Understanding your Tier 4 application

Financial Evidence

Start maintaining funds and have all evidence ready for visa application

Receive CAS from the University

Submit visa application online

Have appointment at visa centre/send documents to UKVI

Receive successful result from UKVI

Collect BRP (plastic visa card) from the University
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**How much money do I need?**

- **Tuition fees**
  You must have enough money for the year’s tuition fees, as stated in your CAS.

- **Maintenance**
  You must have £1015 for your living costs for every month of your visa, up to a maximum of 9 months.
  
  **Most students will need to show £9135 (£1015 x 9)**

**Tuition fee deductions**

Money you have already paid to Staffordshire University for your tuition fees

If you have already paid some or all of your fees to the University

and

if this is shown in your CAS in the “course fees paid to date” field

then

you can deduct this amount from the tuition fees you are required to show.

If you have paid some or all of your fees and it is not shown in your CAS, then please contact the team who issued your CAS about this.

**Example:** Your fees are £10,600 and your CAS shows that you have paid a £3,500 deposit. You will still need to show you have £7,100 available for your tuition fees.

**Official financial sponsorship shown in your CAS**

Last updated: 24/02/2017

isa@staffs.ac.uk

*This information is correct as of the date it’s written. If you have downloaded this guidance, then please check if there is a more recent version online.*
If you are receiving a scholarship for some or all of your fees

and

if this is shown in your CAS in the “evidence used to obtain offer” field

then

you can deduct this amount from the tuition fees you are required to show.

Example: Your fees are £10,600 and your CAS shows that you are receiving a scholarship from Staffordshire University that covers your entire fees. You therefore won’t need to show any money for your tuition fees.

Money you have already paid to Staffordshire University for your accommodation

If you have paid some money to live in Staffordshire University halls of residence

and

if this is shown in your CAS in the “accommodation fees paid to date” field

then

you can deduct a maximum of £1265 from the maintenance funds you are required to show.

Please note: The UKVI will not consider any fees paid to any other accommodation provider, such as a private landlord, or non-University halls of residence.

Also note: Even if you have paid the whole year’s fees to live in halls of residence, the UKVI will only allow you to deduct £1265 from the maintenance funds you need to show.

Example: Your maintenance costs are £9135 and your CAS shows that you have paid £500 for your accommodation. You will still need to show you have £8635 for your maintenance funds.
If you have paid money to Staffordshire University for accommodation and this is not shown in your CAS, then please contact the team who issued your CAS.

If you are receiving a bursary for some or all of your living costs and if this is shown in your CAS in the “evidence used to obtain offer” field then you can deduct this amount from the maintenance funds you are required to show.

**Example:** Your maintenance costs are £9135 and your CAS shows that you are receiving a scholarship from the Saudi Government for your entire living costs. You therefore won’t need to show any money for your maintenance costs.

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If you want to use your bank statement as evidence that you have enough money for your tuition fees and maintenance costs, then it must meet all of these requirements:

- Be an original document (not a scan or photocopy)
- Show that you have had the required amount of money for at least 28 consecutive days
- There must be no more than 31 days between the date of the closing balance and the date you make your Tier 4 application
- Show the account is in yours or your parent/guardian’s name
- State your account number
- Show the bank’s name and logo
- If the currency is not GBP, you must check the currency conversion on www.oanda.com Because of currency fluctuations you should save 10% extra, in case the exchange rate negatively effects your savings.
- You can use a bank in the UK or overseas, but you must check it is not on the UKVI’s list of banks that are not accepted: https://www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-p-lists-of-financial-institutions
Understanding your Tier 4 application

- If you print your own bank statement from your online banking account it must still meet all of the requirements listed above, and you must take it to the bank to be stamped on every page (and on every side if it’s double sided)

Example:

The student’s tuition fees are: £12,500
Their CAS shows they have paid a tuition fee deposit of: - £3,500
Their course lasts for 2 years, so they need to show maintenance funds of: + £9,135

Total: £18,135

<table>
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<th>Date</th>
<th>Description</th>
<th>In</th>
<th>Out</th>
<th>Balance</th>
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<td>Refund</td>
<td>£30</td>
<td></td>
<td>£21,880</td>
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<td>27/12</td>
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<td>£20</td>
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<td>28/11</td>
<td>Train</td>
<td>£20</td>
<td></td>
<td>£22,000</td>
</tr>
</tbody>
</table>

Your name

Miss Ann Person

31/12/16

879124863247

Date Description In Out Balance

The UKVI will count back 28 days from the last date on the statement

The transactions show the required amount has been maintained

Closing balance date must be less than 31 days before Tier 4 application

Name and logo of bank

Date

Account number
If you want to ask the bank to write a letter, **it must meet all of these requirements:**

- Be an **original** document (not a scan or photocopy)
- Be on the bank’s official letterhead paper
- State how much money is in the account and that it’s been held for at least 28 consecutive days
- No more than 31 days between the letter date and when you make your Tier 4 application
- Show the account is in yours or your parent/guardian’s name
- State your account number
- Show the bank’s name and logo
- If the currency is not GBP, you must check the currency conversion on [www.oanda.com](http://www.oanda.com) Because of currency fluctuations you should save 10% extra, in case the exchange rate negatively effects your savings.
- You can use a UK or overseas bank, but you must check if it is on the UKVI’s list of banks that are not accepted: [https://www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-p-lists-of-financial-institutions](https://www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-p-lists-of-financial-institutions)
Example:

Dear Sir/Madam,

This is to certify that Miss Ann Person has had her account 879124863247 with us since 01/01/2012. The closing balance on 31/12/2016 is £21,880. The balance of her account has not fallen below £21,810 for the past 30 days.

