

**STUDENT VISA APPLICATIONS**

**A GUIDE TO THE FINANCIAL REQUIREMENTS**

In order to apply for a Student visa you will need to show that you have enough money to cover your tuition fees and to support yourself during your studies (maintenance). Meeting the financial requirements for a Student visa makes up 10 points of the 70 points required, so it’s important that you understand exactly which financial documents to submit with your visa application.

One of the most common reasons that a Student visa is refused is because the applicant does not show that they either have the correct amount of funds, or they do not provide the correct financial documentation.

This guide will advise you on the following areas:

* How much money you need.
* How long you need to have the money for.
* Documents needed to meet the strict Home Office requirements.

**HOW MUCH MONEY YOU NEED**

You need to show an amount for your course fees ***plus*** an amount for your maintenance (living costs).

**Course Fees**

* You will need to demonstrate that you have enough money to pay for the first year’s course fees. Your Confirmation of Acceptance for Studies (CAS) will tell you how much your course fees are and how much you have already paid to the University. You will find this amount on the second page of your CAS.

Amount already paid to the University for tuition fees

First year’s fees

If you have already paid some of your tuition fees to the University, then you will only have to demonstrate that you have the funds for the remaining balance. Using the example below, the applicant would need to demonstrate that they have the remaining balance of £6,025 (£11,000 minus £4,975).

*Tip # 1 – Always check the amount paid to the University. If you have paid more money to the University after the issue of your CAS, then let the International Admissions Team know straight away so that your CAS can be updated. Email* *international@herts.ac.uk* *with proof of payment.*

Please note if you decide to pay your tuition fees in three instalments you are still required to demonstrate that you have the full amount for your first year’s fees tuition fees.

* **Maintenance (Living Costs)**

In addition to course fees, you also have to show an amount for your maintenance. The amount is subject to change by the Home Office, and it varies according to where the student is studying.

The Home Office has classed the University of Hertfordshire as being outside of London.

This means you must show that you have £1,136 per month for your living costs (up to a maximum of 9 months). Therefore, the maximum\* amount you would need to show for maintenance will be £10,224.

*\*If you are applying with dependants then you will need to show an additional £680pm per dependant (up to a maximum of 9 months).*

If you will be studying for **less than 9 months**, then you need to show £1,136\* for each month of the course.

If you have paid any money to the University for University accommodation, then you can deduct a **maximum** of £1,136 from the maintenance you need to show. If you have paid any money towards your University accommodation, again this will be shown on your CAS statement.



Amount already paid to the University for accommodation excluding the deposit

**Important**: the £400 deposit paid for your accommodation cannot be deducted from your maintenance.

*Tip # 2 – Even if you will be living rent free or you have paid all your rent in advance you still need to show the amount for maintenance (living costs).*

**Remember the amount you must show is an amount for both tuition fees and maintenance combined.** Below are some examples of what a student would need to show:

***Example 1****.* *Student (with no dependants) is studying on a 3-year programme, and the course fees (tuition) are £11,000 per year. The student has already paid £5,000 to the University and has also paid a £400 deposit for their University accommodation.*

**This student will need to show total funds of £16,224 with their visa application.**

This is calculated as follows: Remaining balance of the first year’s tuition fees, which is £6,000 (£11,000 - £5000) ***plus*** £10,224 for maintenance (the £400 paid for the accommodation deposit cannot be deducted).

***Example 2.*** *Student (with no dependants) is studying on a 1-year Masters programme and the course fees are £12,000. The student has already paid £12,000 towards tuition fees to the University. They have also paid a £400 deposit for their University accommodation and another £1,600 rent towards their University accommodation.*

**This student will need to show total funds of £8,184 with their visa application.**

This is calculated as follows: Balance of the first year’s tuition fees - £0 ***plus*** £9,088 for maintenance (although the student has paid £1,600 towards their University accommodation, only a maximum of £1,136 can be deducted from the maintenance amount). Remember - the £400 accommodation deposit cannot be deducted either).

**HOW LONG DO I HAVE TO HAVE HELD THE REQUIRED FUNDS?**

Any money you need to show for your visa application needs to have been held, in full, for 28 consecutive days (finishing on the date of the closing balance of your bank account). The balance must not have dropped below the required amount during any point of that 28-day period.

