

STUDENT ROUTE VISA APPLICATION – FINANCIAL EVIDENCE REQUIREMENTS

Before you can apply for your visa, you will need to show that you have sufficient money to pay your tuition fee PLUS a fixed amount of money for living expenses, known as maintenance.

Your deposit and any other sum of money already paid towards tuition fees will be deducted from the total amount of money you will need to show. Please see example below;

Length of course	Maintenance (funds) needed	<u>For example</u>
More than 9 months (1 academic year)	First year of course fees Plus £9,207 to cover living costs for 9 months in the UK (£1,023 per month)	If your tuition fee for your first year of study are £12,500 and you have paid a deposit of £6,250, then your remaining tuition fee to show will be £6,250. You would need to show £9,207 (living costs) + £6,250 = £15,457 in available funds.

Before we issue a CAS, we check the financial documents you will use for your visa application to ensure they meet the criteria set out in the UK Immigration Rules and give you the best chance of being granted a visa. The **UK Immigration Rules** are not flexible and your evidence **must** meet the criteria set out in the <https://www.gov.uk/guidance/financial-evidence-for-student-and-child-student-route-applicants>

Your evidence must demonstrate you have at least £9,207 for living costs plus all of the remaining tuition fees for the first year of your course (see above example). *Please note, to account for currency fluctuations, if the funds are not held in UK pound sterling, we expect evidence to demonstrate a 5% surplus before we issue a CAS.*

Bank Statements

The most common document used to demonstrate finances is a bank statement.

Your original bank statements must show a 28 day period and include ALL of the following information:

Your name or your parents*/legal guardians name	The account number
The amount of money available	The financial institutions name and logo

The bank statement must be dated within 31 days of your planned visa application date and the balance must not drop below the required amount for 28 consecutive days – not even 1 pence below that amount for a single day. Please note, the **28 day period ends on the closing balance of your bank statement.**

The University does not ordinarily accept statements from banks listed as 'do not satisfy' as per appendix P.

If you are using your parents' or legal guardians' bank statements then you must also provide:

Your original birth (or adoption) certificate showing the names of your parents/legal guardian **PLUS** a letter from your parents/legal guardians that confirms the relationship between you and your parents/legal guardian and that they have given their consent to you using their funds to study in the UK.

You can use **electronic bank statements**, if they meet all of the above requirements and bear the official stamp of the bank on each page.

A **Building Society pass book** or **letter from the Bank** are also acceptable, if they meet all of the above requirements and confirm the required funds have been available for 28 consecutive days.

Sponsored Students

You can be sponsored by Her Majesty's Government, your home Government, the British Council or any international organisation, international company*, University or an independent School. **PLEASE NOTE: *UKVI definition of an International Company is one who has offices in more than one country.**

You will need an official letter from your sponsor on official letter-headed paper. The letter needs to confirm the amount of money the sponsor is giving you or a statement that they will cover all your fees and living costs and include;

Your name The name and contact details of your sponsor The length of your sponsorship

If your sponsorship also covers your dependents, the letter must confirm this and contain the names of your dependents.

Additional information

Academic or educational loans and certificates of deposits are also permitted financial documents for a visa application providing they meet the requirements set out in the [Student Route Policy Guidance](#).

Any documents **not in English** must be accompanied by a **fully certified** translation by a professional translator and include details of the translator's credentials, their contact details and confirmation it is an accurate translation.

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Guidance

Financial evidence for Student and Child Student route applicants

If you're coming to the UK, you'll need to prove you have enough money to support yourself and any dependants in the UK. What you need to show depends on the route you're applying on and your personal circumstances.

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Overview of financial requirement

The financial requirement is that you show you have enough money to support yourself while studying in the UK. Usually you'll need to show a set amount of money for each month of your course, for up to 9 months.

If you're applying from overseas, or if are applying in the UK but have not been here with permission for 12 months or more, you must show that you have enough money to cover your course fees (and boarding fees, if relevant) and living costs.

