

Student Financial Documentation Guidance

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Overview

This document provides guidance on preparing your financial documents for your Student visa application.

Financial Requirements

You must show you have money to pay your course fees and living costs for the first year of your course, or for the entire course if it is less than a year long.

Your CAS will state how much money you have already paid towards your course fees, you must then show evidence of your remaining course fees and your living costs.

Monthly living costs are either:

- £1,334 per month (for up to 9 months) for courses in London
- £1,023 per month (for up to 9 months) for courses outside London

Financial Documents

You must show that you met the financial requirements on the day on which you submitted your online application.

If your money is in a currency other than pounds sterling, the amount considered will be taken from the exchange rates published on www.oanda.com

You can meet the financial requirements with:

- [money belonging to you, or your parent/legal guardian](#)
- [an official financial sponsorship](#)
- [a student loan](#)

Evidence from Banks or Building Societies

Where you or your parents/legal guardians are paying for your study costs, you must submit evidence showing the required funds have been in an account for the right amount of time.

You can provide:

- personal bank or building society statement
- building society passbooks
- certificates of deposit
- a letter from your bank or building society:

The financial institution must be regulated by the appropriate body in its respective country and use electronic record keeping.

The document must:

- be on official stationery and be printed or electronic (not hand-written)
- show the bank or financial institution's name
- show the account holder's name and account number
- show a personal banking account in your name or your parent's or legal guardian's name
- be in accessible cash funds – not overdrafts, credit cards or cryptocurrencies
- show a last transaction date within 31 days before of the visa application
- show that the funds have been in the bank account for 28 consecutive days prior to the visa application
- show information about the bank, such as contact details or a branch code

You can use a downloaded electronic bank statement if it includes the above information.

A letter from a bank or building society should include similar information and confirm the balance and the length of time held.

Certificates of deposits must confirm the required funds were deposited, held for a consecutive 28-day period, and can be withdrawn at any time.

Using a parents' or legal guardians' account

If you are using the personal bank account of a parent or legal guardian, it must meet the same specifications [outlined above](#). It must be a personal account: business or company account statements will not be accepted.

You must also submit:

- your birth certificate, certificate of adoption, or a court issued document naming the legal guardian or establishing the sole responsibility of one parent; and
- [a letter](#), signed and dated by the account holder, confirming the family relationship or guardianship and also confirming that the funds shown in the bank statement can be used for tuition fees and/or living expenses while studying in the UK

A recommended template of the consent letter can be downloaded below:

[Financial consent letter template](#)

Financial Consent Letter

I *name of parent/legal guardian* give my consent to my child *full name of the student* to use my funds to study in the UK.

Name:

Relation to Student:

Signature:

Date:

Using a joint account

A joint bank account can only be used if you are a named account holder, and the account is personal (not business/corporate account).

The other joint account holder must give their [written consent](#) to you using the funds in the account for your tuition fees and/or living expenses while studying in the UK.

Account holder	Acceptable?	Note
Student and father	Yes	Student is a named account holder
Student and uncle	Yes	Student is a named account holder
Mother and father	Yes	Both account holders are parents
Mother	Yes	Account holder is parent
Father and uncle	No	Joint account – student is not named, and one account holder is not a parent
Uncle	No	Account holder is not a parent/legal guardian

Evidence of Official Financial Sponsorship

Where all or part of your study costs will be funded by an official sponsor, you must submit an official sponsorship letter.

Recognised financial sponsors include:

- UK Government
- your home government
- the British Council

- a university
- an international organisation or company (an organisation or company with a presence in more than one country)

The financial sponsorship letter should be on official letter-headed paper or the stationery of the organisation and must include:

- your name
- the name and contact details of the financial sponsor
- the date
- how long the sponsorship will last
- the amount of money that is being given or confirmation that all of your fees and living costs will be covered

Evidence of a Student Loan

Where you are relying on a student loan to fund your studies you must provide a student loan letter which:

- is dated no more than 6 months before the date of application
- confirms the loan is a student loan provided by either the relevant government or a government sponsored student loan company or an academic or educational loans scheme
- confirms there are no conditions on release of the loan funds other than a successful application to study
- confirms the bank is regulated by the official regulatory body in the country where it is based
- confirms the amount of the loan
- confirms the loan is for you
- is on official stationery
- confirms the funds will be:
 - available to you before your travel to the UK; **or**
 - paid directly to the university before you travel to the UK, with any living cost portion of the loan being made available to you by the time you arrive in the UK; or

- available before you begin your course if the loan is provided your national government

Loans cannot be held in the name of your parent or legal guardian, even if the loan is for your study.

Co-borrowers

While loans cannot be in the name of a parent or legal guardian, it is permitted for them to be named as a co-borrower. Where this occurs, you must also submit:

- your birth certificate, certificate of adoption, or a court issued document naming the legal guardian or establishing the sole responsibility of one parent; and
- [a letter](#), signed and dated by the co-borrower, confirming that the funds can be used for your tuition fees and/or living expenses while studying in the UK

Evidence from Axis, Canara, HDFC, Bank of Baroda, and Yes Bank

If you are relying on finances from any of these banks, you must also provide a letter from the bank that includes:

- Name of the employee issuing the letter
- Employee ID
- Employee email address
- Employee mobile number
- Branch manager employee ID and email address

Supporting Documents

Under 18 Parental Consent Letter

Students under the age of 18 must have written consent from both parents (or one parent if they have sole responsibility) or legal guardian to make a visa application to study in the UK.

Students must submit with their application a letter from their parent(s) or legal guardian(s) confirming all the following:

- their relationship to the student
- that they consent to their application as a Student
- that they consent to their living arrangements in the UK
- and if the student is applying for entry clearance, that they consent to their independent travel to the UK.

A recommended template of the consent letter can be downloaded below:

Under 18s Consent Letter Template

We *full names of both parents* are parents of *full name of student* and we agree to the following for our son/daughter (*please state accordingly*):

- to make a visa application to study in the UK
- to the living arrangements in the UK
- to the arrangements made for travel and reception in the UK (*for students applying from outside the UK only*)

(In case of student being aged 16/17 and living in a private accommodation the following also needs to be included in the consent) – remove this if not relevant

- for our *son/daughter* to be living independently in the UK

Name:
Signature:

Relation to Student:
Date:

Name:
Signature:

Relation to Student:
Date:

☐

Please tick to confirm if one parent/legal guardian has a sole custody of the student.
Please note that evidence of sole custody will need to be provided

You must also provide [evidence of your relationship with your parent\(s\) or legal guardian](#)

Evidence of Proof of Relationship

If you are using your parent's money or are under the age of 18, you must provide evidence of your relationship with your parents.

This can be in the form of one of the following documents:

- your birth certificate
- a certificate of adoption
- a court or government issued document naming your legal guardian or establishing the sole responsibility of one parent

Certified Translations

You must provide a translation of any documents which are not in English or Welsh.

The 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 official from the translation company
- the contact details of the translator or translation company; and
- (if you are already in the UK and are applying for further leave) certification by a qualified translator and details of the translator or translation company's credentials.