
Other			
Subtotal			
Contingency			
TOTAL			

Subtotal = extras + quoted package. Add your chosen contingency to calculate the total. Divide group costs only where appropriate.

Your **Umrah cost from the UK** depends on your dates, departure airport, hotel and room basis. On 19 September 2026, our published package listing showed starting prices from **£770 to £1,415 per person** across its nine 7-, 10- and 14-night options. These are advertised starting figures, not guaranteed availability or a market-wide price range.

This guide breaks the Umrah expense into its components, shows what a package normally includes and excludes, explains the six decisions that drive most of the difference between a cheap trip and an expensive one, and sets out how to read a quote so you know what you are buying.

The examples below link to the [published package listing](#) and state the date checked. Your written quote must confirm occupancy, actual dates, airport, flights, baggage and inclusions. Do not assume a starting price is a twin-room rate or that every extra is included.

Umrah cost at a glance

Here is what the total is actually made of, before we look at each line.

Component	Typical share of the total	How much you control it
Return flights	Often the largest single item	High: dates, airport, direct or indirect
Hotels in Makkah and Madinah	Second largest, widest range	Very high: distance and occupancy
Entry permission	Small relative to flights and hotels	Low: set by official fees

Component	Typical share of the total	How much you control it
Travel insurance	Small	Moderate: cover level and provider
Transfers and intercity travel	Small to moderate	Moderate: train or road
Food and drink	Moderate, often underestimated	High: depends entirely on habits
Gifts, Zamzam and charity	Highly variable	High: set a figure in advance

The components of an Umrah budget from the UK

Dated package examples

Published option	Starting price per person	What still needs confirmation
<u>7 nights, 3 star</u>	£780	Dates, room sharing, flights and final inclusions
<u>10 nights, 4 star</u>	£895	Dates, room sharing, flights and final inclusions
<u>14 nights, 5 star</u>	£1,415	Dates, room sharing, flights and final inclusions

Advertised Babul Haram Travels starting prices checked on 19 September 2026, not final quotes.

The only honest headline. Two pilgrims travelling the same week, from the same airport, can pay very different amounts. The difference is almost always hotel distance, room occupancy and how far ahead they booked.

Taking provision for the journey

Before the spreadsheets, it is worth noting that planning the cost of a pilgrimage is not a worldly distraction from it.

The instruction to take provision

The Quran addresses this directly in the context of pilgrimage in [Quran 2:197](#), instructing believers to take provision for the journey while reminding them that the best provision is consciousness of Allah. Budgeting properly is part of travelling responsibly.

Not taking on unmanageable debt

Schools differ on whether Umrah is obligatory once for those able, as explained in our [Hajj and Umrah comparison](#). Do not treat a travel article as permission to take on unmanageable debt. Ask a qualified scholar about your circumstances and protect your dependants' needs.

Providing for those you leave behind

Your dependants' needs come first. A budget that leaves your household short while you travel has not been planned properly, however sincere the intention behind it.

A useful test. If the trip would leave you unable to meet ordinary commitments on your return, it is not yet the right season to travel. Umrah is available every month of the year, which is precisely what makes waiting reasonable.

What makes up the cost of Umrah?

Every Umrah budget contains the same components. What varies is the size of each one.

Flights

Flights can be a major part of the total. Compare actual services from London, Manchester or Birmingham: a direct option is not always dearer, and not every route is available on every date. Check journey time, baggage and change conditions as well as the displayed fare.

Accommodation

The second major item, and the one with the widest range. A hotel overlooking the Haram and a hotel twenty minutes' walk away are different products at very different prices.

Entry permission and insurance

Required, but comparatively small against flights and hotels. Our guide to the [Umrah visa from the UK](#) explains what this covers and where to verify current fees.

Vaccination requirements may also carry a cost if you need a travel clinic appointment. Check the current position on [TravelHealthPro](#) and [GOV.UK health advice](#) well before departure, since some vaccinations

must be given a set number of days before arrival.

Transport

Airport transfers at both ends, plus travel between Makkah and Madinah, which may be by coach or on the [Haramain train](#).

Food and spending money

Frequently underestimated. Most packages include few or no meals, and pilgrims also spend on gifts, Zamzam and charity.

Reach permit services through the official [Nusuk website](#) and distinguish a free mosque permit from a paid travel package. Do not pay an unknown seller for a supposedly guaranteed slot or queue jump.

Budget spending money separately. Pilgrims routinely plan the package precisely and then spend far more than expected on food, gifts and charity. Decide that figure in advance rather than discovering it afterwards.

