

# Tier 4 (General) Student visa

## Preparing your finances

As part of your Tier 4 visa application you must provide evidence to show that you meet the financial requirement set by UK Visas & Immigration (UKVI).

If any of your documents are not in English, they must be accompanied by an English translation, which meets specific Tier 4 requirements.

You can either be self-funded, funded by your parent(s)/legal guardian(s) or have an official financial sponsor. In each case, different evidence is required.

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## Money you will need for your Tier 4 visa application

You will need to show that you have enough money to cover your first year's tuition fees plus living expenses (maintenance) as part of your visa application.

*We recommend that you hold more than the minimum amount required in order to allow for currency fluctuations.*

*The full amount of this money – which should be held in the manner specified in this guidance – must continue to be available to you after your Tier 4 visa application is made, except for any money you have to pay for course fees and living costs.*

*For example, you should retain the full amount of money you have shown us in your bank account, minus the balance you have paid for your course fees.*

Unless you are a low-risk national (see page 13), you must send us the financial documents that you intend to submit with your Tier 4 visa application before we issue your Confirmation of Acceptance for Studies (CAS). Please do not submit your financial documents before you have received your unconditional offer letter as we will not be able to assess them.

### **Tuition fees**

The amount you need to show for your tuition fees will be stated on your Confirmation of Acceptance for Studies (CAS). This will be the fee amount for the first year of your course.

You can deduct any payments that you make towards your fees from the total fee amount that you need to show, provided that your CAS shows how much you have paid.

If you have made payments towards your fees and these are not shown on your CAS, you must submit receipts of the payments with your Tier 4 visa application in order to deduct this from the total fee amount that you need to show.

### **Maintenance**

The amount you need to show for maintenance is set by UKVI at £1,015 per month of study for up to a maximum of 9 months. This means that you will need to show that you have at least £9,135 for maintenance. The only exception to this is if your



CAS has a start and end date which is less than 9 months in total. If this is the case, please contact us to check the exact amount you will need.

If you have made payments towards University accommodation, you can deduct a maximum of £1,265 from the total maintenance that you need to show for your visa application. This is the maximum amount you can deduct even if you pay more than this for accommodation. This only applies to University accommodation. You must provide original receipts to confirm payments for University accommodation.

## **Financial evidence you will need for your Tier 4 visa application**

The financial evidence that you will need to submit with your Tier 4 visa application will depend upon whether you are:

- self-funded, or
- supported by your parent(s)/legal guardian(s), or
- supported by an official financial sponsor.

## If you are self-funded

### **Financial documents you can use for your Tier 4 visa application**

If you are using your own money to support your Tier 4 visa application you can submit the following documents as evidence with your application:

1. Bank statement of personal account
2. Bank letter
3. Deposit certificate
4. Loan letter

#### **1. Bank statement of personal account**

You must show that you have held the minimum required cash funds for at least 28 consecutive days before the date on which you submit your visa application online.

The money must be held in your personal bank account or a joint account (you and another person).

- Your bank statement must be no more than 31 days old when you complete your visa application online.
- The bank statement can either be a bank statement produced by the bank directly, or an electronic print-out which has been stamped by the bank on each page.
- You can use a joint bank account as evidence provided that you are named on the bank statement and there are no restrictions for you to access the funds freely at any time.

The bank statement must include all of the following information:

- your name
- the account number
- the bank's name and logo
- the date
- the amount of money available
- transactions covering at least 28 consecutive days and ending no later than 31 days before you submit your visa application online.



You can use an overseas account; however, you will need to confirm the closing balance of your account in pounds sterling (GBP) on your Tier 4 visa application form. To calculate this, you must use the exchange rate on the day that you submit your Tier 4 visa application. You must use the OANDA currency conversion website to do this calculation (<https://www.oanda.com/currency/converter/>)

You can use money held in more than one bank account to show that you hold the minimum required funds, but all bank statements must show the funds in your accounts for at least 28 days and you must have held the correct amount of money in total throughout the 28-day period.

We cannot accept bank statements from more than three different accounts.

## 2. Bank letter

- The bank letter must be clearly dated and no more than 31 days old when you submit your visa application online.
- The bank letter must state that you have held the minimum required funds in your account and that you have held it for at least 28 consecutive days.

