Last updated on 26 October 2026

Finance Checks for the UK Student Route visa

Please read this document carefully to understand what type of evidence you can use to show that you meet the UK Visas and Immigration financial requirements for a Student Route visa.

The information on this document is based on the following UKVI documents:

UKVI Caseworker Guidance

Financial requirement caseworker guidance

Immigration Rules - Appendix Finance

How much money do you need to show as part of your visa application (the figures listed below will be correct from 30 November 2026):

You need to show that you have the following finances in place:

- Tuition fees
- Less any money paid towards tuition fees (min. 50%)
- Add £1,203 x 9 (£10,827) for living costs
- Less max £1,570 paid towards university accommodation fees (if applicable)

The total amount left after any deductions (tuition fees – deposit + £10,827 + accommodation fees max £1,570) will need to be evidenced in a particular UK Visas and Immigration accepted way.

Please see below for more information on how to demonstrate that you have the required finances in place to fund your studies and living costs in the UK.

What kind of evidence can you use

There are different ways in which you can show that you meet the financial requirements for your visa. The most common type of evidence is bank statement or a bank letter.

You must make sure that you use UKVI accepted evidence. If the evidence does not meet the UK criteria, your interview will be unsuccessful and you will not get your CAS.

This document covers 5 different types of evidence: Bank statement, bank letter, Certificate of Deposit, Sponsorship and Education loans. Please see Financial requirement caseworker guidance for more information and/or clarity on financial requirements and acceptable evidence.

Evidence type 1: Bank statement

The bank statement must belong to you, your parent(s)/legal guardian(s). If you are using a joint account your name (or your parent(s)/guardian(s) name must be named on the account.

The statement must show that the funds are available for a consecutive 28-day period. The 28 days is calculated by counting back from the date of the closing balance on the most recently dated bank statement.

Go to Appendix 1 of this document to view a bank statement example

The bank statement must show the following details:

1. Your name/ name(s) or your parent(s)/ legal guardian(s)
2. The account number
3. The bank's name and logo
4. The amount of money available
5. The date
6. The currency

You can provide a download of electronic bank statements as long as it has the above information.

If you are using your parent(s)/ legal guardian(s) bank statements, you have to prove your relationship to them by providing one of these documents:

1. Your birth certificate
2. Your certificate of adoption
3. A court document naming your legal guardian(s)

Your parent(s)/legal guardian(s) must provide a letter to confirm that you have permission to use their money for your studies. The letter must include the following details:

1. The relationship between you and your parent(s)/legal guardian(s)
2. That they have given consent for you to use their money to study in the UK

The names on the above documents must match the names on the bank statement.

Evidence type 2: Certificate or deposit

You can also use Certificates of deposit. The documents must have been issued by a bank which confirms that you (or your parent/legal guardian) has deposited or invested a sum of money held of a required 28 days and that you can access the funds at any time. If you are using your parent's/legal guardian's documents, you must refer to the section above for additional evidence needed from your parent/guardian. There is no maximum time limit on how long you have held the funds.

Evidence type 3: Bank letters

If you cannot provide bank statements, you can ask your bank for a letter to confirm that you have the required amount of money in your bank account. The letter must confirm that the funds have been held in your account for a consecutive period of 28 days. The letter must not be older than 31 days when you submit your visa application online.

Go to Appendix 2 of this document to view a bank letter example

The bank letter must show:

1. Your name or the name(s) of your parent(s)/guardian(s)
2. The account number
3. The date of the letter
4. The bank's name and logo
5. The balance of funds in your account
6. The currency

Using overseas bank accounts

If you are using an overseas bank account, you must use the **OANDA website** to convert the balance in to GBP. UKVI use this website when they check your application. The currency exchange rate is based on the date the application was submitted.

Where OANDA should not, or cannot, be used for currency conversion the FCDO consular rate of exchange (CER) should be used. The FCDO CER is set centrally in the UK and reviewed each month in line with changes to exchange rates.

Currencies where FCDO CER should be used:

• Iranian Rials (IRR) – due to a discrepancy with the available OANDA rate

• Syrian Pounds (SYP) – due to the currency not being supported by OANDA

- Mongolian Tugrik

Evidence type 4: Sponsorship

You can use evidence of official financial sponsorship, but your sponsor must meet the UKVI criteria. The sponsor must be His Majesty's Government, your national government, the British Council or any international organisation, international company, university or Independent School.

If you are sponsored by the University of Chichester (student sponsor), the funds being provided must be stated in the Confirmation of Acceptance for Studies. Otherwise, you must provide a letter of confirmation from the official financial sponsor.

Please note that for the purpose of the visa application, 'sponsorship' does not refer to support from your family.

Evidence type 5: Educational loans

You can use evidence of a student loan provided by a government or a government sponsored student loan company or an academic or education loan scheme which is provided by a financial institution regulated for the purpose of issuing student loans by either the Financial Conduct Authority (FCA) or the Prudential Regulation Authority (PRA) or, in the case of an overseas loan, the official regulatory body for purpose of issuing student loans in the country the institution is in and where the money is held.

If you are relying on a loan, must show evidence of the student loan by providing a student loan letter from the lender which 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 to the applicant 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 Student or Child Student; and

   (d) confirm the amount of the loan; and

   (e) confirm the loan is to the applicant; and

   (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 student sponsor before the applicant travels to the UK, with any 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

   (g) confirm the lender meets the requirement stated above.

