

FACTSHEET for Self-Funded Students – Applying for a 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. You will be required to meet the financial requirements by submitting evidence of personal bank accounts held either in your name or your parents'/guardian's names, or in a joint account which bears your name.

You **cannot** submit evidence of bank accounts which are in the name of another relative (i.e. brother, sister, uncle etc.) a friend, or in the name of a business.

The accounts must be in cash funds, i.e. a current, savings or a deposit account where the money is not fixed and can be accessed immediately and without prior notice. Accounts such as stocks, bonds, shares pension or trust funds **will not be accepted**.

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.

How much money must I show?

You will need enough money to pay your first year's course fee **plus** £1,023 per month of your studies for living costs (maintenance), up to a maximum of 9 months. This means if your course is longer than 9 months, you will need to show first year's course fee **plus** £9,207 (£1,023 x 9) living costs.

If you have already paid an amount towards your course fees to the University, you can deduct the amount you have paid from the money you need to show in your account.

If you have paid your course fee in full before you apply for your visa, you will only need to show you have the living cost (£9,207) in your bank account.

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 living cost. For detail, see [Bringing your family](#) webpage on our website.

Important notes:

- i. Any amount paid to the University **must** also show on your CAS.
- ii. You **cannot** pay the living cost amount to the University; you must show this in your bank account.

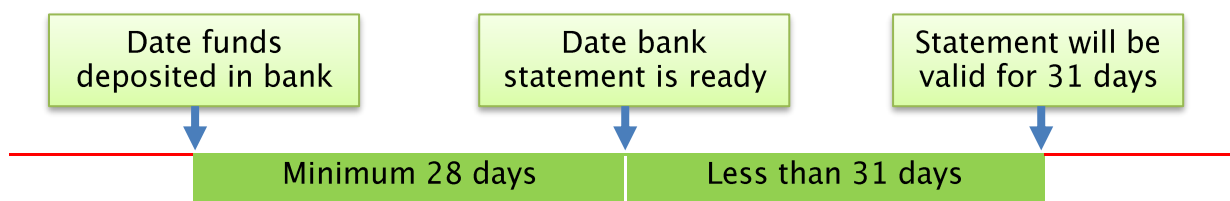
Please see the examples below of living costs you may need to show:

- 4 weeks Pre-session course: £1023 (1 month @ £1023 per-month)
- 6 weeks Pre-session course: £2046 (2 months @ £1023 per-month)
- 8 weeks Pre-session course: £2046 (2 months @ £1023 per-month)
- 12 weeks (1 Term) Pre-session course: £3069 (3 months @ £1023 per-month)
- 24 weeks (2 Terms) Pre-session course: £7161 (7 months @ £1023 per-month)
- Top-up, Bachelor, Masters, PhD courses: £9207 (9 months @ £1023 per-month)

Bank statements

Make sure to check that your bank or financial institution meets the Home Office's requirements. [Read the Home Office's Student Policy Guidance](#)

You will need a bank statement covering a 28 consecutive day period, ending no more than 31 days before the date of application. See example below:



UKVI must be able to verify the availability of funds with your bank or financial institution, the bank or financial institution must be regulated by the appropriate regulatory body in your country and they must not use electronic record keeping.

Funds must be held in an account where they can be withdrawn immediately (e.g. current, deposit, savings, pension or investment account). Funds held in other accounts such as shares, bonds, credit cards, pensions from which the funds cannot be withdrawn immediately, regardless of notice period, will not be accepted.

Your bank statement must show the following:

- Your name
- The account number
- The date of the statement
- The bank's logo
- The amount of money available

[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.
- 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](#)

Important note:

- You cannot use bank statements of a sibling (brother/sister) or any other relative or funding source.

Bank statement not in English?

If the bank statement that you're using is not in UK Pounds Sterling (GBP), you should be aware of currency fluctuations during the 28 day period. We recommend that you have some extra funds in your account to cover any possible dips in the conversion rate. The Home Office use the Oanda currency converter www.oanda.com/currency/converter/ and you should check and make sure that your funds convert to the required amount in GBP.

If you are not sure you have the correct amount of money, or whether it has been held in your account for the required time, please email a scan of your statement and [email it to the Immigration team](#) and we will check for you. Remember to include your University of Huddersfield student number in your email.

Using a Certificate of Deposit as proof of funds

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
- an official bank stamp
- the account number
- account holder's name
- 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 of Appendix ST of the Immigration Rules](#).

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

Sample - Bank Statement

BANK
LOGO

STAMP and DATE
Online printed statements must
be stamped by the bank

Date of issue:
(must be within last 31 days)

Account number:

Name of account holder:

Address of account holder:

Date	Credit (£)	Debit (£)	Balance (£)
01/08/2017	1000.00		15000.00
05/08/2017		400.00	14600.00
05/08/2017		100.00	14500.00
10/08/2017	2000.00		16500.00
11/08/2017		5.00	16495.00
12/08/2017		50.00	16445.00
20/08/2017		1000.00	15445.00
21/02/2017		1000.00	14445.00
23/02/2017	5.00		14450.00
28/02/2017		3000.00	11450.00
30/02/2017	50.00		11500.00

The lowest balance over the last 28 day period must not fall below the required amount

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]

Sample - Certificate of Deposit



There must be name and logo of the bank

个人存款证明
PERSONAL CERTIFICATE OF DEPOSIT

This 'issue date' must be within 31 days of you applying

号 码 No.: 85 [redacted]
开立日期 Date: 2014/09/10

兹证明 郑 [redacted] 先生 / 女士

(有效身份证件名称: 居民身份证 证件号码: 35032 [redacted])

自 2014 年 09 月 10 日到 2014 年 10 月 10 日 在我行存款如下:

We hereby certify that from 10/09/2014 (DD/MM/YYYY) to 10/10/2014 (DD/MM/YYYY)

Mr/Ms ZHENG [redacted] There must be name of the account holder

(type of valid identification Chinese citizen identification ID No. 35032 [redacted])

has deposit accounts with the bank as follows:

存款账号 Deposit Accounts No.	存款种类 Type of Deposit	货币 / 金额 Currency & Amount	存入日 Deposit Date
00000758 [redacted] 00101	定期 Term account	CNY320,000.00	2014/05/21
There must be an account number		*****END*****	Date of deposit must be at least 28 days before the date this certificate is issued

备注: 有关本个人存款证明相关说明详见背面条款, 请您仔细阅读。

Remarks: For notes of the Personal Certificate of Deposit, please refer to the terms and conditions on the back. Please read carefully.

Remember to turn over and check there is no wording which indicates funds frozen

中国银行股份有限公司
Bank of China Limited