The letter must include all of the following information:

- your name
- the account number
- the bank's name and logo
- the date on which the letter was written

## 3. Deposit certificate

In some cases deposit certificates can be used as evidence of funds. To be acceptable as evidence, the certificate of deposit **must**:

- have been issued within 31 days of the date of your visa application; and
- show that you have held the minimum required amount for at least 28 consecutive days (at least 28 days must have elapsed between the date of the deposit and the date of issue of the certificate)

## 4. Loan letter

If you wish to use a loan letter as evidence of your funds, the letter must confirm that your loan is provided by the national government, the state or regional government or a government-sponsored student loan company, or is part of an academic or



educational loans scheme (which is provided by the government or private loan company).

The financial institution must be regulated by either the Financial Conduct Authority, the Prudential Regulatory Authority or, for overseas accounts, by the home regulator.

The letter must confirm:

- your name (you cannot use a loan letter in a parent's name)
- the date (the letter must be no more than 6 months old)
- the financial institution's name and logo
- the amount of money available as a loan
- that the funds will be available to you directly before you travel to the UK, unless the loan is from the national government and will be released to you upon arrival in the UK.
- that there are no conditions placed on the release of the funds other than your Tier 4 visa application being successful.

The loan funds can alternatively be paid directly to Ulster University for tuition fees. If this is the case, the loan letter must contain all the information as stated above but must also confirm that:

- the funds will be paid directly to the University to cover tuition fees before you travel to the UK, and that the remaining amount for living expenses will be paid directly to you before you travel to the UK.

### Important information

If the loan is not provided by the government (whether directly or through an official educational loan scheme) or a private loan company, you may not use the loan letter as evidence of your finances.

If you will be using a loan from a different source (such as from a bank) then you should transfer the funds into your own bank account (or that of your parents or legal guardian) and wait 28 days before using one of the other forms of evidence listed above.

If you cannot provide a loan letter that specifically confirms each of the above requirements then you should also have the funds transferred and use bank statements instead.

## If you are supported by your parent/legal guardian

### **Financial documents you can use for your Tier 4 visa application**

You can submit the following documents as evidence with your application:

1. Your parent/legal guardian's bank statement
2. Your parent/legal guardian's bank letter

You must also provide the following documents or your visa will be refused:

3. Letter of consent from your parent or legal guardian
4. A legal document confirming the relationship between you and your parent or legal guardian

You **cannot** use bank statements or financial documents from friends or any other relatives.

#### **1. Your parent(s)/legal guardian(s) bank statement of personal account**

If you are using your parent/legal guardian's money to support your Tier 4 visa application, your parent/legal guardian must show that they have held the minimum required cash funds for at least 28 consecutive days before the date on which you submit your visa application online.

- Your parent/legal guardian's bank statement must be no more than 31 days old when you complete your visa application online.
- The bank statement can either be a bank statement produced by the bank directly, or an electronic print-out which has been stamped by the bank on each page.

The bank statement must include all of the following information:

- your parent/legal guardian's name
- the account number
- the bank's name and logo
- the date
- the amount of money available

- transactions covering at least 28 consecutive days and ending no later than 31 days before you submit your visa application online.

You can use an overseas account; however, you will need to confirm the closing balance of the account in pounds sterling (GBP) on your Tier 4 visa application form. To calculate this, you must use the exchange rate on the day that you submit your Tier 4 visa application. You must use the OANDA currency conversion website to do this calculation (<https://www.oanda.com/currency/converter/>)

## **2. Your parent/legal guardian's bank letter**

- The bank letter must be clearly dated and no more than 31 days old when you submit your visa application online.
- The bank letter must state that your parent/legal guardian has held the minimum required funds in the account for at least 28 consecutive days.

The letter must include all of the following information:

- your parent/legal guardian's name
- the account number
- the bank's name and logo
- the date on which the letter was written

## **3. Your parent/legal guardian's letter of consent**

This must be an original letter from your parent or legal guardian. The letter must be written in English, signed and dated and must confirm:

- the relationship between you and your parent or legal guardian; **and**
- that your parents or legal guardian has given their consent to the funds being available for you to study in the UK.

If both your parents/legal guardians are providing financial support for you and are named on the bank statement/s, they must each complete a letter of consent.

See Appendix 1 for a template letter.

