The UKVI’s Tier 4 Policy Guidance states the financial documents that the UKVI will accept as evidence when you are demonstrating you have met the maintenance requirement:

✓ Personal bank or building society statements
✓ Building society pass book
✓ Letter from a bank or building society
✓ Letter from an official financial sponsor
✓ Letter for personal savings accounts (from a financial institution regulated by either the Financial Conduct Authority, the Prudential Regulatory Authority or, in the case of overseas accounts, the home regulator)
✓ Letter from a regulated financial institution confirming a loan (e.g. US Federal Loans)

Financial documents can be from outside or inside the UK. You must ensure documents you prepare meet all of the Tier 4 Policy Guidance requirements.

1. **Using financial documents in your name**

   Most common financial document prepared by a self-funding student.

2. **Bank statements – most common document prepared**

   You can use the following bank statements so long as they meet all requirements in the Tier 4 Policy Guidance:
   ✓ Paper bank statement sent to you by post, or
   ✓ Electronic bank statements (statement requested and printed in branch of the bank, or an online statement printed at home)

   Electronic bank statements must either have bank’s official stamp on each page by the bank OR be accompanied by a supporting letter issued from the bank.

   You must be able to count back at least 28 days from the closing balance / last transaction date in the transaction section of the statement and see that over the 28-day period before (and including the end balance date) you have not dropped below the amount required for maintenance.

   The last transaction date / closing balance must be less than 31 days before the date that you submit the online visa application form.

   You must also continue to hold the amount required for maintenance until after you have submitted your visa application form online.
Example of an acceptable bank statement (meets policy guidance requirements)

**ISS BANK OF GLASGOW**

65 HILLHEAD STREET, GLASGOW G12 8QO.

ACCOUNT NUMBER: 12345678

BASIC CURRENT ACCOUNT

<table>
<thead>
<tr>
<th>TRANSACTION DATE</th>
<th>MONEY OUT</th>
<th>MONEY IN</th>
<th>BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>dd/mm/yyyy</td>
<td>Boots £5.64</td>
<td>£10.00</td>
<td>£9,561.36</td>
</tr>
<tr>
<td>dd/mm/yyyy</td>
<td>Electric Bill £23.00</td>
<td></td>
<td>£9,538.36</td>
</tr>
<tr>
<td>dd/mm/yyyy</td>
<td>Go Cafe £8.54</td>
<td></td>
<td>£9,539.82</td>
</tr>
<tr>
<td>dd/mm/yyyy</td>
<td>ATM Withdrawal £20.00</td>
<td></td>
<td>£9,519.82</td>
</tr>
</tbody>
</table>

BALANCE CARRIED FORWARD: £9,519.82

**Tier 4 Policy Guidance requirements:**

1. BANK’S NAME AND LOGO
2. FULL ACCOUNT NUMBER
3. DATE DOCUMENT MADE
4. NAME OF ACCOUNT HOLDER
5. TRANSACTION SECTION DATES SHOW A MINIMUM OF A 28 DAY PERIOD WHERE MONEY REQUIRED FOR MAINTENANCE HAS BEEN HELD
6. AMOUNT OF MONEY REQUIRED FOR MAINTENANCE NEVER DROPS BELOW AMOUNT REQUIRED FOR MAINTENANCE AT ANY TIME IN BALANCE COLUMN.
7. LAST TRANSACTION DATE (THIS IS THE LAST DATE IN THE TRANSACTION SECTION) FALLS WITHIN THE 31 DAYS BEFORE THE DATE THE ONLINE VISA APPLICATION FORM WILL BE SUBMITTED

- Make sure that you read the requirements for bank statements and holding maintenance in the Tier 4 Policy Guidance. You must also check that your bank statements meet all the requirements listed in the Tier 4 Policy Guidance for that document.

- The transaction section must show the money has been held for at least 28 days, counting back from the last transaction date.
3. Using parent’s / legal guardian’s financial documents

If you use a financial document in your parent’s name (e.g. a bank statement from a parent’s bank account), the financial document must also meet the requirements listed for that document in the Tier 4 Policy Guidance. In addition to your parent’s financial document, you must also prepare and submit:

- Letter of consent from your parent / legal guardian allowing you to use their money as evidence of meeting the maintenance requirement, and
- Evidence of your relationship to your parent / legal guardian (e.g. birth certificate or court document)

See the Tier 4 Policy Guidance for the additional documents you must provide as evidence of the above and the requirements these documents must meet.