The closing balance must be within 31 days of the date you submit your visa application.

The date you submit your application is the date you pay the visa application fee on-line.

Please seek advice from the University straight away if you are unsure of how much money you need to show, or the length of time you have to show it for.

*Tip # 3 – Don’t leave it to the last minute to put the money needed into the bank account. Watch out for any direct debits coming out from the account because if the balance falls below the required amount on any one day during the required 28 day period, your visa will be refused.*

**DOCUMENTS YOU NEED**

As part of your visa application, you will need to include documents that prove you have the required money.  Evidence of your money must meet specific Home Office requirements. If it does not, your visa application will be refused.

The documents you need to provide with your application will be different depending on whether you are **self-funded** or are a **sponsored student**.

* **SELF FUNDED STUDENTS**

'Self-funded' means that you or your parents or legal guardians are paying for your studies in the UK.

If you are self-funded, then you can submit any of the following documents as evidence:

* Bank statements – funds must be cash funds in the bank and includes savings accounts and current accounts even if notice must be given.
* A letter from the bank.
* A certificate of deposit – but only if they show that the funds are **not frozen**.

The Home Office have strict requirements of what information must be included in documentation from your bank. For detailed information on the required format of bank statements/bank letters you should refer to [Immigration Rules - Immigration Rules Appendix Finance - Guidance - GOV.UK (www.gov.uk)](https://www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-finance)

**BANK STATEMENTS – WHAT YOU NEED TO KNOW**

The bank statements must contain **all** of the following information:

* Your name or your parent’s/legal guardian’s name;
* The account number
* The financial institution’s name and logo
* The amount of money available in that account
* Bank letters should be printed on bank letter-headed paper.
* Bank letters must be in English or have a certified translation included.

*Remember – statements must show that the funds have been held in full, for 28 consecutive days (finishing on the date of the closing balance).*

An electronic statement is an online statement which you print yourself. Most banks offer online banking to their customers, and students often find it easier to print their own statements. If you print your own statement from your online account, this is called an 'electronic statement'. You can use electronic bank statements with your visa application, BUT they must contain all of the details listed above ***and*** each page of the online statement must be stamped by the bank or have an accompanying letter from the bank (on headed paper) confirming that the statement is genuine.

**You cannot use statements from cash machines as evidence of your finances.**

If you want to use a joint account, you must be named on the account along with one or more other person. You must also submit written consent from the other account holder to use the funds to study in the UK.

If your funds are held in more than one account, you may submit statements from all these accounts, however the closing balance must be on the same date.

**BANK LETTER – WHAT YOU NEED TO KNOW**

If you are using a bank letter as evidence of funds, the letter must show **all** of the following information:

* Your name or your parent’s/legal guardian’s name
* The account number
* Date must be shown on the letter
* The financial institution’s name and logo
* The amount of money held in your account - there must be enough money in the account to cover your both your course fees and living costs.
* That the money has been held for a consecutive 28-day period ending no more than 31 days before the date of your visa application.
* Bank letters should be printed on bank letter-headed paper.
* Bank letters must be in English or have a certified translation included.

If you are using a bank letter from your parent(s) or legal guardian(s), then you must also include:

* Proof that you are related to them **AND**
* Their written permission to use their money (*see below* *- ‘USING A**PARENT’S/LEGAL GUARDIAN’S ACCOUNT’)*

**CERTIFICATE OF DEPOSITS – WHAT YOU NEED TO KNOW**

If you are using a certificate of deposit, there are some extra requirements that the statement must show:

* The **issue** date must be within the 31 days leading up to the date you will apply for your visa **AND**
* The **deposit** date must be at least 28 days before the date of issue.

There should be no wording on the certificate to suggest the money is frozen, or not instantly accessible. If future dates are stated on the certificate of deposit, this will cause confusion. If your bank issues the certificate of deposit as a standard document, you should ask them to make it clear that the money is available to you or your parents (if it's in their name).

Remember - if your certificate is not in English, it must be professionally translated.

**LOANS – WHAT YOU NEED TO KNOW**

Some students obtain a loan to fund their studies in the UK.