## **4. A legal document confirming the relationship between you and your parent or legal guardian**

You can use one of the following legal documents to demonstrate the relationship between you and your parent/s or legal guardian/s:

- your original birth certificate showing your name and the name of the parent/s who has provided the bank statements (if you were born in China, UKVI will accept a document called a Household Register or a Houko) **or**,
- an original certificate of adoption showing your name and the name/s of the parent/s who has provided the bank statements **or**,
- a court document showing evidence of the guardianship and confirming the name/s of the legal guardian/s, who is holding the funds, and your name.

You can use an original notarised copy of the above documents if the original is lost.

There are no other exceptions and you cannot use any other type of legal document to confirm the relationship.

You cannot use a birth certificate that does not include the name of your parent/s.

## **5. What is a 'legal guardian'?**

A legal guardian is not someone who has agreed with you or your parents to act as your guardian or as your financial sponsor. A legal guardian is someone who has been formally appointed by a court to take parental responsibility, usually when a child has no other parent.

If you do have a legal guardian, and you are using evidence of money in their name, it will only be acceptable if supported by a court letter showing evidence of the guardianship. Please note that an affidavit is not suitable for this purpose.

Remember that anyone can pay for your fees and give you money for your living costs, but your Tier 4 visa application can only include evidence of money held in your name, a parent's name, or a legal guardian's name. If anyone else is paying for your living costs, they will need to give the money to you in advance (or to your parent or your legal guardian), so you can show evidence in an acceptable name.

## If you are supported by an official financial sponsor

If you are partly or fully supported by an official financial sponsor, you must submit a letter confirming the details of the funding as part of their Tier 4 extension application.

An official sponsor can only be one of the following:

- the British government or your home government
- the British Council or any international organisation
- a university
- an international company - This has to be a company that has an office in more than one country and that has a website with clear contact details for all the overseas offices.

If you are financially sponsored by Ulster University you do not need to provide a sponsor letter with your visa application. Your CAS will show any discount to your tuition fees and also include details of any maintenance funds that you will receive from the University.

## Documents you can use for your Tier 4 visa application

If you are supported by an official financial sponsor, you must submit a financial sponsor letter as evidence of this with your Tier 4 visa application.

### Financial Sponsor Letter

The financial sponsor letter must be on your sponsor's official letterhead paper and must include the official stamp of the sponsor. It must also include:

- Your name
- The name and contact details of the financial sponsor
- The date the letter was issued.
- The duration of the sponsorship
- The amount of money you will receive per month **or alternatively**, if you are fully sponsored then confirmation that your financial sponsor will "cover all of your tuition fees and living costs".
- Consent (if applicable)



If the scholarship also covers your family members, the sponsor letter should include their names as well as yours.

See Appendices 2 and 3 for template letters.

### **Consent**

If your financial sponsor is a government or an international scholarship agency (e.g. The British Council) and they fully sponsor you for your tuition fees and living expenses then the letter needs to include:

- the financial sponsor's unconditional consent for you to continue your studies in the UK and to stay in and re-enter the country if required.

Even if this sponsorship ended within the last 12 months UKVI still ask for a letter of consent.

### **Fully sponsored students**

You only need to provide a financial sponsor letter as evidence that you are fully-sponsored for your studies at Ulster University. You do not need to provide evidence of your own finances with your Tier 4 visa application.

### **Partly sponsored students**

Your sponsorship needs to provide at least £1015 per month for your living expenses. If you do not receive this much money, you will be considered to be partly sponsored.

If you are partly sponsored, you will need to provide a financial sponsor letter as evidence that you are partly-sponsored for your studies at Ulster University.

You will also need to provide evidence that you have the rest of the money needed from another source, for example by also submitting your personal or your parent's bank statements. These bank statements must show that you have held enough money to make at least £1015 per month when combined with your sponsorship for a maximum of 9 months. You must have held this money for at least consecutive 28 days before you submit your visa application online. You will find detailed information about bank statements and bank letters earlier in this guide.

## If you are a low-risk national

If you are a national of one of the countries specified in Appendix H of the Immigration Rules (<https://www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-h-tier-4-documentary-requirements>), you must have sufficient money to cover your tuition fees and living costs; however, you do not need to submit evidence of this with your Tier 4 visa application.