Documents that are evidence of your relationship with your parents / legal guardians:
The documents listed in the Tier 4 Policy Guidance are official, legal documents – you will need to prepare one of the documents from those listed.

Letter from your parents giving their consent for you to use their financial documents and funds:
In addition to the requirements listed in the Tier 4 Policy Guidance, it is also useful for the letter they write for you to include parent’s address, full name and date of birth.

5. Educational loans and US Federal Loans

Loan money does not need to have been held for 28 consecutive days prior to the date you submit your visa application form. Any additional financial documents you prepare must meet the requirements in paragraph 108 and have been held for at least 28 consecutive days before the date your online visa form is submitted.

If you will use a loan letter, the loan must be provided by your national government, state or regional government, or by a government sponsored student loan company. It must also meet all the requirements for that document type in the Tier 4 Policy Guidance.

US Federal Loans

Prepare the student aid confirmation letter issued from Registry department at University of Glasgow as evidence of the US Federal Loan funds that you will receive. Remember to include a currency conversion where the amounts shown on the letter are not in GBP.

If the money your US Federal Loans letter shows you will receive for living costs and tuition fees (e.g. per month or year) does not meet the UKVI’s maintenance requirement, you will need to show the difference using financial documents in your own name or a parent’s name/s.

Any additional financial documents you prepare must meet the requirements in paragraph 108 and have been held for at least 28 consecutive days before the date your online visa form is submitted.
**SELF-FUNDING STUDENTS – FINANCIAL DOCUMENTS**

### Example of a US Federal Loans student aid letter

![Example of a US Federal Loans student aid letter](image)

- **Surname**: Evans
- **Forename**: Josh
- **Home and Street**: 22 Aerial Avenue
- **Town**: San Francisco
- **State**: CA
- **Zip Code**: 12345

**Notification of Student Loan for Academic Year 2020/21**

This is to certify that:

- **Student Name**: Josh Evans
- **Date of Birth**: 14 January 1992
- **Student / Applicant ID**: 2233445

Has been accepted into a degree-grading program (or otherwise eligible program) at our school.

We participate in the William D Ford Federal Direct Loan (Direct Loan) Program administered by the United States (US) Department of Education.

Eligible students from the US who attend our school may borrow through the Direct Loan Program.

Undergraduate students and graduate professional students may receive Direct Subsidized and Direct Unsubsidized Loans.

Graduate/Professional students and parents may receive Direct Plus Loans.

*Based on our calculation of the student’s financial needs and Direct Loan eligibility for the loan period.*

<table>
<thead>
<tr>
<th>Start Date</th>
<th>Day Month Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>End Date</td>
<td>Day Month Year</td>
</tr>
</tbody>
</table>

The student (or, in some cases, the student’s parent) will receive the following Direct Loan awards:

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Loan Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized Loan</td>
<td>$0</td>
</tr>
<tr>
<td>Direct Unsubsidized Loan</td>
<td>$20281</td>
</tr>
<tr>
<td>Direct Plus Loan</td>
<td>$16000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$36281</strong></td>
</tr>
</tbody>
</table>

The disbursement dates are as follows:

- September: $1209
- January: $1209
- May: $1209
- **Total**: $3628

**Date financial aid letter issued**

### 4. Using financial documents made outside the UK

Check which overseas financial institutions are not satisfactory to the UKVI **here**.

You will need to submit a **currency conversion** of the end balance on the financial document you prepare if the currency shown on your financial document is not in GBP (£).

- ✓ Make and print this from **www.oanda.com** on the day you submit your online visa application form.

If any of your documents are not in English, you must also provide an **official translation** with the original document that meets all the requirements for a translation as stated in the Tier 4 Policy Guidance.

- ✓ You can search for translation services in your current city or Glasgow online.

- ✓ Show the translator the relevant paragraph in the **Tier 4 Policy Guidance**, and explain that you need the translation to meet each of the listed requirements.