If you wish to use a loan letter to show evidence of your funds, your loan letter needs to clearly show **ALL** of this information:

* Your name
* The date of the letter (the letter should be dated less than 6 months before you apply for your visa)
* The financial institution’s name and logo
* The amount of money available to you as a loan
* The loan must be provided by:

 - the national government OR

 - the state or regional government OR

 - a government sponsored student loan company OR

 - is part of an academic or educational loans scheme.

There must be no conditions placed on the release of the loan funds to you (other than your Student visa application being successful).

The loan must be in **your name** - you cannot use a loan in your parents’ or legal guardian’s name.

If your loan does not cover the full finances required for your circumstances, you will need to show the remaining money available to you in your bank account for 28 days as above.

**USING A PARENT’S/LEGAL GUARDIAN’S ACCOUNT**

If you are using your parent’s/legal guardian’s bank statements as evidence of your finances, then each statement must meet **all** of the requirements above. **You must also show:**

* The relationship between you and your parent(s) or legal guardian(s); provide your birth certificate, adoption certificate or court documents naming your legal guardian(s); AND
* Written permission from your parent(s) or legal guardian(s) to confirm you can use their funds to study in the UK. This letter should be dated and signed by your parents.

All documents should in English or accompanied with official translation.

Some countries do not issue a traditional birth certificate, which can make it difficult for you to prove your relationship with your parent(s) if you are using their bank statements.

The Home Office instruct their caseworkers to accept any document that is ordinarily issued by your country, which is similar to a UK Birth Certificate. This means that Chinese Household Registers, while previously not allowed, should now be accepted, but they will need translating into English.

*Tip # 4 – If you know you will need to extend your Student visa when you get to the UK (for example, if you are coming for a pre-sessional course, and will need a new visa for your main course) then open a UK account as soon as you arrive and transfer your funds as soon as possible. Your own UK statements are easier to use as evidence than international statements / your parent’s bank statements. Using your own bank account will save you some money, because you won't need translations of your statements or pay for international postage. It also avoids problems associated with using birth certificates.*

**USING AN OVERSEAS ACCOUNT**

If you are using an account that shows a foreign currency, you will need to convert the amount of the closing balance of the account (and the lowest balance in the 28-day period, if different) into Pounds Sterling (GBP).

The Home Office use [OANDA](http://www.oanda.com/currency/converter/) to check the value of currency against the UK pound.

You must use OANDA to convert your money into GBP. Use the 'Date of Application' (this is the date you make your online visa application and pay the Immigration Health Surcharge and application fee) as the date to convert the currency. Print off a free currency conversation certificate to include with your application.

**FUNDS YOU CANNOT USE**

There are certain funds you cannot use. These include:

* Shares
* Bonds
* Overdrafts
* Credit cards
* Pension funds
* Certificate of deposit if the money is frozen (see above)
* Relatives or friends accounts. Funds must be held in either your name, a joint account containing your name or your parent’s or legal guardian’s name. Other relatives or friends accounts cannot be used, even if they are funding your studies.
* Parents business account – unless that account meets the definition of an official sponsor.
* Your dependant’s account – unless you are named as a joint account holder.

Check [Immigration Rules - Immigration Rules Appendix Finance - Guidance - GOV.UK (www.gov.uk)](https://www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-finance) for full details of which types of account can be used.

**LOW RISK NATIONALS**

If you are from one of the Home Office's published [list of Low Risk nationalities](https://ukcisa.org.uk/Information--Advice/Visas-and-Immigration/Student-route-eligibility-and-requirements?q=Differentiation&ExactMatch=#layer-5347) and you meet all other offer requirements, then you are not required to provide evidence of finances with your visa application.

