

1. Using financial documents in your name
2. Bank and Building Society statements/ letters & example of an acceptable bank statement
3. Using parent's / legal guardian's financial documents – additional documents required!
4. US Federal Loans / other student loan & example of US Federal Loans letter)
5. Using bank statements from outside the UK (currency conversions & translations)

### 1. Using financial documents in your name

The Student Guidance states UKVI will accept as some financial documents as evidence of meeting the maintenance requirement that show you have:

- funds that you hold which meet the evidential requirements (e.g. bank or building society statement / bank or building society letter)
- official financial sponsorship
- student loans

Financial documents can be from outside or inside the UK. You must ensure documents you prepare meet all the Student Guidance requirements. You can use more than one financial document if the documents when considered together at the same time demonstrate you meet the maintenance requirements.

### 2. Bank statements – most common financial document prepared

The Student Guidance says electronic bank statements or pass books are not required to be stamped on each page or accompanied by a supporting letter. The banking or building society statement needs 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).

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.

Mini bank statements printed from (ATMS) are not satisfactory evidence of funds.

2. Example of an acceptable bank statement (meets guidance requirements)

**ISS BANK OF GLASGOW**  
65 HILLHEAD STREET, GLASGOW G12 8QQ.

**ACCOUNT NUMBER:** 12345678

**BASIC CURRENT ACCOUNT**

A. Student  
3/1  
2 Gibson Avenue  
Glasgow  
G12 8AA

**Your transactions:**

TRANSACTION DATE	MONEY OUT	MONEY IN	BALANCE
dd/mm/yy	Boots-£5.64		£9,561.36
dd/mm/yy		£10.00	£9,571.36
dd/mm/yy	Electric Bill-£23.00		£9,548.36
dd/mm/yy	Go Café-£8.54		£9,539.82
dd/mm/yy	ATM Withdrawal-£20.00		£9,519.82
<b>BALANCE CARRIED FORWARD:</b>			<b>£9,519.82</b>

**Bank or Building Society letters:**

You can use bank or building society letters that meet the Student Guidance requirements. A letter from a financial institution should normally include the information required for bank statements, although the letter may confirm the balance held and the length of time this has been held for, rather than providing transactions. The caseworker may ask you for a more formal letter 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

**Certificate of Deposit:**

Again, this should normally contain the information required for bank statements. The student Guidance confirms that certificates of deposits can be used to evidence the funds held for maintenance if the document is issued by a bank which confirms that an individual has deposited or invested a sum of money, held it for the required 28 day period, and that the applicant can access the funds at any time.

### 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 Student Guidance. In addition to your parent's financial documents, you must also prepare and submit a letter of consent from your parent's and evidence of your relationship to your parent / legal guardian:

#### Documents that are evidence of your relationship with your parents / legal guardians:

- birth certificate showing the name or names of their parent
- the certificate of adoption showing the names of both parents or legal guardian
- a court document naming their legal guardian
- a government-issued household register as evidence of the relationship between the applicant and their parent or parents or legal guardian or guardians.

#### Letter from your parents giving their consent for you to use their financial documents and funds:

You need to prepare a signed letter from their parent or parents or legal guardian or guardians that states:

- You are relying on funds held in an account in a [parent](#) or legal guardian's name
- consent from the [parent](#) or legal guardian to use those funds
- confirmation of your relationship to your parent or legal guardian whose name/s are on the financial documents you are using.

### 4. 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.

Your student loan document must meet all Student Guidance requirements, including that the document is:

- dated within the 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 Student visa application to study in the UK
- confirms the amount of the loan; and the loan is to the applicant (your name)
- confirms the living cost portion of the loan being made available to the applicant by the time they arrive in the UK or will available before the applicant begins their course if the loan is provided by the applicant's national government; and
- confirms the lender is: a government, a government sponsored student loan company or an academic educational loans scheme provided by a financial institution resulted for the purpose of issuing student loans by either the FCA and PRA, or the official regulatory body for the country where the money is held.

## SELF-FUNDING STUDENTS – FINANCIAL DOCUMENTS

### 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.

The Student Guidance says your letter needs to be on University of Glasgow's official headed paper with a signature across the coat of arms, where present, or across the institution's logo/address where the institution has no coat of arms.

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 the Student Guidance and have been held for at least 28 consecutive days before the date your online visa form is submitted.

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

	University of Glasgow example Hillhead Street Glasgow G12 8QQ. Carol Barnett: <a href="mailto:carol.barnett@glasgow.ac.uk">carol.barnett@glasgow.ac.uk</a>												
<table border="1"><tr><td>Surname</td><td>Evans</td></tr><tr><td>Forename</td><td>Josh</td></tr><tr><td>House and Street</td><td>22 Acacia Avenue</td></tr><tr><td>Town</td><td>San Francisco</td></tr><tr><td>State</td><td>CA</td></tr><tr><td>Zip Code</td><td>12345</td></tr></table>	Surname	Evans	Forename	Josh	House and Street	22 Acacia Avenue	Town	San Francisco	State	CA	Zip Code	12345	
Surname	Evans												
Forename	Josh												
House and Street	22 Acacia Avenue												
Town	San Francisco												
State	CA												
Zip Code	12345												
Notification of Student Loan for Academic Year													
This is to certify that													
<table border="1"><tr><td>Student Name</td><td>Josh Evans</td></tr><tr><td>Date of Birth</td><td>11<sup>th</sup> January 1992</td></tr><tr><td>Student / Applicant ID</td><td>2233445</td></tr></table>	Student Name	Josh Evans	Date of Birth	11 <sup>th</sup> January 1992	Student / Applicant ID	2233445							
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Date of Birth	11 <sup>th</sup> January 1992												
Student / Applicant ID	2233445												
Has been accepted into a degree-granting 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 U.S. 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 calculations of the student's financial needs and Direct Loan eligibility for the loan period													
<table border="1"><tr><td>Start Date</td><td></td></tr><tr><td>End Date</td><td></td></tr></table>	Start Date		End Date										
Start Date													
End Date													
The student (or, in some cases, the student's parent) will receive the following Direct Loan awards													
<table border="1"><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>Total</td><td>\$36281</td></tr></tbody></table>	Loan Type	Loan Amount	Direct Subsidized Loan	\$0	Direct Unsubsidized Loan	\$20281	Direct Plus Loan	\$16000	Total	\$36281			
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The disbursement dates are as follows													
<table border="1"><tr><td>September</td><td>\$12093</td></tr><tr><td>January</td><td>\$12094</td></tr><tr><td>May</td><td>\$12094</td></tr><tr><td>Total</td><td>\$36281</td></tr></table>	September	\$12093	January	\$12094	May	\$12094	Total	\$36281					
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January	\$12094												
May	\$12094												
Total	\$36281												
Date financial aid letter issued													

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

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 currency conversions using [www.oanda.com](http://www.oanda.com) on the day you submit your online visa application form and save as a PDF .

If any of your documents are not in English, you must also provide a **fully certified translation** with these documents. The translation must be from a professional translator or translation company that can be independently verified by the Home Office, and contain all the following:

- 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