

APPLYING FOR A STUDENT VISA IN THE UK

PREPARE

Before you apply...

There are many requirements that you must meet to make a successful visa application so you need to carefully read the following resources:

- UKVI's <u>Student Guidance</u>
- <u>UKVI's Financial Evidence for Student Route Applicants</u> guidance
- UKVI's Immigration Rules: <u>Appendix Student</u> and <u>Appendix Finance</u>
- **<u>UKCISA information</u>** on making a Student Visa application in the UK

Check you meet all UKVI's eligibility requirements to apply for a Student Visa inside the UK : We discuss these in the "Eligibility requirements to apply for a Student Visa in the UK" section of the ISS "Apply for a Student Visa in the UK" webpages.

Prepare your visa application documents: See the "Documents" section of our "Apply for a Student Visa in the UK" webpages. Start preparing your documents early to make sure you have these before the date you need to submit the online visa application form.

If the documents you prepare do not meet the UKVI's requirements, or if they are not submitted within the timeframe given by UKVI after submitting your visa application form online, your visa application may be refused.

Differentiation Arrangements: <u>Some nationals</u> (see ST22.1 in <u>Appendix Student</u>) applying for a Student Visa may not be asked to submit the following documents:

- evidence of finances (maintenance)
- academic documents & qualifications stated on CAS (these are the documents listed in the Evidence Used to Obtain Offer section)

However, please note that UKVI have the right to request these documents at any time while they are still processing your visa application. You should prepare these documents anyway in case UKVI ask you to submit these.

Sections in this guide:

- Sections 1-3 are to be read by all students.
- Sections 3-8 are about financial documents
- Sections 4-7 are for self-funding students
- **Section 8** is for students receiving official financial sponsorship (or scholarship) money

Section 1: Your CAS (and documents / information stated on the CAS)

Section 2: The maintenance requirement

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Section 4: Self-funding students using financial evidence of "cash funds"

Section 5: Using cash funds – holding the money for 28 days

Section 6: Using cash funds - who can be the named financial account holder?

Section 7: Self-funding students receiving US Federal Loans (or another accepted type of student loan)

Section 8: Financial documents for Officially Financially Sponsored students

Section 1: Your CAS (and documents / information stated on the CAS).

The CAS is a "live" document on an electronic system shared by universities who are Student Visa sponsors and the UKVI. You will be e-mailed your CAS from Admissions. Make sure all details on the CAS are correct (e.g. personal details, passport number, amount of tuition fees to pay, amount of tuition fees you have paid so far, course dates).

If you spot any errors on your CAS contact Admissions and ask for the CAS to be amended. Admissions will usually send you an e-mail to confirm when any requested amendments have been made. CAS updates often appear in the "Sponsor Note" section.

Please note: if you paid tuition fees to UoG after your CAS was issued the CAS cannot be updated to reflect this. Instead, you need to prepare <u>official tuition fee receipts</u> and submit these with your visa application documents as evidence of the amount of tuition fees paid.

Academic Progression: Student / Tier 4 (General) Visa holders must meet the UKVI's academic progression requirement to be able to make a Student Visa application in the UK. See the ISS "Apply for a Student Visa in the UK" webpages, ISS Academic Progression Guide and UKVI's Appendix Student for more details.

Where your CAS is for a new course, you must have successfully completed the course you have been studying on your current Student Visa to meet the academic progression requirement. You will either provide evidence of having successfully completed the course, or your CAS must bear a statement confirming this.

Otherwise, your new CAS must state the reason (from the listed exceptions listed in <u>Appendix Student</u> of the Immigration Rules) that you are either demonstrating academic progression, or, are exempt from demonstrating academic progression.

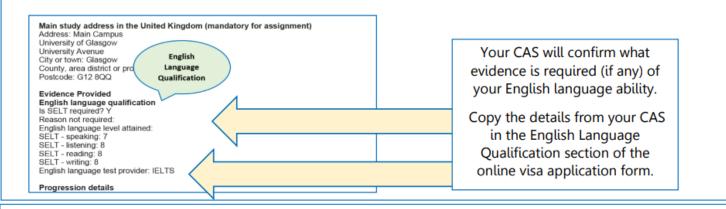
If your CAS is issued for a new course at the same level as the course successfully completed on your current Student Visa, please see ST14.3(c) of <u>Appendix Student</u> for the additional information required on your CAS.