If you have any queries relating to this letter, please don’t hesitate to contact us.

A Bankman

Mr Andy Bankman
Your Bank Stoke Branch Manager
01782 111222

Parent/legal guardian’s bank statement or letter

If you want to use a bank statement or a bank letter in the name of your parent or legal guardian then it must meet all of the usual criteria listed in the sections above.

Additionally, you must provide:

- Your original birth certificate or adoption certificate to prove how you are related

Last updated: 24/02/2017

isa@staffs.ac.uk

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Understanding your Tier 4 application

- A confirmation letter from your parent/guardian giving consent for you to use their funds

**Your funds cannot be held by anyone else** - the UKVI will not accept evidence of funds held by partners, siblings, friends, grandparents etc., unless you share a joint bank account and both of your names are clearly stated on the account.

**Example:**

Mrs Karen Person  
100 Stoke Road  
New York  
NY 10010  
USA  
Tel: +1 505 112 2345  
Email: k.person@example.com  
31/12/2016

Immigration Officer  
UKVI  
UK

Dear Sir/Madam,

This is to confirm that I, **Mrs Karen Person**, the mother of **Ann Person** will financially support my daughter during her undergraduate studies in Electrical Engineering at Staffordshire University.

I accept the responsibility of paying her entire tuition fees and living costs whilst she is in the UK. I give my unconditional consent for Ann Person to use these funds for these purposes.

If you require any other information please don’t hesitate to contact me.

Yours faithfully,  
Karen Person

Signed by parent/guardian

Parent/guardian’s contact details

Date must be less than 31 days before Tier 4 application

Full consent to use funds given

Student and parent’s names

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Last updated: 24/02/2017  
is@staffs.ac.uk

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If you are receiving a scholarship for your tuition fees and/or living costs then you **must** provide a letter from your sponsor to prove this. The UKVI will only accept a sponsor letter from:

- A University
- The UK government
- The government in your home country
- The British Council
- A UK independent school
- An international organisation
- An international company

The sponsor letter must meet all of these requirements:

- Be an **original** document (not a scan or photocopy)
- Be on the organisation’s official letterhead paper
- Have their official stamp
- Show the name and contact details of the official financial sponsor
- State the name of the student
- State the date of the letter
- State the length of the sponsorship
- State the amount of money that will be paid, or
- A statement that all fees and living costs will be paid

If you are only receiving a partial scholarship that doesn’t cover your entire tuition fees and living costs, then you must provide other evidence as well that shows you have the rest of the required funds.

**Example:** Student A has a scholarship letter from Erasmus that states their full tuition fees are being paid, and £815 per month for their living costs. The UKVI maintenance requirements are £1015 per month for 9 months, so there is a shortfall of £200 per month that they will still need to show. Student A also submits a bank statement that shows £1800 (£200 x 9) has been maintained for 28 days.
Example:

*Tokyo *London * Jakarta * Paris*
Call: 0845 123456 Email: aio@aio.com
123 Stoke Avenue, London N6 5ST

31/12/2016

Dear Sir/Madam,

This confirms that Miss Ann Person is sponsored by An International Organisation to pursue her degree in Electrical Engineering at Staffordshire University.

The sponsorship will cover her entire tuition fees and living costs, according to the UKVI requirements from 09/01/2017 to 09/01/2019.

If you have any queries with regards to this sponsorship, please do not hesitate to contact us.

Yours faithfully,

Zenji Hiroguchi
Mr Zenji Hiroguchi
AIO Scholarship Manager
zenji@aio.com

If you are currently receiving a scholarship from a government or international scholarship agency which covers your entire tuition fee and living costs, or if you have received one in the last 12 months then you must provide your financial sponsor’s unconditional consent in writing to you being in the UK. You can ask them to add a line at the end of your scholarship letter that says:

An International Organisation

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“We give unconditional permission to this student re-entering or staying in the UK for the duration of their scholarship”.

Loan letter

A letter from the bank confirming a personal or business loan will not be acceptable. The UKVI will only accept evidence of a loan if it is from:

- The student’s national government
- The state or regional government
- A government sponsored student loan company
- Part of an academic or educational loan scheme

The loan letter must meet all of these requirements:

- Be an original document (not a scan or photocopy)
- Be dated 6 months or less before the Tier 4 application is made
- State the name of the student
- Show the financial institution’s name and logo
- State the amount of money available as a loan
- There are no conditions placed upon the release of the funds other than a successful Tier 4 application
- State that the funds are or will be available before travelling to the UK, unless it is an academic/student loan from the home government in which case it may state they will be released upon arrival in the UK
Example:

Dear Sir/Madam,

This confirms that **Miss Ann Person** is receiving an educational loan from An Educational Loan Company to pursue her degree in Electrical Engineering at Staffordshire University.

The loan is for **£24,000** for every year of her degree, commencing on **09/01/2017**. The release of the funds is dependent on Miss Ann Person making a successful visa application to study in the UK. Once she has received her visa, the funds will be released.

If you have any queries with regards to this loan, please do not hesitate to contact us.

Yours faithfully,

*A Loanman*

Mr Andrew Loanman  
AELC Regional Manager  
zenji@aio.com