The six decisions that move the price

Most of the difference between quotes comes down to these, and you control almost all of them.

Factor	Effect on price	Your control
Travel season and dates	Large	High
Distance of hotel from the Haram	Large	High

Factor	Effect on price	Your control
Room occupancy	Large	High
Number of nights	Large	High
Direct versus indirect flights	Moderate	High
Departure airport	Moderate	Moderate
Hotel star rating	Moderate	High
Entry permission and insurance	Small	Low

What moves the price, and how much control you have

When you travel

Ramadan and the winter school holidays are the most expensive periods by a wide margin. Moving two weeks either side of a peak can change the total substantially for an identical itinerary.

How long you stay

Seven, ten and fourteen nights are the common UK durations. Each additional night adds accommodation and food, though the flight cost stays the same, so longer trips often cost less per day.

How close your hotel is

This is the largest accommodation variable. Walking distance to the Haram commands a significant premium, particularly in Makkah.

How many share a room

Quad sharing is dramatically cheaper per person than a twin. For a family this is often the single most effective saving available.

Direct or indirect flights

An indirect routing with a connection is usually cheaper, at the cost of several additional hours and a transfer with luggage.

How far ahead you book

Early booking generally secures better flight pricing and better hotel availability. Last-minute Umrah is rarely a bargain in peak season.

Change one variable at a time. If a quote is above your budget, ask what it becomes with a hotel five minutes further out, or with quad rather than twin occupancy. A good operator will reprice it immediately.

What is included in an Umrah package?

This is where quotes diverge most, and where comparison usually goes wrong.

Usually included	Usually extra
Return flights from your UK airport	Food beyond any stated meals
Hotel nights in Makkah and Madinah	Travel insurance unless stated
Airport transfers both ends	Ziyarat tours of historical sites

Usually included	Usually extra
Transport between the two cities	Zamzam, gifts and personal spending
Assistance with entry permission	Upgrades to a closer hotel

What an Umrah package usually includes and excludes

Usually included

Return flights, hotel nights in both cities, airport transfers, transport between Makkah and Madinah, and assistance with entry permission.

Usually extra

Food beyond any stated meals, travel insurance unless explicitly included, ziyarat tours, Zamzam, gifts, personal spending, and upgrades such as a closer hotel or lower occupancy.

The questions to ask

Which hotels, by name. How far from the Haram, in walking minutes. How many people per room.

Are flights direct. Is insurance included. How is the transfer between cities made.

Ask every operator	Why it matters
What are the hotels called	Unnamed hotels cannot be compared or checked
How far is each from the Haram	Walking minutes convert directly into prayer time

Ask every operator	Why it matters
How many people per room	Occupancy is the biggest per-person variable
Are the flights direct	Indirect routings are cheaper and much longer
Which UK airport	Affects both price and your own travel to it
Is insurance included	Frequently excluded and assumed
How do we travel between the cities	Train and road differ in cost, time and luggage
What are the refund terms	Establish this before paying a deposit

The eight questions that make two Umrah quotes genuinely comparable

A named hotel or nothing. Quotes describing accommodation as "4-star, close to Haram" without naming the property are not comparable to anything. Ask for the name and check the distance yourself on a map.

How to build your own budget

Working through it in this order prevents the common mistake of choosing a package before deciding what you actually want.

Step	Decide this	Why it comes first
1. Dates and duration	Season and number of nights	These drive more than anything else
2. Departure airport	Which UK airport	Direct costs more than a connection
3. Hotel distance	Walking minutes to the Haram	The largest accommodation variable
4. Room occupancy	How many share a room	Can halve the per-person cost
5. Entry and insurance	Permission and cover	These sit outside the headline price
6. Spending money	Food, gifts, Zamzam, charity	The most commonly underestimated line

Building an Umrah budget, in order

A worked seven-night budget

This example starts with the published £780 package figure above and assumes one adult travelling for seven nights, with eight days to budget for food. All other figures are **illustrative personal allowances, not checked supplier prices**. Replace the package figure with a written quote confirming your room basis, dates and inclusions before relying on the total.