Academic documents: see the "English Language" and "Documents used to obtain offer" sections of your CAS – if any academic documents are stated there (e.g. certificates, transcripts etc) you need to prepare these for your Student Visa application.

Progression details Previous UK stud Previous course Is current courner If the same or level as the previous course? Higher If the same or level (1000 character level Other Evidence Evidence used to obtain offer: BEng Electrical Engineering degree certificate from Dubai University Transcript from Glasgow International College for Foundation Degree course in Engineering. Accommodation and fees Tick if you will be providing accommodation or leave blank if unknown: N	<-	Any other academic documents, such as certificates / transcripts that you need to provide, will usually be stated here. These are the documents you uploaded to Admissions to receive your unconditional offer.
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English Language: Whether you need to prepare evidence of your English Language ability, and some of the answers you give on the Student Visa application form, will depend on what is stated in the "English Language" section on your CAS.

If you used a SELT (English language test) as an English language qualification to meet the conditions of your offer for study at University of Glasgow, your CAS will state this:



If CAS says a SELT was not used it will also state why. There are different options that your CAS may give and you will need to prepare any documents used to assess your English language level. Your CAS would either state the academic documents used as evidence of this in the "English Language qualification" and "Evidence Used to Obtain Offer" sections, *or*, state that Higher Education Institution (HEI) has made own assessment" in the English Language section and state the academic document used in the "Evidence Used to Obtain Offer" sections.

1. You have an academic qualification equivalent to a UK degree that was studied in a majority English speaking country (including the UK):

English language qualification
Is SELT required? N
Reason not required: Previously completed an academic qualification equivalent to a UK
degree taught in a majority English speaking country.
English language level attained: CEFR level B2

2. You are a national of a "majority English speaking country":

English language qualification	
Is SELT required?	Ν
Reason not required:	Migrant from majority English speaking country

3. Your English language level has been assessed using an academic document by Admissions, but not with a SELT. The CAS will state "Higher Education Institution (HEI) sponsor has made own assessment" in this case:

English language qualification	
Is SELT required?	N
Reason not required:	Higher Education Institution (HEI) sponsor has made assessment

4. You were previously granted a visa where you demonstrated your English Language level to B2: This could have been for a previous Tier 4 / Student visa that you were granted for example.

Section 2: The maintenance requirement

To meet the maintenance requirement, you need to show you have:

- > any unpaid tuition fees (see your CAS / official tuition fee receipts), plus
- > £1023 for each month of your course (up to 9 months (£9207) for living costs

International Student Maintenance increase on or after 2nd January 2025

This change will come into effect for students making a visa application on or after 2 January 2025. The current maintenance levels will remain in place up until that point.

You can read more about the Maintenance increase changes on the <u>UKCISA</u> webpages and <u>Student Route requirements</u>.

Please note that the monthly figure for study outside London will increase to £1,136 per month for applications on or after 2 January 2025.

Use the course start and end dates on your CAS to calculate the length of your course and therefore how many months' maintenance you will need. If the length of your course includes a part of a month, round it up to a full month. For example if your course dates are 30 May until 1 October, this is four months and two days so you would need to show five months' of funds.

You need to prepare financial evidence showing you have access to any unpaid tuition fees plus your living costs.

If your CAS states that you have paid all tuition fees or that you have £0 tuition fees to pay, or you are providing official tuition fee receipts from UoG that show all tuition fees have been paid, you would only need to show the money required for living costs in your financial documents.

When you will not be asked to provide financial evidence: <u>Appendix Student</u> (ST 12.1) confirms you will not be asked to submit financial evidence of meeting the maintenance requirements where you are making a Student Visa application in the UK **and** have been living in the UK on a valid visa for 12 months or more before the date you apply for the Student Visa.

If your application is eligible to be considered under the "differentiation arrangements" (see ST 22.1 in **Appendix Student**) you may not be asked to submit financial documents. UKVI have the right to request these documents at any time while processing your visa application however, so you should consider still preparing financial documents demonstrating that you meet the maintenance requirement in case these are requested.

Deducting amount paid for tuition fees from the amount required for maintenance: Tuition fees paid after the CAS has been issued will not be shown on, or added to, your CAS. If your CAS does not show the correct amount of tuition fees you have paid, prepare official tuition fees receipts from University of Glasgow. See the Student Services Enquiry Team's guidance on <u>"How to Print Payment Receipts"</u>.

