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

All evidence submitted must be original. You should not submit photocopies or scans of any documents. If any documents are not in English they must be accompanied by an English translation which meets specific Tier 4 requirements. Please see our guide on translations.

You can either be self-funded or have an official financial sponsor and different evidence is required.

This guide will cover the following

- 1. How much money you need to show
- 2. Self-funded students – Using your own or your parent’s money
- 3. Using a parent’s bank account – Additional documents required
- 4. Sponsored students – Letter from an official financial sponsor
- 5. Evidence which is not accepted
- 6. Appendix A – Template letter of parental consent
- 7. Appendix B – Template financial sponsor letter
You need to show that you have your first year’s tuition fees plus maintenance/ living expenses as part of your visa application.

**Tuition Fees:**
The amount you need to show for your tuition fees will be stated on your CAS. This will be the fee amount for one year of your course.

Any payments towards your fees can be deducted from the total fee amount you need to show, provided that your CAS shows the amount you have paid. You CAS should automatically be updated to show any tuition fees you have paid within a few days of the University receiving payment and you should be emailed the updated version.

**Maintenance:**
The maintenance amount is set by UK Visas & Immigration at £1,015 per month of study up to a maximum of 9 months. This means that most students need to show 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 so, please contact us to check the exact amount you need.

If you have made payments towards University-owned accommodation you can deduct a maximum of £1,265 from the total maintenance 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. Your CAS has to be updated to show any accommodation payments, and this only covers University-owned Halls of Residence.

**Dependants:**
If you are eligible to have dependants on your Tier 4 visa then each dependant needs to show at least £680 per month up to 9 months. This means most Tier 4 Dependants need to have at least £6,120.

Each dependant needs to:
- Submit bank statements with their application from their own or the main student’s account which meet the requirements detailed below; Or
- Be included on the main student’s official sponsor letter as detailed below

Please note that the amount of maintenance that Tier 4 Dependents need to show for their visa application is based on the duration of the visa they will be granted and not the length of the main student’s course (up to 9 months maximum). This means that if the main student is continuing their course for only a few months, any dependants would need to show a higher maintenance amount than the student. Please contact us if you are applying to continue your course for a period of less than 9 months and you have dependants.
You must show that you have held the correct amount of money for at least 28 consecutive days before the date you complete your visa application online.

The money must be shown in your bank account, a joint account (you and another person) or your parents’ bank account (if you use a parent’s account you will need to submit additional documents as stated below).

You can use an overseas account, but need to have the funds converted to pounds sterling using the [OANDA currency conversion website](https://www.oanda.com).  

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

If you are using your own money or your parent’s money to support your Tier 4 visa application you can submit the following documents with your application:

**Bank Statements:**
- Your bank statement must be no more than 31 days old before you complete your visa application online.
- The statement can either be an original 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 statement should include all of the following information:
  - your name or your parents’ 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 complete your visa application online.

**Bank Letter:**
- The letter must be clearly dated and no more than 31 days old before you complete your visa application online.
- The letter must state that you have held the correct amount of money in your account and that you have held it for at least 28 consecutive days.
- The letter should include all of the following information:
  - your name or your parents’ name
  - the account number
Deposit Certificate:
- In some cases they can be used as evidence of funds. To be acceptable as evidence the certificate of deposit must meet the following criteria:
  - It must have been issued within 31 days of the date of your visa application
  - At least 28 days must have elapsed between the date of the deposit and the date of issue of the certificate

Loan Letter:
- If you wish to use a loan letter as evidence of your funds this letter must confirm that: the 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 should 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
  - Confirmation 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 to the UK.
  - Confirmation 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 the University for Tuition Fees. If so, the loan letter must contain all the information as stated above but also confirm
  - 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.

If the loan is not provided by the government (whether directly or through an official educational loan scheme) or by a private loan company you should not use this letter. 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.
You may need to use bank statements from your parent(s) or legal guardian(s) as evidence that you have the required funds – your course fees and living expenses.