You qualify for these arrangements if you are applying for entry clearance in your country of nationality, or for leave to remain in the UK, and you are a national of:

|  |  |  |
| --- | --- | --- |
| - Australia- Austria- Bahrain- Barbados- Belgium- Botswana- Brazil- British National (Overseas)- Brunei- Bulgaria- Cambodia- Canada- Chile- China- Croatia- Republic of Cyprus- Czech Republic- Denmark- Dominican Republic- Estonia- Finland- France | - Germany- Greece- Hong Kong SAR- Hungary- Iceland- Indonesia- Ireland- Italy- Japan- Kazakhstan- Kuwait- Latvia- Liechtenstein- Lithuania- Luxembourg- Macau SAR- Malaysia- Malta- Mauritius- Mexico- Netherlands- New Zealand | - Norway- Oman- Peru- Poland- Portugal- Qatar- Romania- Serbia- Singapore- Slovakia- Slovenia- South Korea- Spain- Sweden- Switzerland- Taiwan- Thailand- Tunisia- United Arab Emirates- United States of America |

This list of low-risk nationalities will normally be reviewed on an annual basis. The list can be found in [Appendix Student](https://www.gov.uk/guidance/immigration-rules/appendix-student) of the Immigration Rules.

However if you are a Low Risk national, please be aware that the Home Office can still request this financial evidence **at any time.**  You are still therefore required to have the documentary financial evidence ready in case the Home Office request it. If you are requested to provide proof of funds, then you will need to demonstrate that you meet the financial requirements **at the time you made your application**.

If you are requested to provide the financial evidence, and you do not show this to the Home Office, then your visa application will be refused.

* **SPONSORED STUDENTS**

The Home Office classes an ‘Official Financial Sponsor’ as either: Her Majesty's Government, the student's home government, the British Council or any international organisation, international company\*, university or United Kingdom independent school.

\* The Home Office has not defined an international company, but their guidance states that the company should have an international presence. This means that they should have offices and operate in another country. If your sponsor does not meet the definition of an official sponsor, then you should arrange for them to pay your fees and transfer your living costs into your account at least 28 days before you will apply for your visa, so that you can use your own bank statements as evidence.

You will need to obtain a letter of confirmation from your official financial sponsor. The letter must have the following:

* Your name.
* The name and contact details of the official financial sponsor.
* The date of the letter.
* The length of the sponsorship.
* The amount of money the sponsor is giving to you or a statement that your official financial sponsor will cover all of your fees and living costs.
* The letter must be official letter-headed paper or stationery of the organisation.
* The letter must have the official stamp of that organisation on it.

If you have any dependents, and they are covered by the sponsorship, they should also be named on the letter, and your sponsor should confirm how much they will pay towards your dependents living costs.

If you only receive partial sponsorship, covering only some of your tuition fees and/or living costs (including for any dependants), you must show additional evidence (for example, your personal bank statement) that you hold the rest of the funds needed.

If you were fully sponsored (i.e. all tuition fees and living costs) and this sponsorship ended within 12 months of your Student Visa application being made, you must obtain your sponsor's permission to stay in or re-enter the UK. You will need to get your sponsor's unconditional consent in writing. This needs to confirm that the sponsor has no objection to you continuing with your studies in the UK. If you do not get this consent, the Home Office will refuse your application.

**IF YOUR VISA IS REFUSED**

If your visa is refused, it is essential that you inform the University of this **straight away** by emailing sitcompliance@herts.ac.uk. The refusal letter will advise you if you have the right of administrative review. There is a deadline to submit a request for administrative review, so make sure you apply by the deadline. More details can be found on the Home Office website <https://www.gov.uk/ask-for-a-visa-administrative-review/if-youre-outside-the-uk> You can also contact the Student Immigration Team (Advice) by emailing sitadvice@herts.ac.uk

**Do not attempt to reapply for a new visa with the same CAS number. If you submit another application with the same CAS, that application will be refused. You can only use a CAS number once.**

**Useful links:**

Applying for a visa

* Requirements

<https://ukcisa.org.uk/Information--Advice/Visas-and-Immigration/Student-route-eligibility-and-requirements>

* Applying outside the UK

<https://ukcisa.org.uk/Information--Advice/Visas-and-Immigration/Applying-for-a-Student-route-visa-outside-the-UK>

* Applying in the UK

<https://www.ukcisa.org.uk/Information--Advice/Visas-and-Immigration/Student-route-applying-in-the-UK>

* Appendix Student

<https://www.gov.uk/guidance/immigration-rules/appendix-student>

**Advice**

For information on applying for a Student Visa contact Student Immigration Team (Advice) sitadvice@herts.ac.uk