Deducting accommodation fees paid to UoG from the amount required for maintenance:

UKVI say you can deduct up to a maximum of £1334 of the amount your CAS states you paid to UoG for accommodation fees from the amount of money required for maintenance.

Only accommodation fee payment money stated on your CAS can be deducted from the amount you need to show for maintenance.

Section 3: Financial documents – evidence of meeting the maintenance requirement.

The financial documents you prepare must meet the UKVI's document requirements. The type of document/s you need to prepare as evidence of meeting the maintenance requirement depends on whether you are a "self-funding" or "officially financially sponsored" student. You may need to prepare more than one financial document.

Your CAS, tuition fee receipts and the other financial documents you prepare will be referred to by a UKVI caseworker to assess whether you meet the maintenance requirements.

Financial documents made outside the UK: Financial documents can be made in any country however you will need to prepare additional documents that meet the UKVI's requirements where:

- A document is not in English (you must also prepare a translation to English)
- Money on a document is not shown in GBP (you must also prepare a currency conversion to GBP)

Currency Conversions: If the currency on your financial documents (such as bank statement, bank letter etc) is not in GBP (British pounds), you need to make and save a currency conversion to GBP on the day you submit the online Student Visa application form.

UKVI say you need to use the currency convertor here: <u>www.oanda.com/currency-</u> <u>converter/en/</u>.

Where you are using bank statements for example, you would make and save currency conversions to GBP of both the end balance, and the lowest amount held over the 28 days before the end balance.

Once you have made a conversion to GBP, click the option to "Print" on the screen then choose to save as a PDF. Keep the currency conversions you make with your other financial documents for your visa application.

Translations to English: Prepare a translation that meets all requirements in the UKVI's **Student Guidance** if your financial document is not in English:

If a document is not in English or Welsh, the applicant must provide a fully certified translation from a professional translator or translation company that can be independently verified by the Home Office. The translation must include all of the following information:

- confirmation that it is an accurate translation of the document
- the date of translation
- the full name and signature of the translator or an official from the translation company
- the translator or translation company's contact details

Section 4: Self-funding students using financial evidence of "cash funds"

You may be able to demonstrate holding all the money required for maintenance in one financial account.

Where you will prepare financial documents for more than one financial account, these documents must clearly show (when considered together) that you have held the money required for maintenance over the same 28 day period.

Acceptable financial documents: UKVI's <u>"Financial Evidence for Student Route Applicants"</u> discusses the acceptable financial documents you can prepare:

"If you're not being financially sponsored or relying on a student loan, your funds can be held in any form of personal or building society account including a:

- current account
- deposit account
- savings account
- pension savings
- investment account

Cash must be in an account that allows you immediate access. Funds must have been acquired legally and if you were in the UK you must not have earned them when working illegally.

You can provide:

bank statements

- building society passbooks
- · certificates of deposit
- a letter from your bank or building society

Your bank statement should show information like:

- the date it was issued
- your name (or the account holders name if it is your parent)
- the name of the bank or building society
- balance on the account

You can provide a download of electronic bank statements as long as it has this information. You do not need to have these stamped by the bank. We may do verification checks with your bank. If we're unable to verify the funds your application may be refused."

The **<u>Student Guidance</u>** offers additional information for bank statements / building society pass books:

It is not a requirement that electronic bank statements or pass books must be stamped on each page or accompanied by a supporting letter. The caseworker would normally expect a banking or building society record to:

- be on official stationary or an electronic record
- be printed or electronic (not hand written) include the account holder(s) names
- include the account number
- include the date of the statement
- include information about the bank, such as contact details or a branch code
- show transactions and amount held over time (although this is not the norm in all countries).

A letter from a financial institution should normally include similar information, although it may confirm the balance and the length of time held rather than providing a record of transactions. If the letter:

- is not on headed paper
- is not signed by an official from the financial institution

• does not show contact information that the caseworker would need to verify the letter then the caseworker should consider asking the applicant to provide a more formal letter.

Mini bank statements printed from automatic teller machines (ATMS) are not satisfactory evidence of funds as they do not include sufficient information to show the financial requirement is met and are easy to fake.