Item	Example amount	Basis
Package	£780	Advertised starting figure, subject to quote

Item	Example amount	Basis
Food	£160	Illustrative £20 x 8 days
Travel insurance	£40	Illustrative; obtain a personal quote
UK airport travel	£45	Illustrative local journey
Mobile data	£20	Illustrative allowance
Health/certificate costs	£50	Illustrative; check your actual needs
Zamzam/handling allowance	£15	Illustrative; airline rules control acceptance
Gifts/personal spending	£50	A personal limit, not a required cost
Subtotal	£1,160	Sum of the example lines
10% contingency	£116	A planning choice
Example total	£1,276	Not a bookable offer or a guaranteed budget

Worked arithmetic reviewed 19 September 2026. Recalculate using your actual quote and personal allowances.

Do not add visa, flights or Saudi transfers again if your written package quote already includes them. Equally, do not assume an item is included because another package includes it. This distinction is why the worksheet has separate columns for included items, extra costs and source dates.

Decide before you shop

Fix your dates, duration, acceptable hotel distance and room occupancy first. Then ask for quotes against those specifications, so every quote you receive is comparing the same thing.

Include everything

Add entry permission, insurance, spending money and transport that sits outside the package. A package price is not a trip price.

Leave a contingency

Ten per cent for the unexpected is sensible: a hotel upgrade, extra baggage, additional Zamzam, or simply more charity than planned.

Write your specification down. Dates, nights, occupancy, maximum walking distance, direct or indirect. Send the same specification to every operator. Comparison becomes trivial and sales pressure becomes irrelevant.

How many days do you need for Umrah?

The rites themselves take only a few hours, so trip length is about worship and rest rather than logistics.

Seven nights

Workable, particularly if you are splitting between Makkah and Madinah. It moves quickly and leaves little margin for jet lag or delays.

Ten nights

Ten nights can leave time for both cities without the same leave requirement as a two-week trip. It is an option to compare, not a duration everyone needs. Your flight times and transfer days affect the usable time.

Fourteen nights

Unhurried, with time for ziyarat, repeated Umrah and genuine rest. The cost per day is often lower because the flight is spread further.

The sequence of rites themselves is set out in our guide to [how to perform Umrah](#).

Do not judge by nights alone. A fourteen-night trip with a long walk to the Haram may give you less time praying there than a ten-night trip in a closer hotel. Distance converts directly into time.

How Much Is Umrah for a Family of Four?

There is no reliable family total without the children's ages, beds, travel dates and airport. Separate costs charged per traveller from costs shared by the group, then request a quote for those exact people and that room arrangement.

Worked example, not a family offer: the table below uses four adult-price equivalents at the published £780 starting figure, seven nights and eight food days. It assumes no child discount and is not a

two-adult/two-child quotation; every extra is an illustrative allowance, not a checked supplier price.

Budget line	Group amount	Calculation or assumption
Package starting figures	£3,120	4 x £780; replace with a written group quote
Food	£640	4 x 8 days x illustrative £20 daily allowance
Travel insurance	£160	Illustrative £40 each; an actual family policy may differ
UK airport travel	£120	One shared return-trip allowance, not £120 per person
Mobile data	£40	Two illustrative £20 plans, subject to your needs
Health and certificates	£200	Illustrative £50 each; check existing certificates and actual needs
Zamzam and handling	£60	Illustrative £15 each; not a promised airline allowance
Gifts and personal spending	£200	A chosen group limit
Subtotal	£4,540	The eight lines above

Budget line	Group amount	Calculation or assumption
10% contingency	£454	A planning choice, not a supplier charge
Example group total	£4,994	Recalculate after confirming the package and each extra

Arithmetic reviewed 19 September 2026. Included flights, hotels, visa charges or transfers must not be added a second time.

For two adults and two children, ask the operator to price all four by age at travel and confirm the number of actual beds. A "quad" headline can mean four people sharing; it does not itself promise two rooms, four separate beds or a child discount.

Rooms scale better than seats

Flights are strictly per person, but a family of four sharing one room pays far less per head than two couples in two twins. Accommodation is where family travel becomes efficient.

Children's costs vary

Infants and children are often priced differently for flights and may share a room at no extra accommodation cost. Ask for children to be priced explicitly rather than assuming an adult rate.

Transfers favour road for larger groups

Six train seats cost six fares. Compare that total with a vehicle that is legally large enough for your whole group and luggage, such as an appropriately booked minivan. Our comparison in the [Makkah to](#)

Madinah train guide sets out when each wins.

Distance matters more with children

A twenty-minute walk in heat is different with small children or elderly parents. Paying for a closer hotel may be the difference between attending every prayer and attending some.

Ask for both totals. Compare the full group price and the room-and-bed arrangement, as well as each traveller's fare. A per-person headline or a room-only total cannot explain the complete family trip on its own.

