Welcome to the “Prepare – Complete – Submit” visa application assistance series by International Student Support at University of Glasgow.

Essential Reading: There are many requirements that you must meet to make a successful visa application. You must also be able to show evidence that you have made an “in-time” visa application to the University of Glasgow at Visa Registration or Visa Check-In to be able to commence your new course here or continue study. Visa requirements and rules can change often, so it is vital that you carefully read the following sources to assist you:

- UKVI’s Student Guidance
- UKVI’s Immigration Rules: Appendix ST and Appendix Fin
- (ISS) Apply for a Student visa in the UK webpages
- UKCISA information on making a Student visa application in the UK
- University of Glasgow’s Visa Registration web pages

To be able to apply in the UK the course start date on your new CAS must be either before your current visa expiry date or within the 28 days that follow your visa expiry date.

You must also meet the “Academic Progression” requirement if your current visa is a Tier 4 or Student visa, and submit evidence that you have successfully completed the course your current visa was granted for you to study – this could be a statement on your CAS explaining how you are demonstrating academic progression, or evidence you have the qualification or are highly likely to receive the qualification for your course that your current visa was granted to you to study.

Otherwise, your CAS must state that you meet one of the UKVI’s academic progression exemptions in the Student Guidance.

Preparing your supporting documents: You will need to start preparing your documents early to make sure you have these before the date you need to submit the online visa application form. Some documents may take longer to prepare or receive than others so you will need to consider this.

You should also start filling out as much of the online application form as you can while you are waiting for your CAS to be e-mailed to you by Admissions. Use our Complete guide that explains how to answer the questions on the Student visa application form.
Common supporting documents: The documents to prepare will depend on what is written on your CAS and your personal circumstances. The most common documents are listed here:

- **Current passport**

- **Current visa**

- **CAS** – make sure all details on the CAS for your new course are correct (e.g. personal details, passport number, amount of tuition fees to pay, amount of tuition fees you have paid so far, course dates). Sometimes if your CAS has been updated or information added this will be entered at the top of the CAS in the “Sponsor Note” section. Contact Admissions and request a CAS update if any changes are required. It is important the CAS details are correct for your visa application to be successful.

- **Financial evidence** the type of document you need to prepare depends on whether you are a self-funding or sponsored student. The document you prepare must meet the UKVI’s requirements – see the Student Guidance & our financial document guides.

- **Currency Conversions**: If the currency on your financial document is not in GBP (British pounds), you need to make and print a currency conversion made on www.oanda.com. See our financial documents guides.

- **Translation of any document not in English**: Make sure documents not in English are accompanied by a translation that meets all requirements in the Student Guidance.

- **Up to date police registration certificate** (if your current visa requires you to register with the police all details on your certificate must be up to date when you submit your visa application form online)

- **ATAS certificate** if CAS states this is required – you can also check if ATAS is required for your new course before you receive your CAS by contacting Admissions. ATAS applications can take around 2 months to process so you will need to apply for the ATAS certificate in enough time to have received this before you need to submit your Student visa application.

- **Academic Progression** Unless your CAS states that you are demonstrating academic progression and how, or, that you are exempt from demonstrating academic progression and why, you must prepare evidence that you successfully completed the last course stated on your current visa (your current visa must have been granted to study this course).

- **Academic Documents** stated in the “English Language” and “Evidence Used to Obtain Offer” sections of CAS.
Frequently Asked Questions:

Q. I can apply under the “differentiation arrangements” and do I still need to prepare evidence of having the money for maintenance?: Certain nationals (see ST22.1 of the Immigration Rules Appendix ST) who are applying for a Student visa do not initially need to submit the following documents prepared for their visa application, however must still prepare these:

- evidence of finances (maintenance)
- academic documents & qualifications stated on CAS (these are the documents listed in the Evidence Used to Obtain Offer section)

UK Visas & Immigration have the right to request your documents at any time while processing your visa application. If documents do not meet the UKVI’s requirements in the Student Guidance your visa application may be refused.

Q. What is “maintenance”?: You must have held or show you have access to any unpaid tuition fees (the amount due for tuition fees will be written on your CAS, as well as the amount of tuition fees you have already paid so far for your forthcoming studies), plus your living costs. UKVI state you need living costs of £1023 for each full or part month of your course up to a maximum of 9 months (£9207). If your CAS states that you have paid all tuition fees or that you have £0 tuition fees to pay, you would only need to show the £9207 for living costs in your financial documents.

The financial evidence you can use must be a document listed in the Student Guidance and meet all the requirements listed for that document type. Students who have been living in the UK for 12 or more months before applying for the Student visa route will not usually be asked to provide financial evidence of meeting the maintenance requirements for your Student visa application.

