

FACTSHEET for Self-Funded Students – Applying for a UK Student visa

You are classed as a self-funded student if you or your parents or legal guardian is responsible for your course fees and living costs in the UK.

How much money must I show?

If your course is 9 months or longer, you must have enough funds to cover your first year's tuition fees plus £10,539 for living costs in the UK (£1,171 per month for 9 months).

Any amount paid to the University towards your course fee must also show on your Confirmation of Acceptance for Studies (CAS). You **cannot** pay the UK living cost amount to the University; you must show this in your bank account.

1. If your CAS indicates that you have paid a deposit toward your course fees, you can deduct this amount from the total funds you need to show in your bank account for your visa application.

For example:

If your course fee is £18,000 and your CAS confirms that you have already paid £9,000 to the University, you will only need to show the remaining £9,000.

Additionally, you will need to show £10,539 for living costs.

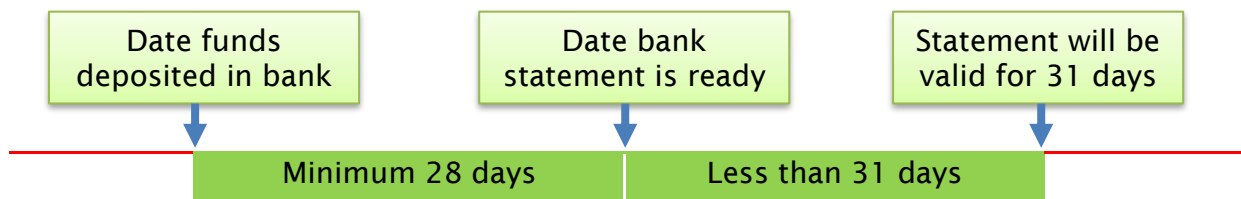
This means you will need to show a total of £19,539 (£9,000 remaining course fee + £10,539 UK living cost) in your bank account.

2. If your CAS confirms that you have paid your first year's course fee in full, you will only need to show the £10,539 UK living cost in your bank account.

28 consecutive days requirement

The total required amount must remain in your bank account for at least **28 consecutive days**. Once this period is complete, you can print a bank statement which will be ready for use for your student visa application for the next 31 days.

See example below:



UK living cost calculation

Please see the examples below of UK living costs you may need to show as per your course length:

4 weeks Pre-session course:	£1171 (1 month @ £1171 per-month)
6 weeks Pre-session course:	£2342 (2 months @ £1171 per-month)
8 weeks Pre-session course:	£2342 (2 months @ £1171 per-month)
12 weeks (1 Term) Pre-session course:	£3513 (3 months @ £1171 per-month)
24 weeks (2 Terms) Pre-session course:	£8197 (7 months @ £1171 per-month)
Top-up, Bachelor, Masters, PhD courses:	£10,539 (9 months @ £1171 per-month)

Bank statements

To meet the financial requirements, you must provide evidence of personal bank accounts held in your name, your parents'/guardian's names, or a joint account that includes your name. Please note, business account statements are **not** acceptable.

Bank accounts in the name of other relatives (e.g., siblings, uncles, etc.), friends, or businesses **cannot** be used as evidence.

The funds must be in a readily accessible cash account, such as a current, savings, or deposit account, where the money is not fixed and can be accessed immediately without prior notice. Investment accounts such as stocks, bonds, shares, pensions, or trust funds are not acceptable.

Bank account verification

UKVI must be able to verify the availability of funds with your bank or financial institution. The institution must be regulated by the appropriate authority in your country and must not rely solely on electronic record-keeping. This means that if UKVI contacts your bank and does not receive a satisfactory response or any response at all, your visa application will be refused, and your visa application fee will be forfeited.

Your bank statement must show the following:

- Your name
- The account number
- The statement issue date
- The bank's name / logo / official stamp
- The amount of money available with transaction details

[Click here to see a sample bank statement](#)

Parental bank statement

You can also use your parent/legal guardian's bank statement. If you are relying on their finances, you will also need to submit two additional documents:

- Your original birth certificate or certificate of adoption or court document naming your legal guardian. You must also provide a certified English translated, if needed.

- A letter of support from your parent/guardian confirming their relationship to you and giving their permission for you to use their money (example below).

[Click here to see a sample parental letter of consent](#)

Currency conversion

If your bank statement is not in UK Pounds Sterling (GBP), use the OANDA currency converter at www.oanda.com/currency/converter/ to ensure your funds meet the required amount in GBP. Be mindful of currency fluctuations during the 28 consecutive days holding period. To avoid any issues, we recommend keeping extra funds in your account to cover potential changes in the exchange rate.