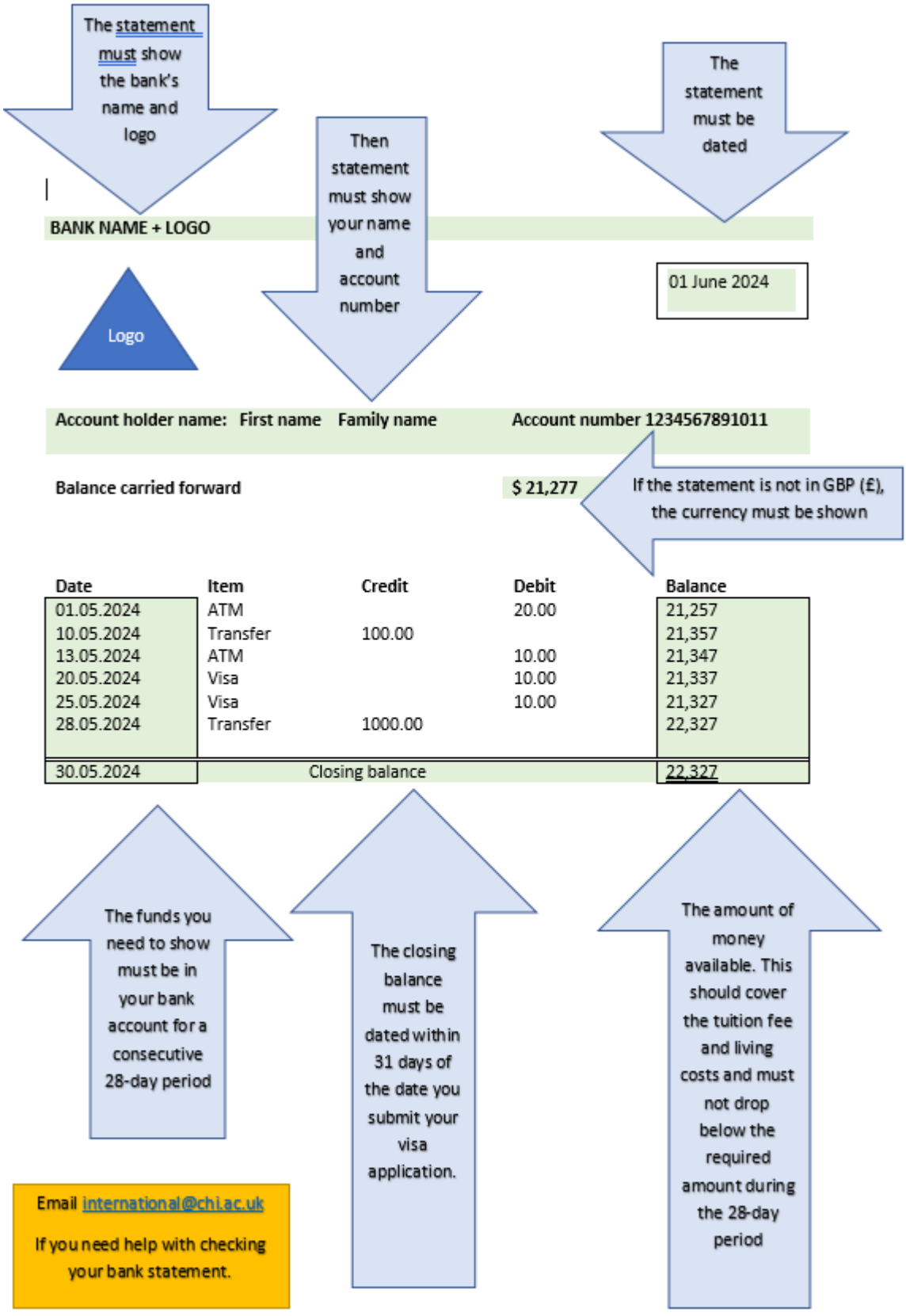
(From Immigration Rules Appendix Finance para 8.3 and 9.2)

ADDITIONAL INFORMATION

Extra checks - UKVI may make additional checks e.g. that the financial institution is regulated and uses electronic record keeping.

Translations - Any documents not in English, must be accompanied by a fully certified translation by a professional translator.

Appendix 1: Bank statement example



Appendix 2: Bank letter example

Appendix 2: Bank letter example

BANK NAME + LOGO



01 June 2024

UK Visas and Immigration

Student Visa application centre

To whom it may concern,

We hereby certify that FULL NAME & ACCOUNT NUMBER has a bank account with us.

His/her balance today is AMOUNT & CURRENCY and we can confirm that this balance has been held for a consecutive minimum 28-day period up to the date of this letter.

Yours faithfully,

Name of the bank employee

Official stamp

The bank letter must have the following details:

1. Your name or the name(s) of your parent(s)/guardian(s)
2. The account number
3. The date of the letter
4. The bank's name and logo
5. The balance of funds in your account
6. The currency

And the letter must state that the funds have been held for a period of 28-days.

Translations - Any documents not in English, must be accompanied by a fully certified translation

Email international@chi.ac.uk if you have questions about bank letters.