Once you have chosen dates, room sharing and your preferred airport, send that specification to our UK team for an itemised quote. Compare the confirmed inclusions with the worksheet rather than relying on a starting price alone.

Reading two quotes side by side

This is where most UK pilgrims lose money, and it is entirely avoidable.

Identical headline, different product

Two quotes at the same price can differ by a fifteen-minute walk, an extra person in the room, a connecting flight and no insurance. The headline figure tells you almost nothing on its own.

Normalise before you compare

Put both quotes into the same shape: same nights, same occupancy, same walking distance, same flight type, insurance included in both. Only then is the difference in price meaningful.

Ask what changes the number

A good operator will tell you exactly what a hotel five minutes further out saves, or what quad occupancy saves. If a quote cannot be broken down, it cannot be evaluated.

Beware unusually low prices

A price well below everything else usually means a distant hotel, a long connection, high occupancy, or a company worth checking carefully. Verify financial protection before paying, and read the current [GOV.UK entry requirements](#) so you know what is genuinely needed.

The comparison that matters. Not "which is cheaper", but "what does each one cost me in walking minutes, hours of travel and people per room". Convert price into those three things and the right answer is usually obvious.

Where pilgrims can save without regretting it

Some savings cost you nothing that matters. Others cost you the trip.

Worth doing

Travel outside peak season. Share a room. Accept an indirect flight.

Book early. Choose a slightly further hotel in Madinah, where distances are more forgiving than in Makkah.

Rarely worth doing

Cutting the trip so short that you arrive exhausted and leave immediately. Choosing a hotel so far out that you stop attending the Haram for every prayer. Skipping travel insurance.

Never worth doing

Booking through an unverified operator because the price is unusually low. Check financial protection arrangements and verify the company before paying anything.

The saving that costs the most. A hotel thirty minutes' walk away saves money and then quietly removes an hour of every day from the Haram. Over ten nights, that is a great deal of what you travelled for.

Currency, cards and money on the ground

How you carry and spend money affects the real cost more than most pilgrims expect.

Cards and cash

Card payment is widely accepted in both cities, but keep some local currency for smaller purchases, taxis and charity. Tell your bank you are travelling so your card is not blocked on first use.

Watch the exchange charges

Non-sterling transaction fees and poor airport exchange rates quietly add to the total. Compare what your card charges abroad before you rely on it, and avoid exchanging large sums at the airport.

Roaming

Saudi Arabia sits outside most UK inclusive roaming allowances, and data charges can be significant. Check the rate with your provider, using the guidance published by [Ofcom](#), or buy an eSIM before departure.

Baggage charges

Excess baggage on the return leg is a common unplanned cost, particularly with gifts and Zamzam. Check your allowance and the airline's charges before you shop, and review the [UK hand luggage restrictions](#) so nothing is confiscated at security.

Budget the return leg too. Pilgrims plan the outbound journey carefully and then face excess baggage, extra Zamzam and airport spending on the way home. Set aside a figure for the return before you leave the UK.

Saving for Umrah

For most UK families this is a planned purchase rather than a spontaneous one, and treating it that way lowers the real cost.

Book early, pay in stages

Most operators take a deposit with the balance due closer to departure. Booking early secures better flight pricing and spreads the payment across more months.

Set the target properly

Save for the whole trip, not the package price. Include insurance, entry permission, spending money, gifts and a contingency. General budgeting guidance is available from [MoneyHelper](#).

Travel off-peak while you save

If your target is out of reach for Ramadan, the same budget often covers a longer or closer-in trip in a quieter month. The rites are identical in every month of the year.

The same money buys more in a quiet month. Rather than cutting nights or moving to a distant hotel to afford a peak date, consider moving the date. It is usually the least painful adjustment available.

Protecting your money

Before paying a deposit, establish what happens if something goes wrong.

Check the operator

Ask how your money is protected, what happens if a flight is cancelled, and what the refund terms are. Reputable operators answer without hesitation.

Financial protection

Arrangements differ depending on what is being sold, so ask specifically rather than assuming. [ABTA](#) publishes general guidance for UK travellers on what protection covers, and the [CAA explains ATOL protection](#) for holidays that include flights.

Travel insurance

Arrange cover that names Saudi Arabia and your full travel dates, and declare any pre-existing conditions. Guidance is published under [GOV.UK foreign travel insurance](#).

Pay in a traceable way

Avoid bank transfers to personal accounts. Card payments generally offer stronger protection if something goes wrong.