UKVI will allow you to deduct up to £1265 of the amount you have paid to University of Glasgow for accommodation for your new course so long as the amount you have paid is stated in the “Accommodation & Fees” section of your CAS:

Tick if you will be providing accommodation or leave blank if unknown: Y
Tick if the course fee for the first year includes accommodation or boarding costs: N
Course fees charged for first year of the course (in pounds sterling): 10000.00
Course fees paid to date (in pounds sterling): 5500.00
Boarding or accommodation fees charged for the first year (in pounds sterling):
Accommodation fees paid to date (in pounds sterling): 2000.00
Q. Do I need to hold my maintenance for a set amount of days before I submit the online visa application form?: If you will receive money for your tuition fees and living costs from the following sources, the financial evidence you prepare does not need to show the money has been held for 28 days:

- an official financial sponsor letter / statement of receiving a scholarship or sponsorship via University of Glasgow, or
- US Federal Loans letter, or
- Other student loan letter as discussed in the Student Guidance

Money for maintenance held on a bank account or building society, or Certificate of Deposit, must be held for 28 days before the date the visa application form is submitted online.

Q. Who is a Self-Funding or an Officially Financially Sponsored student?:

- **Self-Funding Students:** If you will receive student loans, including US Federal loans, or will use money held in your name or your parent’s name/s for maintenance and prepare bank statements to bank letters to evidence this.

- **Officially Financially Sponsored Students:** The Student Guidance states you are an Officially Financially Sponsored student where “…an applicant is given money to cover some or all of their course fees or living costs, or both. This financial sponsorship can be used as evidence that the financial requirement has been met if it covers the amount required for unpaid tuition fees as stated on your CAS and the living costs”. You can receive official financial sponsorship from:
  - Her Majesty’s government (UK)
  - the applicant’s home government
  - the British Council
  - an international organisation
  - an international company
  - a university

Q. What if the money I will receive stated on my official financial sponsor letter or CAS statement, does not show the money needed to meet the UKVI’s maintenance requirement?: You will need to show the difference using financial documents in your own name or in your parent’s / legal guardian’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. Please see the information in this guide for Self-Funding students for the additional documents you can prepare and the Student guidance for the requirements they must meet.
**Q. What documents do Officially Financially Sponsored students need?** If you will receive money for your tuition fees and living costs from an official financial sponsor you would prepare and submit your financial sponsor letter that meets the Student Guidance requirements. You will not need to show the money has been held for 28 days.

If the money is not shown in GBP you will also need to prepare and submit a currency conversion. If the document is not in English you must also prepare a translation to English to submit with the original document.

If you have received sponsorship money within the 12 months before the date you submit the online Student visa application form, you will need to prepare an official financial sponsor letter that confirms the financial sponsorship, contains the following information and meets the requirements in **Appendix Finance FIN 9.1:**

- the amount of money to be provided to the applicant, or confirmation that the financial sponsor will cover all course and living costs
- the date of the letter
- the name and contact details of the official financial sponsor
- the length of time the official financial sponsorship will cover
- their permission for you to stay in the UK to study your course

“ST 1.3. If the applicant has, in the 12 months before the date of application, completed a course of studies in the UK for which they have been awarded a scholarship or sponsorship by a Government or international sponsorship agency covering both fees and living costs, they must provide written consent in relation to the application from that Government or agency” (e.g. consenting to you staying in the UK for a further period of study).

**Q. What if I receive official financial sponsorship or scholarship money paid through the University of Glasgow?** The details of the sponsorship or scholarship you will receive must be stated on the CAS if you will be paid the money via University of Glasgow (money you will receive for fees, living costs and the duration of the sponsorship / scholarship). You do not need to show the money has been held for 28 days.

If you have been paid sponsor money via the University of Glasgow in the last 12 months, before you submit your Student visa application form online, this should be stated on your CAS with details of the money you will receive for fees and or living costs, and the duration of the sponsorship / scholarship – UKVI say you will not need a sponsor letter or consent for you to stay in the UK for a further period of study in this case.
Q. Self-Funding students: What are the requirements for using bank statements or bank letters to evidence my maintenance? See the Student Guidance for the financial documents UKVI accept.

Financial documents can be in your name or your parent’s name/s. If you are using bank statements 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) 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 will need to be able to count back at least 28 days from the closing balance date and see that you have been holding the amount of money required for maintenance or more over that period. You must also still be holding the amount required for maintenance at the time you submit your online visa application form - if you drop below the required amount of maintenance at any time within the 28 days on your bank statement, your visa application is likely to be refused.

You can use a date-to-date calculator to check you have held your maintenance for the required length of time, and, the date the bank statement was made, and the last transaction date on your bank statement, fall within the 31 days before you submit the online form.

Keep the total amount of money in your account as a minimum balance every day for a minimum of 28 consecutive days.

You must continue to hold the maintenance amount required until after the visa application form is submitted online.

You can spend the money you have been holding for maintenance on essentials such as tuition fees or accommodation fees once you have submitted your online visa application form however it is best (if possible) for you to continue holding this money until you receive a decision on your visa application.
**Using Bank or Building Society letters or statements:** The Student guidance states: “It is not a requirement that electronic bank statements or pass books must be stamped on each page or accompanied by a supporting letter.

The caseworker would normally expect a banking or building society record 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).

