

STUDENT VISA - FINANCIAL EVIDENCE GUIDE

UK Visas and Immigration (UKVI) provides in-depth information about the financial evidence you need to provide: <https://www.gov.uk/guidance/financial-evidence-for-student-and-child-student-route-applicants>

MONEY THAT YOU NEED TO SHOW

You must show that you have enough money to pay for:

- The course fee balance for the first year of your course. **Plus;**
- £13,761 in living costs (UKVI states that this is the standard cost of living for a London student for one year).

If you have already paid some or all of your course fees to the Academy, this amount will be taken away from the total amount of money you will need to show for tuition fees. The amount which has been received by the Academy will be confirmed in the CAS.

You might not need to provide financial evidence with your visa application if you're from an exempt country, but you should still make sure you have enough valid funds. UK Visas and Immigration may ask you to show that you have the funds available.

List of exempt countries: www.gov.uk/guidance/financial-evidence-for-student-and-child-student-route-applicants - "Nationalities that do not need to provide financial evidence at the point of application"

MONEY THAT CAN BE USED

To prove you have the money, you can use money that has been held in an account for a consecutive 28-day period, owned by you or by your parent/legal guardian, or an account held by your partner if they are in the UK or applying at the same time for a UK visa.

They do not need to move the money into your own account – we normally advise against this because the money then has to remain in your account for 28 days before you can use it for the visa application.

The definition of a Partner is on page six of this document: [Relationship with a Partner](#)

You cannot use the account of any other relative or friend.

Information about the financial evidence you need to provide and how to prove you have enough money is on

www.gov.uk/guidance/financial-evidence-for-student-and-child-student-route-applicants.

- **Cash funds in the bank:** Here are some good and bad examples:

UKVI WILL NOT accept:	UKVI WILL accept:
<ul style="list-style-type: none"> X Stocks and Shares X Overdrafts X Credit Cards X Pension Funds X Bitcoin (cryptocurrency) 	<ul style="list-style-type: none"> ✓ Current/checking accounts ✓ Cash savings accounts ✓ Deposit accounts ✓ Investment Account

- **A loan letter:** Here are some good and bad examples:

UKVI WILL NOT accept:	UKVI WILL accept:
<ul style="list-style-type: none"> X A Bank Loan X A loan from a private organisation or individual 	<ul style="list-style-type: none"> ✓ A Student loan from your national government ✓ A loan from your state or regional government ✓ A loan from a government sponsored student loans company ✓ Any loan from an academic or educational loans scheme

- **A letter of Official Financial or Government Sponsorship:** This is where you are given money to cover some or all of your course fees and/or living costs.

You can receive official financial sponsorship from:

- ✓ Her Majesty's Government
- ✓ Your home government
- ✓ The British Council
- ✓ Any international organisation/international company
- ✓ A University, or UK independent school

NOTE: If you are receiving a scholarship from the Academy, we are classed as your 'Official Financial Sponsor', however you do not need a letter from us. In your CAS we will state the scholarship you are receiving.

DOCUMENTS THAT CAN BE USED

- Personal bank or building society statements: you may use statements which show all transactions in and out of the account over a 28-day period. Cash must be in an account that allows you immediate access.

UKVI WILL NOT accept:	UKVI WILL accept:
<ul style="list-style-type: none">✗ Mini-Statements from a cash point	<ul style="list-style-type: none">✓ Paper Statements✓ Electronic Statements✓ Ad hoc bank statements printed on the bank's letterhead paper

- Bank Book/Building Society Passbook: You may use a Passbook, or bank book, which lists all transactions in and out of the account over a 28-day period
- Letter from your bank, or regulated financial institution, confirming the funds held in a personal bank account: This must state the **minimum** amount of money that has been held in the account over a 28-day period.
 - EXAMPLE TEXT: "I can confirm that my client, Anastasia, held a minimum balance of £36,000 in this account between 7 June – 6 July 2026."
- Letter from a regulated financial institution, confirming a student loan
 - The financial institution must be regulated by either the Financial Conduct Authority, the Prudential Regulatory Authority or, in the case of overseas accounts, by the home regulator for the purpose of student loans.
 - You cannot use loans held in the name of your parent/legal guardian
 - There must be no conditions placed on the release of the loan funds to you
- Letter from an Official Financial Sponsor, or Government Sponsor: This must provide details of the funds being released to you
- Certificate of Deposit: A good deposit certificate must show that 28 days have passed from the date the money went into the account (the deposit date) and the date the certificate was printed (certificate date). Any other dates on the certificate will not be taken into consideration.

