

## Tier 4 Financial Documents Checklist

The evidence of money that you use must be:

- **Cash funds in the bank** this includes savings accounts and current accounts even when notice must be given. **(Company accounts are not acceptable)**
- Loan letter (the loan must be provided by your national government, state or regional government, or by a government sponsored student loan company or be part of an academic or educational loans scheme)
- Official financial or government sponsorship available to you.

Other accounts or financial instruments such as shares, bonds, overdrafts, credit cards and pension funds are **not acceptable**, regardless of notice period.

**Certificates of deposit** are only acceptable if they do not indicate that funds are frozen.

**Bank Statements** must have the following:

- Your name or parents name
- Account number
- Bank name and logo
- If you are using a statement which has been printed from an **online account** each page must be stamped by the bank.
- Date **(must be dated within one month of your visa application)** i.e. if visa application is 1 July 2016, the bank statement cannot be older than the 1 June 2016. Please remember the date of your application is the date you pay online for your visa, **NOT** the date you book an appointment.
- Do you have sufficient funds in the account? You need to have your outstanding (first year) tuition fee plus living expenses.  
Living expenses are £1015 per month for a maximum of 9 months = £9135. If you are studying for less than 9 months you only need to show the amount for

how many months you are studying e.g. if you are studying a 6 month course you only need to show  $£1015 \times 6\text{months} = £6090$ .

If you have paid some or all of your tuition fees you can deduct this from the overall amount

- e.g. tuition fees are £17000 and you have paid £1500 you only need to show  $£17000 - £1500 + £9135 = £24635$
- e.g. if you have paid all your tuition fees then you only need to show your living expenses of £9135.

- Has the correct amount been held in the account for a **consecutive 28 day** period **prior** to making your visa application (which is the date you pay for your application online).
  
- If you are using your **parent's bank account** you must also submit your original birth certificate (to prove your relationship) and a letter from your parents confirming they will fund your studies in the UK.

**Bank Letters** must have the following:

- Your name or your parent's name
  
- Bank name and logo
  
- Full account number
  
- Date of the letter (which must be no older than 31 days)
  
- The money you have in your account
  
- This amount must be enough to cover your tuition fees and living expenses.
  
- The letter must confirm that these funds have been held for a consecutive 28 day period
  
- If you are using your parents account you must also submit your original birth certificate and a letter from your parents confirming they are funding your studies in the UK.

**Official Financial Sponsorship** must have the following:

- Your name
- The name and contact details of your official financial sponsor
- The date of the letter
- The length of your 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.
- This letter must be on official letter headed paper (no copies or scanned copies)

**Letter from a regulated financial institution confirming a loan** must include:

- Your name
- Date of the letter (which must be no more than 6 months old)
- Financial institutions name and logo
- The amount of money available as a loan
- that the loan is provided by your national government, their state or regional government, a government sponsored student loan company or is part of an academic or educational loans scheme

If you are a **low risk national** you qualify for differentiation arrangements, you are not required to include the documents from this guide with your application. You must, however, confirm on your application form that you meet the requirements set out in this guide and that you hold documentary evidence in the manner required. UKVI will sometimes ask for these or any other documents.

You are a low risk national if you hold one of the following passports:

- Argentina
- Australia
- Barbados
- Botswana
- Brunei
- Canada
- Chile
- Japan
- Malaysia
- New Zealand
- Oman
- Qatar
- Singapore
- South Korea
- Trinidad and Tobago
- United Arab Emirates
- United States of America
- British National (Overseas)
- Hong Kong
- Taiwan (those who hold a passport issued by Taiwan that includes the number of the identification card issued by the competent authority in Taiwan)

If you are a dual national, and only one of your nationalities is listed above, you will be able to apply using the different documentary requirements that apply to these nationals. You must apply either for your visa in your country of nationality listed above or for leave to remain in the UK.