A letter from a financial institution should normally include similar information, although it may confirm the balance and the length of time held rather than providing a record of transactions. The caseworker should consider asking the applicant to provide 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

Mini bank statements printed from automatic teller machines (ATMS) are not satisfactory evidence of funds as they do not include sufficient information to show the financial requirement is met and are easy to fake”. Also, see the UKVI information in Appendix Fin 5.1-5.3 and 7.1-8.2 of the immigration rules:

- FIN 5.1. Accounts relied on must be in the name of the applicant (either alone or as a joint account holder), unless one of the following applies:
  - (a) the account is in the name of the applicant’s partner who is applying for entry clearance or permission to stay at the same time or has been granted permission; or
  - (b) if the applicant is applying as a Child Student, or Student, or dependant child, the account may be in the name of their parent, or their legal guardian; or
  - (c) if the applicant is applying as a Child Student and they are being cared for by a close relative, or a private foster care arrangement has been made which complies with the requirements in CS 9.3. to CS 9.5, the account may be in the name of the applicant’s close relative or private foster carer.

- FIN 5.2. The applicant, or account holder in FIN 5.1, must have control of the funds.
- FIN 5.3. If the applicant is applying as a Student or Child Student and they are relying on funds held in an account in a parent or legal guardian’s name as specified in FIN 5.1. they must provide proof of that relationship and written consent from the parent or legal guardian to use those funds.
- FIN 7.1. The most recently dated piece of financial evidence must be dated within 31 days before the date of application.
- FIN 7.2. The length of time for which funds are held will be calculated by counting back from the date of the closing balance on the most recently dated piece of financial evidence.
• FIN 7.3. The financial evidence provided must cover the whole period of time for which the funds must be held.
• FIN 8.1. Funds may be held in any form of personal bank or building society account (including current, deposit, savings, pension from which the funds can be withdrawn or investment account) provided the account allows the funds to be accessed immediately.
• FIN 8.2. Funds held in other accounts or financial instruments such as shares, bonds, credit cards, pensions from which the funds cannot be withdrawn immediately, regardless of notice period, will not be accepted as evidence of funds.

Q. Can I use more than one financial document for maintenance evidence?: You can use more than one bank statement or bank letter from different accounts for example, that show between the documents that you have held the money for maintenance over the same 28-day period.

Q. Can I use money held in my parent’s names as evidence of maintenance? See the Student Guidance for the additional documents and the requirements these must meet if using financial evidence in your parent’s / legal guardian’s name/s:

“The caseworker must be satisfied that the applicant is related to the person holding the funds as claimed. Some examples of how an applicant can prove evidence of relationship are outlined below:
• 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

The caseworker cannot accept an affidavit as these only evidence that someone has made a sworn statement regarding a claimed relationship, and not evidence of that relationship by themselves.

The caseworker can accept a government-issued household register as evidence of the relationship between the applicant and their parent or parents or legal guardian or guardians.

The Student or Child Student applicant must also provide a signed letter from their parent or parents or legal guardian or guardians as set out at Appendix Finance FIN 5.3”. The letter must:
“...provide proof of that relationship” (e.g. state that they are your parent or legal guardian)
“...and written consent from the parent or legal guardian to use those funds” (e.g. confirmation that you are allowed to use the money shown in their financial documents that have been prepared for your visa application).

Q. I will receive a student loan – what documents do I need to prepare?: You will not need to show this money has been held for 28 days. If the money is not shown in GBP you will also need to prepare and submit a currency conversion. If the document is not in English you must also prepare a translation to English to submit with the original document.

The UK Immigration Rules in Appendix Fin 8.3 and 9.2 say your student loan must be loan provided by:
1. (i) a government; or
2. (ii) a government sponsored student loan company; or
3. (iii) an academic or educational loans scheme which is provided by a financial institution regulated for the purpose of issuing student loans by either the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA) or, in the case of overseas accounts, the official regulatory body for the country the institution is in and where the money is held.

1. (a) be dated no more than 6 months before the date of application; and
2. (b) confirm 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; and
3. (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
4. (d) confirm the amount of the loan; and
5. (e) confirm the loan is to the applicant; and
6. (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 they travel to the UK, with the 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
7. (g) confirm the lender meets the requirement at FIN 8.3(c).

Q. What documents do students receiving US Federal Loans need to prepare?: You will submit the loan letter received from the US Federal Loans Team at the University of Glasgow (see the Student Guidance for details of the US Federal Loans evidence accepted by the UKVI). You will not need to show the money has been held for 28 days. If the money is not shown in GBP you will also need to prepare and submit a currency conversion.

Q. What if the money shown on my bank statements / bank letter or student loans letter does not show the money needed to meet the UKVI’s maintenance requirement?: If the financial documents you have prepared do not show the amount of maintenance required, you will need to show the difference using financial documents in your own name or in your parent’s / legal guardian’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.

See our other Prepare guides on the common financial documents for a Student visa application before reading the “Complete” and “Submit” guides.

Any questions? Contact us at International Student Support:
  e-mail: internationalstudentssupport@glasgow.ac.uk