<u>Appendix Finance</u> 7.1 - 8.2 also states these requirements for financial documents of cash funds:

- FIN 7.1. The most recently dated piece of financial evidence must be dated within 31 days before the <u>date of application</u>.
- FIN 7.2. The length of time for which funds are held will be calculated by counting back from the date of the closing balance on the most recently dated piece of financial evidence.
- FIN 7.3. The financial evidence provided must cover the whole period of time for which the funds must be held
- FIN 8.1. Funds may be held in any form of personal bank or building society account (including current, deposit, savings, pension from which the funds can be withdrawn or investment account) provided the account allows the funds to be accessed immediately.
- FIN 8.2. Funds held in other accounts or financial instruments such as shares, bonds, credit cards, pensions from which the funds cannot be withdrawn immediately, regardless of notice period, will not be accepted as evidence of funds.

Section 5: Using cash funds – holding the money for 28 days

You need to show the money required for maintenance has been held for at least 28 days before the date that you submit the online Student Visa application form. You should still be holding the money required for maintenance at the time you submit your online Student Visa application form.

You will need to be able to count back at least 28 days from the closing balance / last transaction date on your financial document. The document must clearly show you have been holding the amount of money required for maintenance (in GBP) over that period.

Please note: If your financial documents show that the money you held dropped below the amount required for maintenance within the 28 day period before the end balance, your visa application is very likely to be refused.

You can use a date-to-date calculator to check:

- You have held your maintenance for 28 days or more, before and including the last transaction date on your financial document, and
- The date the your financial document was made, and the last transaction date on your, fall within the 31 days before the date you submit the online Student Visa application form

Section 6: Using cash funds - who can be the named financial account holder?

Appendix Finance (5.1-5.3 and 7.1-8.2) says:

FIN 5.1. Accounts relied on must be in the name of the applicant (either alone or as a joint account holder), unless one of the following applies:

- (a) the account is in the name of the applicant's <u>partner</u> who is applying for entry clearance or <u>permission to stay</u> at the same time or has been granted <u>permission</u>; or
- (b) if the applicant is applying as a <u>Child Student</u>, or <u>Student</u>, or dependant child, the account may be in the name of their <u>parent</u>, or their legal guardian; or
- (c) if the applicant is applying as a <u>Child Student</u> and they are being cared for by a close relative, or a private foster care arrangement has been made which complies with the requirements in CS 9.3. to CS 9.5, the account may be in the name of the applicant's close relative or private foster carer.

FIN 5.2. The applicant, or account holder in FIN.5.1, must have control of the funds. FIN 5.3. If the applicant is applying as a <u>Student</u> or <u>Child Student</u> and they are relying on funds held in an account in a <u>parent</u> or legal guardian's name as specified in FIN 5.1. they must provide proof of that relationship and written consent from the <u>parent</u> or legal guardian to use those funds.

Using cash funds held in your parent's name: you need to prepare additional documents -

- A consent letter from your parents / legal guardians, and
- Evidence of your relationship to your parents / legal guardians

Consent letter requirements: (see "Financial Evidence for Student Route Applicants")

- Your parent's / legal guardian's full names (as stated on the financial document in their name)
- Your full name
- Confirmation they are your parent's or legal guardians

• Confirmation they give consent for you to use their money for tuition fees and living costs for your study in the UK.

Evidence of your relationship document requirements (see the **Student Guidance**):

"The applicant must provide evidence of their relationship with their parents or legal guardian who have provided consent in support of their application. This can be in the form of a copy of one of the following documents:

- a birth certificate that shows the names of the applicant's parents
- a certificate of adoption that shows the name of the applicant's parents or legal guardian
- a court or government issued document naming the applicant's legal guardian or establishing the sole responsibility of one parent

Equivalent documents will not always be formatted in the same way, there is some regional variation in how these documents are presented. Provided the document contains the required

information and is in English or is accompanied by a verified translation, the document can be accepted".

Section 7: Self-funding students receiving US Federal Loans (or another accepted type of student loan)

Appendix Finance (8.3c and 9.2) and UKVI's <u>"Financial Evidence for Student Route</u> **Applicants"** discuss information on acceptable student loans and document requirements. Student loan money does not need to have been held for 28 days.