Please note that you could be asked at random to submit evidence that you hold the required funds. It is essential, therefore, that you can provide evidence in the form of a bank statement, bank letter or official financial sponsorship (as specified in this guide) if requested. If you cannot provide the correct evidence, your visa application will be refused.

## Evidence that will not be accepted

The following evidence will not be accepted and may result in a visa refusal:

- Bank statements from any relative who is not your parent or legal guardian.
- Bank statements from friends.
- Bank statements in a company's name.
- Any bank accounts other than cash funds – this includes any salary accounts, gold accounts, shares, bonds and pension funds.
- Employment contracts, payslips or evidence of any future pay or salary. Employment is not considered the same as official sponsorship, so you would be considered self-funded and must show the appropriate evidence as stated above.
- Bank statements from a financial institution which is on UKVI's list of unacceptable financial institutions.
- Sponsor letters from a family member
- Sponsor letters from any organisation, company or business that is not an official financial sponsor as detailed above – this includes a church or local company

## Unacceptable financial institutions

UKVI has published an extensive list of financial institutions from India, Pakistan, Bangladesh, Iran, Ghana, Cameroon, Sri Lanka and the Philippines whose financial statements will and will not be accepted as evidence for meeting the requirements under Tier 4.

There is a list of acceptable and unacceptable financial institutions for most of the above-named countries. You must only submit financial documents showing that the funds are held at an institution on the list of acceptable financial institutions.

If your financial institution is on the list of institutions that do not satisfactorily verify financial statements or is not on either of the lists, you should not use your financial documents for your Tier 4 visa application as your visa will be refused.

You can read the list of acceptable and unacceptable financial institutions by clicking [here](#).

## Translation of documents

If any of your documents are not in English, you must provide the original document along with a full, verifiable translation by a translator/translation company for your Tier 4 visa application.

The original translation must contain:

- confirmation from the translator/translation company that it is an accurate translation of the original document
- the date of the translation
- the full name and signature of the translator or an authorised official of the translation company
- the translator/translation company's contact details.



## Appendix 1 – Example parental consent letter

To Whom It May Concern  
UK Visas and Immigration  
Home Office

Dear Sir/Madam,

I, (*name of your parent / legal guardian*), have provided evidence that I hold sufficient funds for (*your name*) to meet the tuition fees and maintenance requirements of their Tier 4 student visa application.

I am the (*parent / legal guardian*) of (*your name*) and I give my consent to these funds being available to (*your name*) for their studies in the UK.

Please contact me if you need any additional information.

Yours faithfully

(*Signature*)  
(*name*)  
(*address*)  
(*telephone*)  
(*email*)  
(*fax*)

(*Date*)



## Appendix 2 – Example financial sponsor letter for fully sponsored student

To Whom It May Concern  
UK Visas and Immigration  
Home Office

Date:

Dear Sir/Madam,

Re. *(name of student)* / *(date of birth)* / *(nationality)*

We confirm that *(name of student)* has been awarded a financial scholarship by *(sponsoring organisation)* for study at Ulster University for the degree of *(name of degree course, e.g. BSc Hons Computing Science/MSc International Business)*. The scholarship will commence on *(date)* and will last for a period of *(number)* months.

The scholarship covers *(name of student)* for all of their tuition fees and living expenses.

In addition, *(sponsoring organisation)* gives unconditional consent to *(name of student)* to make an application for immigration permission to stay in or re-enter the United Kingdom until they have completed their studies.

Yours faithfully



### Appendix 3 – Example financial sponsor letter for partly sponsored student

To Whom It May Concern  
UK Visas and Immigration  
Home Office

Date:

Dear Sir/Madam,

Re. *(name of student)* / *(date of birth)* / *(nationality)*

We confirm that *(name of student)* has been awarded a financial scholarship by *(sponsoring organisation)* for study at Ulster University for the degree of *(name of degree course, e.g. BSc Hons Computing Science /MSc International Business)*. The scholarship will commence on *(date)* and last for a period of *(number)* months.

The scholarship covers *(name of student)* to the amount of:

*(amount)* *(currency)* for tuition fees  
*(amount)* *(currency)* for living costs.

In addition, *(sponsoring organisation)* gives unconditional consent to *(name of student)* to make an application for immigration permission to stay in or re-enter the United Kingdom until they have completed their studies.

Yours faithfully