



FINANCIAL EVIDENCE FOR INTERNATIONAL STUDENTS

If you are coming to the UK, you will need to prove you have enough money to support yourself and any dependants in the UK. What you need to show depends on the route you're applying on and your personal circumstances.

Overview of financial requirement

The financial requirement is that you show you have enough money to support yourself while studying in the UK. Usually, you will need to show a set amount of money for each month of your course, for up to 9 months.

If you are applying from overseas, or if are applying in the UK but have not been here with permission for 12 months or more, you must show that you have enough money to cover your course fees and living costs.

How your finance requirement is worked out

Students

The amount of money you need to show depends on:

- your course fees, which are set out on your confirmation of acceptance for studies (CAS). ESTYA will send you the CAS once we have offered you a place on a course;
- the length of your course;
- whether you have already paid some money to ESTYA;
- your course of study or type of student permission you are applying for;
- where you are studying – the amount is different if you are studying in London.

Types of funds you can rely on

You can show you have enough money using:

- an official financial or government sponsorship or grant;
- a student loan from a government, government sponsored loan company, or a regulated student loans scheme;
- your own money;

- your parent's money (if they provide a letter confirming they agree to you using it this way);
- your partner's money if your partner is present in the UK or applying at the same time.

What evidence is not accepted

The following are not accepted as evidence to show you have the required amount of money:

- overdrafts
- bitcoin savings
- stocks and shares
- pensions
- bank accounts that are not regulated by the financial regulatory body in the country you are applying from
- bank accounts that do not use electronic record keeping

Control of the funds

You, or the account holder (such as your parents or partner), must have control of the funds you are relying on.

You must show the funds have been held for 28 days, unless you are relying on a student loan or official financial sponsorship.

The bank statement(s) or evidence you use to show the funds have been held for 28 days must be from the 31 days before you submit your application. The 28 days is calculated from the date of the last transaction in the last dated bank statement.

Evidence you need to provide to apply for your Visa

If you have official sponsorship from ESTYA

To prove you have official financial sponsorship you need to show your reference number for confirmation of acceptance for studies (CAS).

If your official financial sponsorship is not recorded on your CAS, you will 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

If you have a student loan

For student loans you need to show 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 amount of the loan;
- confirms the loan is for you;
- is on official stationery;
- confirms the funds will be available to you, or paid directly to the sponsor.

If you are using your own money

If you are 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.

If you are using your own money, or that of a parent or partner you will need to show you have the required amount of money in an account. 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 or partner)
- 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 are unable to verify the funds your application may be refused.

Money in other currencies

If your money is held in a foreign currency this will be converted into pound sterling (£) using the [spot exchange rate on OANDA](#) for the date of the application.

The amount of money you have to show

Students

Your CAS, which is your official sponsorship, provided by ESTYA will show your course fees.

The table below shows how much you need depending on your circumstances.

Table: Financial requirement levels - Student

Route	Amount: study in London	Amount: study outside London
ESTYA courses	Sufficient funds to pay any outstanding course fees as stated on the CAS, plus £1,334 for each month of the course (up to a maximum of 9 months)	Sufficient funds to pay any outstanding course fees as stated on the CAS, plus £1,023 for each month of the course (up to a maximum of 9 months)

Nationalities that don't need to show financial evidence

You don't need to show you meet the financial requirements if you hold a British National (Overseas) passport or a passport issued by Hong Kong SAR, Macau SAR or Taiwan.

If you hold a passport issue by Taiwan it must include the number of your Taiwanese identification card.

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