<u>Appendix Finance</u> (8.3 and 9.2) says your student loan must be provided by:

- 1. (i) a government; or
- 2. (ii) a government sponsored student loan company; or
- 3. (iii) an academic or educational loans scheme which is provided by a financial institution regulated for the purpose of issuing student loans by either the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA) or, in the case of overseas accounts, the official regulatory body for the country the institution is in and where the money is held.

If the money your educational loans document shows you will receive for living costs and tuition fees does not meet the UKVI's maintenance requirements, you need to show you have access to the remaining amount of money required for maintenance and prepare additional financial documents to prove this.

US Federal Loans recipients: you will submit the US Federal Loans letter that confirms the amount of money you will receive for tuition fees and living costs. You will be sent this letter from the US Federal Loans Team (Registry) at University of Glasgow once your loans provider has sent them confirmation of the details of your student loan.

Other student loans recipients: your student loan document must:

- 1. (a) be dated no more than 6 months before the date of application; and
- (b) confirm 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; and
- (c) confirm there are no conditions on release of the loan funds other than a successful application to study in the UK as a <u>Student</u> or <u>Child Student</u>; and
- 4. (d) confirm the amount of the loan; and
- 5. (e) confirm the loan is to the applicant; and
- 6. (f) confirm the funds will be:
 - 1. (i) available to the applicant before they travel to the UK; or
 - 2. (ii) paid directly to the <u>student sponsor</u> before they travel to the UK, with the living cost portion of the loan being made available to the applicant by the time they arrive in the UK; or

- 3. (iii) available before the applicant begins their course if the loan is provided by the applicant's national government; and
- 7. (g) confirm the lender meets the requirement at FIN 8.3(c).

Section 8: Financial documents for Officially Financially Sponsored students:

Appendix Finance (8.3b) defines official financial sponsorship as:

"funds provided by an official financial sponsor, which must be His Majesty's Government, the applicant's national government, the British Council or any international organisation, international company, university or Independent School".

You will need evidence of official financial sponsorship (or scholarship) money you will receive towards the tuition fees and or living costs for the course which you are applying for a Student Visa to study. Official financial sponsorship (or scholarship) money does not need to have been held for 28 days before you apply for a Student Visa.

Students who will receive official financial sponsorship (or scholarship) money that covers both their tuition fees and living costs will be considered as "fully funded".

If the official financial sponsorship (or scholarship) money you will receive does not cover both living costs and tuition fees, or where money received for both tuition fees and living costs does not meet the UKVI's maintenance requirements, you will need to show you have access to the remaining amount of money required for maintenance. You should prepare additional financial documents to prove you have the remaining amount of money needed to meet the maintenance requirements (see the information about financial documents for self-funding students and the document requirements discussed earlier in this guide).

When written consent to apply for a Student Visa and stay longer in the UK is required: See the <u>Student Guidance</u> –

If an applicant has previously had official financial sponsorship from a government or international sponsorship agency, covering both course fees and living costs, it is a validation requirement that they must obtain consent from the financial sponsor to a further application for permission to study in the UK as a Student being made within 12 months of completing that course, or within 12 months of the award of that scholarship if the application is under Child Student.

You will not need to provide written consent where:

- Money was not received from a government or international scholarship agency
- Details of official financial sponsorship / scholarship are stated on the CAS

• Money you received was not for both tuition fees and living costs (where you are "partially funded").

Documents required as evidence of official financial sponsorship (or scholarship) money:

Where details of your official financial sponsorship (or scholarship) are not stated on your CAS you need to prepare a letter from your official financial sponsor / scholarship provider.

Evidence: CAS: Details of scholarship money will be stated on your CAS where the money will be paid to you via the University of Glasgow, and will include information as required in a sponsor letter, such as:

- Name of scholarship
- How long the money will be paid for
- Amount of money you will receive for tuition fees and living costs, or
- Confirmation that all of your tuition fees and living costs will be covered.

Evidence: a sponsor letter: If your official financial sponsorship (or scholarship) money will not be received via University of Glasgow it will not be stated on your CAS.

You will need to prepare a sponsor letter from your official financial sponsor / scholarship provider for your visa application.

See the sponsor letter requirements in *"Financial Evidence for Student Route Applicants"*:

If your official financial sponsorship is not recorded on your CAS you'll need to show a letter of confirmation from the official financial sponsor. The letter must show:

- the date
- the name of the financial sponsor
- contact details of the financial sponsor
- 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.