If you're unsure whether you have the correct amount of money or if it has been held in your account for the required period, please [email the Immigration team](#) with a scan of your bank statement to for review. Be sure to include your student number in the email.

Bank statement not in English

If your bank statements and/or other financial documents are not in English language, you must provide the original document as well as a fully certified English translation prepared by a professional translator.

Deposit Certificates / Financial Guarantees Letters

You can use an official certificate of deposit as proof of funds to cover your course fee and/or living cost, however you must ensure that it meets the Student visa application requirements explained below:

- i. The certificate of deposit must have been issued within 31 days of the date of your application
- ii. At least 28 days must have elapsed between the date of the deposit (of funds) and the date of issue of the certificate

The certificate must also contain:

- the bank logo and/or an official bank stamp
- the account number
- account holder's name
- date when funds were deposited
- the amount of funds

[Click here to see a sample certificate of deposit](#)

Differentiation arrangement

Students of some nationalities are not required to submit evidence of their qualifications or financial documentation. You will qualify for this if you have a passport issued by one of the countries or territories listed in [paragraph 22.1 of Appendix ST of the Immigration Rules](#).

The UKVI call this the 'differentiation arrangements' for 'low-risk applicants'.

Education loans

You can take an education loan in your country to cover your course fees and living costs in the UK. The loan must be in your name and must be provided by a government department, a student loans company or academic or education loans scheme.

If you are relying on a student/education loan, you must provide a student loan letter from the lender. The letter must meet the following requirements:

1. The letter must be dated no more than 6 months before your visa application date; and
2. The letter must confirm your name as well as the amount of the loan; **and**
3. The letter must confirm that it is a student loan provided to you by either your government, a government sponsored student loan company or an academic or educational loans scheme; **and**
4. The letter must confirm that there are no conditions on release of funds other than a successful application to study in the UK; **and**
5. The letter must also confirm that the funds will be:
 - available to you before you travel to the UK; **or**
 - paid directly to the University of Huddersfield before you travel to the UK, with any living cost portion of the loan being made available to you by the time you arrive in the UK; **or**
 - available before you begin your course, if the loan is provided by your national government;

Applying with dependants

If you are applying with dependants (spouse/partner and children), you must show in the bank account additional £6,120 for each dependant as their UK living cost. Please note, only some students are permitted to bring dependants to the UK. See [UKCISA website](#) to check if you can bring dependants. See also our webpage, [Bringing your family](#) for further detail.

Sample - Bank Statement

BANK LOGO

Date of issue: 30/09/2024

Account number:

Account holder's name:

Account holder's address:

	Description	Money out (Debit)	Money in (Credit)	Balance (£)
01/09/2024	Opening balance			15000.00
02/09/2024	M&S	50.00		14950.00
05/09/2024	Tesco's	30.00		14920.00
10/09/2024	British Airways	1000.00		13920.00
11/09/2024	Next refund		450.00	14370.00
12/09/2024	Cost Coffee	6.00		14364.00
20/09/2024	Trainline	5.00		14359.00
21/09/2024	Cash withdrawal	20.00		14339.00
23/09/2024	Transfer from xxx		800.00	15139.00
28/09/2024	eBay	18.78		15120.22
30/09/2024	Uber	6.00		15114.22

Must be within last 31 days

Balance in the last 28 continuous days must remain **above** the required amount

[▲ BACK TO TOP](#)

Sample – Letter of consent from parent

Date

To whom it may concern:

I can confirm that I am the [insert father/mother] of [insert student's name] whose date of birth is [insert student's date of birth].

I give my consent to [insert student's name] to use my money to cover course fee as well as all living costs in the UK, throughout the period of [his/her] study at the University of Huddersfield, United Kingdom.

Should you need any further information please do not hesitate to contact me.

Yours sincerely,

[Signature of parent]

[Name of parent]

[Address and contact detail of parent]

[▲ BACK TO TOP](#)

Sample – Certificate of Deposit

				BANK LOGO
Dated: 01/09/2024	Must be within last 31 days			
Confirmation of balance(s) – Account holder’s name: XXXX XXXXX XXX				
At the request of the (Account holder’s name) we write to confirm that the balance(s) of the following accounts as at closure of the business on 01/09/2024:				
Account number/ Deposit Reference Number	Type of account	Date of creation or deposit	Currency	Balance as at 01/09/2024
xx-xxxxx-xx-xxxx	Fixed deposit	20/04/2024	(Local currency name)	5,500,000.00
		Must be older than 28 days		Use Oanda Currency Converter
Withdrawal of the above funds will be permitted at the request of the depositor, as any given time.				
Authorising Officer signature:				