You might not need to provide financial evidence if you're from an [exempt country](#) but you should still make sure you have enough funds. UK Visas and Immigration may ask you to show that you have them.

Related content

[Find out if you need an ATAS certificate](#)

[Student route: caseworker guidance](#)

[The Graduate route: information for international students](#)

[Guidance on how to apply for an ATAS certificate](#)

[Graduate caseworker guidance](#)

You do not need to show funds if you are applying as a Student Union Sabbatical Officer or to study as a doctor or dentist in training.

How your finance requirement is worked out

Students

The amount of money you need to show depends on:

- your course fees, which are set out on your confirmation of acceptance for studies (CAS) Your education provider will send you the CAS once they've offered you a place on a course
- the length of your course
- whether you have already paid some money to your sponsor
- your course of study or type of student permission you are applying for
- where you are studying – the amount is different if you're studying in London
- if you have paid any money to your sponsor for accommodation; up to £1,334 can be deducted from the funds you need to show
- your living arrangements, if you are aged under 18

[If you are allowed to bring dependants](#) (your partner or children) you will also need to show you have enough money to cover their living costs.

Child Students

The amount of money you need to show depends on:

- your course fees
- your boarding fees if you are boarding at the institution
- the length of your course
- who you are living with and where you are living

If you have children under the age of 18 who you are financially responsible for and who live with you, you are not permitted to bring them with you on the Child Student route.

Types of funds you can rely on

You can show you have enough money using:

- an official financial or government sponsorship or grant
- a student loan from a government, government sponsored loan company, or a regulated student loans scheme
- your own money
- your parent's money (if they provide a letter confirming they agree to you using it this way)
- your partner's money if your partner is present in the UK or applying at the same time

What evidence is not accepted

The following are not accepted as evidence to show you have the required amount of money:

- overdrafts
- bitcoin savings
- stocks and shares
- pensions
- bank accounts that are not regulated by the financial regulatory body in the country in which the bank operates
- bank accounts that don't use electronic record keeping

Control of the funds

You, or the account holder (such as your parents or partner), must have control of the funds you are relying on.

You must show the funds have been held for 28 days, unless you are relying on a student loan or official financial sponsorship.

The bank statement(s) or evidence you use to show funds have been held for 28 days must be from the 31 days before you submit your application. The 28 days is calculated by counting back from the date of the closing balance on the most recent financial evidence.

Evidence you need to provide

If you have official sponsorship

To prove you have official financial sponsorship you need to show your reference number for confirmation of acceptance for studies (CAS).

If your official financial sponsorship is not recorded on your CAS you'll need to show a letter of confirmation from the official financial sponsor. If you are not sure ask your sponsor. The letter must show:

- the date
- the name of the financial sponsor
- contact details of the financial sponsor
- how long the sponsorship will last
- the amount of money that is being given or confirmation that all of your fees and living costs will be covered

If you have a student loan

For student loans you need to show a student loan letter which:

- is dated no more than 6 months before the date of application
- confirms the loan is a student loan provided by either the relevant government or a government sponsored student loan company or an academic or educational loans scheme

- confirms there are no conditions on release of the loan funds other than a successful application to study
- confirms the amount of the loan
- confirms the loan is for you
- is on official stationery
- confirms the funds will be available to you, or paid directly to the sponsor, before you begin your course

If you're using your own money

If you're not being financially sponsored or relying on a student loan, your funds can be held in any form of personal or building society account including a:

- current account
- deposit account
- savings account
- pension savings
- investment account

Cash must be in an account that allows you immediate access.

Funds must have been acquired legally and if you were in the UK you must not have earned them when working illegally.

If you're using your own money, or that of a parent or partner you'll need to show you have the required amount of money in an account. You can provide:

- bank statements
- building society passbooks
- certificates of deposit
- a letter from your bank or building society

Your bank statement should show information like:

- the date it was issued

your name (or the account holders name if it is your parent or partner)

- the name of the bank or building society
- balance on the account

You can provide a download of electronic bank statements as long as it has this information. You do not need to have these stamped by the bank.