Get it in writing. Hotel names, distances, occupancy, flight numbers, transfer arrangements and the refund policy. A verbal assurance is not something you can rely on later.

Costs people forget

These are the items that turn a well-planned budget into an overspend.

Excess baggage on the return flight. Zamzam, which is heavy and sometimes needs its own allowance. Gifts, which multiply quickly.

Food if the package includes none. Ziyarat tours booked locally. The Haramain train if it is not included.

Roaming charges. Charity, which almost everyone gives more of than planned.

Plan the gifts before you go. Decide roughly how many people you are buying for and set a figure. Gift spending is the most common single reason UK pilgrims exceed their budget.

Tips for controlling your Umrah expense

Seven steps in the order you will need them.

1. **Decide your specification first.** Dates, nights, occupancy and maximum walking distance, before you ask anyone for a price.
2. **Avoid the peaks if you can.** Ramadan and school holidays carry the largest premium of the year.
3. **Ask for named hotels.** "Close to Haram" is not a distance you can verify.
4. **Compare occupancy honestly.** Quad sharing changes the per-person cost dramatically.
5. **Add the extras before comparing.** Insurance, entry permission, spending money and transport.
6. **Book early.** Especially flights, and especially for peak dates.

7. Keep ten per cent back. For the upgrade, the extra bag or the charity you did not plan.

Frequently asked questions about Umrah cost

How much does Umrah cost from the UK?

The package listing checked on 19 September 2026 showed advertised starting prices of £770 to £1,415 per person across its listed options. That is not a guaranteed quote or the total for every traveller. Add only the extras excluded from your actual quote, and use the worked budget above to calculate your own total.

What is the cheapest time to go for Umrah?

Outside Ramadan and the winter school holidays. Shoulder periods either side of a peak usually offer noticeably better value for an identical itinerary.

Are flights included in an Umrah package?

Usually yes, but confirm whether they are direct and from which UK airport. An indirect routing is cheaper and considerably longer.

Is the Umrah visa cost included in a package?

Often, but not always, and service charges vary. Ask for entry permission to be itemised separately from the operator's own fee.

How much spending money should I take for Umrah?

Decide your food, local transport, data, gifts and personal allowances separately. The worked example uses £20 per day for food and shows how to add the other lines; these are planning assumptions, not promised local prices. Allow more or less according to your meals, health needs and travel arrangements.

Is a package cheaper than booking Umrah independently?

Often, because operators buy flights and hotel allocations in volume. Independent booking gives more control and can be cheaper outside peak periods if you are experienced.

How many days do you need for Umrah?

The rites take a few hours. Common package choices include seven, ten or fourteen nights. Choose around your leave, health, flight times and intended stays rather than assuming one duration suits everyone.

Why do two quotes for the same week differ so much?

Almost always hotel distance, room occupancy or direct versus indirect flights. Ask both operators to quote against an identical specification and the difference usually becomes obvious. If one quote still looks unusually low after that, check what has been left out of it, because insurance, transfers and intercity travel are the items most commonly excluded to reach an attractive headline figure.

Price the trip you actually want

The useful question is not what Umrah costs. It is what your Umrah costs, with your dates, your hotel distance and your room. Those decisions are yours, and they account for nearly all the variation between one pilgrim's total and another's.

It is also worth keeping the figure in proportion. Pilgrims regularly agonise over a few hundred pounds of hotel distance and then spend a comparable amount on gifts in the final two days without a second thought. Decide in advance what each part of the budget is genuinely worth to you, and the whole exercise becomes much calmer.

Health requirements can be checked on [Fit for Travel](#), and local laws and customs under [GOV.UK safety and security](#). Neither costs anything to read, and both prevent expensive surprises.

Write down your specification, send it to us, and we will itemise flights, hotels with names and distances, transfers, entry permission and every extra, so you can see exactly what you are paying for before you commit to anything.

You can browse current durations and hotel distances on our [Umrah packages](#) page, read what the rites themselves involve in [ihram rules](#), or simply [ask Babul Haram Travels for a written quote](#). Before booking anything, check the latest [GOV.UK travel advice for Saudi Arabia](#).

Babul Haram Travels is a UK Umrah and Hajj specialist, and we put every quote in writing before you commit.

Photographs retain their linked licences.

Sources and further checks

Links were reviewed for this edition; official conditions can change. The article distinguishes verified rules from illustrative budget assumptions.

1. <https://babulharamtravels.co.uk/10-nights-4-star-umrah-package/>
2. <https://babulharamtravels.co.uk/14-nights-5-star-umrah-package/>
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