It must also include:

- the name of the person who has the account
- the name of the bank or building society
- how much money is in the account, including the currency

- these details in English on the certificate, or you must also provide an official translation with:
 1. confirmation from the translator that it is an accurate translation of the original document
 2. the date of translation
 3. the translator's full name and signature
 4. the translator's contact details

Here is an example of a Deposit Certificate:

中国銀行
BANK OF CHINA

个人存款证明
PERSONAL CERTIFICATE OF DEPOSIT

号 码 No. _____
开立日期 **Date: 2019/07/11**

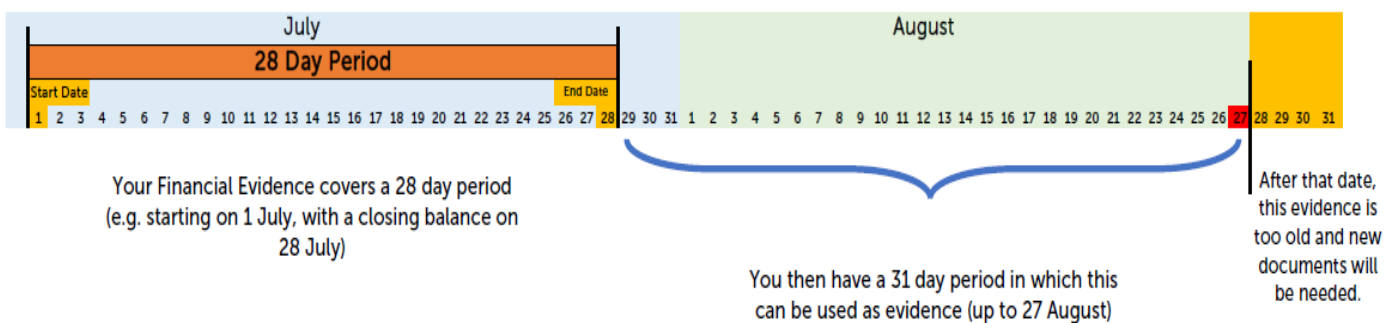
兹证明 _____ 先生 / 女士
(有效身份证件名称: _____ 证件号码: _____)
自 2019 年 07 月 11 日到 2019 年 09 月 11 日 在我行存款如下:
We hereby certify that from ~~11/07/2019~~ (DD/MM/YYYY) to ~~11/09/2019~~ (DD/MM/YYYY)
Mr/Ms _____
(type of valid identification _____ ID No. _____)
has deposit accounts with the bank as follows:

存款账号 Deposit Accounts No.	存款种类 Type of Deposit	货币 / 金额 Currency & Amount	存入日 Deposit Date
	定期 Term account	*****END*****	2019/04/15

HOW TO SHOW THE MONEY HAS BEEN IN THE ACCOUNT FOR ENOUGH TIME

The documents must show that the correct funds have been held for a consecutive 28-day period (finishing on the date of the closing balance) ending no more than 31 days before your application, and no later than the date of the application.

Here is an example of a timeline:



- Money held by parent(s) or legal guardian(s)

If you are using funds held by your parent(s)/legal guardian(s), you will need to also show:

- Evidence of your relationship with your parent/legal guardian. This can be any of the following:
 - ✓ Birth Certificate
 - ✓ Certificate of Adoption
 - ✓ A Court Document naming your legal guardians

and

- A letter from your parent/legal guardian giving their consent to you using their funds for your studies.

If you are unsure, please don't worry. The Academy Admissions Team can check your Financial Evidence as part of the CAS Request process.

For security, it is best to upload your documents into your Quercus Student online CAS Request form, instead of sending them by email.

For the latest information from the UK Government, remember to look at the UKVI web page!

www.gov.uk/guidance/financial-evidence-for-student-and-child-student-route-applicants