We may do verification checks with your bank. If we're unable to verify the funds your application may be refused.

Money in other currencies

If your money is held in a foreign currency this will be converted into pound sterling (£) using the [spot exchange rate on OANDA](#) for the date of the application.

The amount of money you have to show

Students

Your CAS will show your course fees.

The table below shows how much you need depending on your circumstances.

Table: Financial requirement levels - Student

Route	Amount: study in London	Amount: study outside London
Boarding at a residential independent school	Sufficient funds to pay fees (course fees plus boarding fees) for 1 academic year	Sufficient funds to pay fees (course fees plus boarding fees) for 1 academic year

Doctorate extension scheme	£2,668	£2,046
All other courses	Sufficient funds to pay any outstanding course fees as stated on the CAS, plus £1,334 for each month of the course (up to a maximum of 9 months)	Sufficient funds to pay any outstanding course fees as stated on the CAS, plus £1,023 for each month of the course (up to a maximum of 9 months)

Student dependants must also each show funds of £845 for each month of your leave if you're studying in London (for up to a maximum of 9 months). You need £680 for each month of your leave if you're studying outside London (for up to a maximum of 9 months).

Child students

Table: Financial requirement levels - Child student

Route	Amount: study in London	Amount: study outside London
Boarding at a residential independent school	Sufficient funds to pay any unpaid fees (course fees plus boarding fees) for 1 academic year	Sufficient funds to pay any unpaid fees (course fees plus boarding fees) for 1 academic year
Living during term-time with a foster carer or close relative who	Sufficient funds to pay any unpaid course fees for 1 academic year. Also, the person you are	Sufficient funds to pay any unpaid course fees for 1 academic year. Also, the person you are living with must

is a British Citizen or UK resident	living with must have £570 for each month of the course up to a maximum of 9 months	have £570 for each month of the course up to a maximum of 9 months
Living with a parent or legal guardian who holds permission as a Parent of a Tier 4 Child	Sufficient funds to pay the course fees for one academic year and: (a) if no other children are accompanying the parent, £1,560 for each month of the period of permission applied for, up to maximum of nine months; and (b) if any other children are accompanying the parent, £625 for each month of the period of permission applied for month for each additional child, up to maximum of nine months	Sufficient funds to pay the course fees for one academic year and: (a) if no other children are accompanying the parent, £1,560 for each month of the period of permission applied for, up to maximum of nine months; and (b) if any other children are accompanying the parent, £625 for each month of the period of permission applied for month for each additional child, up to maximum of nine months
Living independently – aged 16 and 17	Sufficient funds to pay the course fees for one academic year and £1,334 for each month of the course up to a maximum of nine months where studying in London	Sufficient funds to pay the course fees for one academic year and £1,023 for each month of the course up to a maximum of nine months where studying outside London

Nationalities that don't need to show financial evidence

You don't need to show you meet the financial requirements if you hold a British National (Overseas) passport or a passport issued by Hong Kong SAR, Macau SAR or Taiwan.

If you hold a passport issue by Taiwan it must include the number of your Taiwanese identification card.

You don't need to show you meet the financial requirements if you're a national of any of:

- Australia
- Austria
- Bahrain
- Barbados
- Belgium
- Botswana
- Brazil
- Brunei
- Bulgaria
- Cambodia
- Canada
- Chile
- China
- Croatia
- Republic of Cyprus
- Czech Republic
- Denmark
- The Dominican Republic
- Estonia
- Finland
- France

- Germany
- Greece
- Hungary
- Iceland
- Indonesia
- Ireland
- Italy
- Japan
- Kazakhstan
- Kuwait
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malaysia
- Malta
- Mauritius
- Mexico
- Netherlands
- New Zealand
- Norway
- Oman
- Peru
- Poland
- Portugal
- Qatar
- Romania
- Serbia
- Singapore
- Slovakia
- Slovenia
- South Korea


- Spain
- Sweden
- Switzerland
- Thailand
- Tunisia
- United Arab Emirates
- United States of America

For more information [read the guidance for the route you are applying for](#).

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