SELF-FUNDING STUDENTS – FINANCIAL DOCUMENTS

1. Using financial documents in your name

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.

If a document does not meet all of the requirements listed for that document type in the Tier 4 Policy Guidance, it is likely to cause your visa application to be refused.

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

**ISS BANK**

**ISS BANK OF GLASGOW**

65 HILLHEAD STREET, GLASGOW G12 8QQ.

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**ACCOUNT NUMBER:** 12345678

**BASIC CURRENT ACCOUNT**

22nd July 2018

<table>
<thead>
<tr>
<th>DATE</th>
<th>MONEY OUT</th>
<th>MONEY IN</th>
<th>BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-05-18</td>
<td>Boots:£5.84</td>
<td>Payment Received:£10.00</td>
<td>£9,561.36</td>
</tr>
<tr>
<td>28-05-18</td>
<td></td>
<td></td>
<td>£9,571.36</td>
</tr>
<tr>
<td>05-06-18</td>
<td>Electric Bill:£23.00</td>
<td></td>
<td>£9,548.36</td>
</tr>
<tr>
<td>09-06-18</td>
<td>Go Café:£8.54</td>
<td></td>
<td>£9,539.82</td>
</tr>
<tr>
<td>21-07-18</td>
<td>ATM Withdrawal:£20.00</td>
<td></td>
<td>£9,519.82</td>
</tr>
</tbody>
</table>

**BALANCE CARRIED FORWARD:** £9,519.82

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**Transaction section dates covers at least 28 full and consecutive days. Last date falls within 31 days before online form submitted.**

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**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 SHOWS 28 DAY PERIOD OR MORE OF MONEY REQUIRED FOR MAINTENANCE BEING HELD

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**Tier 4 Policy Guidance requirements:**

6. AMOUNT OF MONEY REQUIRED FOR MAINTENANCE NEVER DROPS BELOW AMOUNT NEEDED AT ANY TIME IN BALANCE COLUMN. ENOUGH TO COVER ANY OUTSTANDING COURSE FEES AND LIVING COSTS
7. LAST TRANSACTION DATE WITHIN THE 31 DAYS BEFORE THE ONLINE VISA APPLICATION FORM WILL BE SUBMITTED
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.

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](http://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:

  - You can search for translation services in your current city or Glasgow online.
  - You can show the translator the relevant paragraph in the Tier 4 Policy Guidance, and explain that you will need your translation to meet each of the listed requirements.
  - You should also check yourself that your translation meets all the requirements once you have received this.
If you are using US Federal Loans to fund your study, you will need to submit evidence that these cover the money you need for your tuition fees (as written on your CAS) and your living costs (up to a maximum of 9 months).

You will submit the student aid confirmation letter issued from Registry department at University of Glasgow with your visa application 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 your US Federal Loans do not cover the amount of money required for your maintenance, you will need to provide extra financial evidence to prove you have the additional funds.

Example of a US Federal Loans student aid letter

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**Make and print currency conversions of the total amount of loans received using [www.oanda.com](http://www.oanda.com):**

Currency conversions must be made on the day you submit your online visa application form.

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5. US Federal Loans

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If you are using **US Federal Loans** to fund your study, you will need to submit evidence that these cover the money you need for your tuition fees (as written on your CAS) and your living costs (up to a maximum of 9 months).

You will submit the student aid confirmation letter issued from Registry department at University of Glasgow with your visa application 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 your US Federal Loans do not cover the amount of money required for your maintenance, you will need to provide extra financial evidence to prove you have the additional funds.

Example of a US Federal Loans student aid letter

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**Make and print currency conversions of the total amount of loans received using [www.oanda.com](http://www.oanda.com):**

Currency conversions must be made on the day you submit your online visa application form.