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

UK Visas and Immigration specify that you must provide all 3 of the following documents otherwise they will refuse your application:

1) **Letter of Consent** – See Appendix A for a template letter
   - An original letter, written in English from your parents. The letter should be signed and dated and the letter should confirm:
     - the relationship between you and your parent(s) or legal guardian(s) and
     - that your parents(s) or legal guardian(s) have given their consent to the funds being available for you to study in the UK.

2) **A legal document confirming the relationship between you and your parent(s) or legal guardian(s).**
   - The legal documents you can use are:
     - your original birth certificate showing the name(s) of the parents(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 stating the name of the legal guardian(s) who is/are holding the funds and your name.
   - You can use an original notarized 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.

3) **An original bank statement or bank letter from your parent(s) or legal guardian(s).**
   - This document must meet the requirements for a bank statement or bank letter as stated earlier in this guide.
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
- any university
- an international company - This has to be a company that has an office in more than one country and they have a website with clear contact details for all the overseas offices.

Your official financial sponsor must have the funds to support you financially whilst you are studying in the UK and have the capacity to move, or experience of moving, funds across international borders. This means that they should have a presence in multiple international locations and a clear website that provides evidence of their legitimacy as a financial sponsor.

If you are financially sponsored by the University of Manchester 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 stipend you receive from the University.

Sponsor Letter – See Appendix B for a template letter
- The letter should be on official letterhead paper and have the official stamp of the financial sponsor. It should also include:
  - Your name
  - The name and contact details of the financial sponsor
  - The date the letter is 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”.
- If the scholarship also covers your family members the sponsor letter should include their names as well as yours

Consent:
- If your financial sponsor is a government or an international scholarship agency (eg 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 stay in and re-enter the country for an unlimited time.
- Even if this sponsorship ended within the last 12 months UKVI still ask for a letter of consent.
*Partly Sponsored:*

- Your sponsorship needs to cover at least £1015 per month for your living expenses. If you do not receive this much money then you will be considered only partly sponsored.
- If you are partly sponsored then you need to show evidence of having 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 need to show that you have held the remaining amount of money to make at least £1015 per month when combined with your sponsorship, multiplied by 9 months in total. You need to have held this money for at least 28 days before your submit your visa application online.

### Evidence which is not accepted

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

- Bank statements from any relatives who are not your parents or legal guardians.
- Bank statements from friends.
- Bank statements in a company’s name.
- Any bank accounts other than cash funds – this includes any salary 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 by a family member
- Sponsor letters by 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, Iran, Ghana, Cameroon 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 unacceptable list or is not on either list you should not use it for your Tier 4 visa application as it will be refused as a result.

You can read the list of acceptable and unacceptable financial institutions by clicking here.

6 Appendix A – Template letter of parental consent

TO WHOM IT MAY CONCERN

I, (name of your parent/ legal guardian/ adopted parent), have provided original banks statements to show that (your name) meets the tuition fees and maintenance requirements of their Tier 4 student application.

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

Please contact me if you need any additional information.

Yours faithfully

(Signature) (Date)

(name) (address)
(telephone) (email)
(fax)
To Whom It May Concern
UK Visas and Immigration
Home Office

Date:

Dear Sir/Madam

(name of student) / (date of birth) / (nationality)
(name of spouse) / (date of birth) / (nationality)
(name of child) / (date of birth) / (nationality)

We confirm that (name of student) has been awarded a financial scholarship by (sponsoring organisation) for study at the University of Manchester for the degree of (qualification) in (subject). The scholarship will commence (date) and last for a period of (months).

The scholarships covers (name of student) and his/her family members listed above. The scholarship covers all of the student’s tuition fees and living expenses and all of the dependant’s 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 for an unlimited time.

Yours faithfully

Please see our website for more information about applying for a Tier 4 visa and the documents you will need to include with your application.

The Tier 4 Policy Guidance includes more information about the Tier 4 visa requirements.