



MANCHESTER
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The University of Manchester

Student Immigration Team
Student Services Centre

Updated May 2021

Financial Requirements

A Guide for Student Visa Applications

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

All evidence submitted can be original, copies or scans but it is advisable to take original documents to your biometric application to ensure that the scans are clear. If any documents are not in English they must be accompanied by an English translation which meets specific Student 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. Previous financial sponsorship – Consent letter
- ❖ 6. Evidence which is not accepted
- ❖ 7. Appendix A – Template letter of parental consent
- ❖ 8. 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. Your 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:

If you are studying outside of London the maintenance amount is set by UKVI at £1023 per month of study up to a maximum of 9 months. This means that most students need to show at least £9207 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 £1334 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 £6120.

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 Student dependants 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](#).

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 Student 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 a bank statement produced by the bank directly or an electronic print-out. You do not need to have electronic bank statements stamped by the bank.
- 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
 - the date it was issued
 - 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
 - the bank's name

- the date of issue

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
 - The funds can be accessed at any time

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 either the relevant government or a government sponsored student loan company or an academic or educational loans scheme
- The letter should confirm:
 - Your name (you cannot use a loan letter in a parent's name)
 - The date (the letter must be less than 6 months old on the date that you apply)
 - 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, or paid directly to the University, before you begin your course
 - Confirmation that there are no conditions placed on the release of the funds other than your 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.

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Using a parent's bank account – Additional Documents

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.

UKVI 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

- A 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 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 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.
- There are no other exceptions and you cannot use any other type of legal document such as an affidavit to confirm the relationship.

3) A 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.

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Sponsored Students

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 your Student visa 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 with an office in more than one country and a website with clear contact details for all the overseas offices
- a UK independent school

Your sponsor letter does not have to be original, so an electronic version that has been emailed to you should be sufficient but the letter should still be signed by your sponsor and include all the required information.

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
- 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.

*Partly Sponsored:

- Your sponsorship needs to cover at least £1023 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 bank statements.
- These bank statements need to show that you have held the remaining amount of money to make at least £1023 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 you submit your visa application online.

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Previous financial sponsorship – Consent letter

If you have studied in the UK previously and have been financially sponsored you may need to provide a letter of consent from your past financial sponsor, in addition to your new financial evidence to show that you are self-funded e.g. bank statements.

This consent letter is only required if:

- you were financially sponsored for both tuition fees and living expenses; AND
- your financial sponsor was a government or an international scholarship agency; AND

- you received money from this financial sponsor within the last 12 months prior to making your new Student visa application.

If this is the case you must provide a letter of consent from your previous financial sponsor with your visa application alongside your new financial evidence. The letter must specifically confirm:

- That your previous financial sponsor gives you consent to remain in and re-enter the UK.
- That this consent is for an unlimited time

You do not need to provide this if you were not fully financially sponsored, if your financial sponsor was not a government or international scholarship agency, or if you received money over 12 months ago.

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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, credit cards, overdrafts, shares or bonds.
- 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.
- 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 will not consider funds if they are held by a financial institution where:-

- The case worker is unable to make satisfactory verification checks; or

- The financial institution is not regulated by the appropriate regulatory body for the country in which that institution is operating; or
- The financial institution does not use electronic record keeping

It is your responsibility to check if your bank account meets these requirements.

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Appendix A – Template letter of parental consent

TO WHOM IT MAY CONCERN

I, *(name of your parent/ legal guardian' adopted parent)*, have provided bank statements to show that *(your name)* meets the tuition fees and maintenance requirements of their Student visa 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)

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Appendix B –Template financial sponsor letter

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 scholarship 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

(Signature)

(Date)

(name)

(address)

(telephone)

(email)

Please see [our website](#) for more information about applying for a Student visa and the documents you will need to include with your application.

The [Student Case Worker Guidance](#) includes more information about the Student visa requirements.



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