



**St George's**  
University of London

*Part of  
City St George's,  
University of London*

# STUDENT VISA GUIDE APPLYING FROM OUTSIDE THE UK

2024/25



# STUDENT VISA GUIDE 2024/25

This guide has been prepared by the International Advising Team (IAT) for international students who are coming to the University to study a full-time course of more than six months and need to obtain their Student visa before coming to the UK. This includes EU/EEA and Swiss nationals unless they have already lived in the UK and have been granted pre-settled or settled status under the EU Settlement Scheme.

If you are already in the UK because, e.g. you have already been studying, please contact us to check if you have the option of making your application in the UK.

Please be aware:

1. You cannot come to the UK as a visitor and apply for a Student visa or switch visa status to Student.
2. We cannot enrol you if you need a Student visa and have arrived as a Visitor.
3. We cannot enrol you if you enter the UK before the start date of your visa. You will need to leave the UK and re-enter during the validity of your visa.

This guide provides an overview of the visa process including information on how to apply, what supporting documents to submit and the financial requirements you must meet. Further information about Student visas can be found on the [GOV.UK](https://www.gov.uk) website.

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## SECTION ONE - THE APPLICATION PROCESS

### Confirmation of Acceptance for Studies (CAS)

A CAS is an electronic document that is emailed to you by the International Advising Team (IAT). Your CAS gives information such as your course start and end date, fees, and may list one or more of your academic qualifications on which your offer was based. By using a CAS in a Student visa application, you are confirming that you have read and understood the principles outlined in the University's [Student Visa Sponsorship and CAS Issuing Policy](#).

A CAS is valid for six months and can only be used for one visa application; if you receive a visa refusal, you must request a new CAS. The university will only issue a second CAS in exceptional circumstances.

### When, where and how to apply?

#### When

You can only apply for a Student visa once you have been issued a CAS.

Once your offer to study is unconditional (you have met all academic and financial conditions) we will contact you by email about the preparation of your CAS. We may ask you to provide evidence of your finances before issuing your CAS.

Please note, you will only be provided the bank details to pay the tuition fee deposit once the admission team are satisfied you have met all conditions of offer. There is no option to pay before this.

#### Where

You can apply for a Student visa in your home country through the nearest [Visa Application Centre](#). Normally you cannot apply for a Student visa in another country unless you have been a resident there for some time; you cannot normally apply in a country that you are only visiting.

If you are already in the UK, you may be able to apply for your student visa from here, though not if you are here as a visitor or without a visa. Please [contact us](#) for further information.

#### How

You must make an [online application](#) for a Student visa.

Please refer to our [Guide to completing an online Student Visa application outside the UK](#) to assist you in completing the application.

As well as completing the online application, you may need to book and attend an appointment to give biometrics.

### Giving biometrics

Once you have completed your online visa application you will need to book a biometric appointment to give a face scan and fingerprints, after which your visa application will be processed. You may be asked to upload your supporting document or bring them with you to your appointment.

**The process is slightly different for EU, EEA and Swiss nationals**, who will be directed to create a UKVI account for their application and then to confirm their identity using the [UK Immigration: ID Check app](#). If you can use this app, you will not need to attend an appointment to give biometrics.

### Visa processing times

The standard [visa processing time](#) is 15 working days which starts from the date of your biometric appointment or ID confirmation, or, for US applicants, the date your passport arrives at the New York processing hub. If your application is going to take longer than 15 days, UKVI should contact you explaining the reason for the delay.

Depending upon your location, you can choose to have your application prioritised for an additional £500 (5-day Priority Service) or £1000 (2-day Super Priority Service).

### Costs

The basic fee is £490 payable in local currency. You may need to pay an additional fee for a biometric appointment, and there may be additional charged services available from the visa application centre. You will also need to pay the Immigration Health Surcharge at the time of your visa application.

### Immigration Health Surcharge (IHS)

If you are coming to the UK for more than 6 months you will be required to pay the IHS as part of your Student visa application. The charge is £776 per year and part of years less than 6 months are charged at £388.

IHS needs to be paid in full for the whole of your student visa duration. **The charging period includes additional time added by UKVI before your course start date and after the course end date.** For courses 12 months or longer, 4 additional months will be added to your course end date.

#### As an example:

- 3 year BSc degree plus 4 months added by UKVI to course end date; 3.5 year charge i.e. £2,716.
- 12 month Masters plus 4 months added by UKVI to course end date; 1.5 year charge i.e. £1,164.

You will pay the charge in the local currency, where you apply for your visa, and exchange rates will often mean the calculation is more than the amount above.

**The IHS must be paid even if you have your own private medical insurance** and do not intend to use the NHS. Paying the IHS means that you will have access to the UK's National Health Service on the same basis as other UK residents, i.e. you will receive NHS care generally free of charge but may be charged for services a permanent resident would also pay for, such as dental treatment and prescription charges.

Please note, IHS payments are not refunded if the visa is not used. e.g. if you receive your visa but do not travel to the UK. [Check how much you'll have to pay before you apply.](#)

## Credibility Interview

You may be asked to attend a credibility interview as part of the application process. Some applicants may be interviewed at random, whereas others may be invited for an interview based on their circumstances, such as their immigration or education history.

The purpose of the interview is for the immigration official to assess whether they consider you to be a 'genuine student', that you know about your course and the University, that you genuinely have the necessary funds to pay for your studies and living costs and that your English language ability is at the correct level. The interview is usually conducted via telephone or video link. In the unlikely event that your visa application is refused on the basis of the credibility interview please contact us with a scan of the refusal letter so that we can advise you further.

## Bringing your family members

From January 2024, the ability to bring family members to the UK on student dependant visas is now restricted to postgraduate research-based students and government sponsored students. This means if your course is a taught masters starting in 2024 or later, family members can't apply as your dependants unless you are government funded or have recently finished a previous course for which they had a student dependant visa.

For further information, read [UKVI's webpage about Student dependants](#).

We also recommend that you read the [UKCISA website](#) for detailed information for family members applying as your dependants.

Family members who are not able to come to the UK as your dependants, but who still wish to visit you can [apply as visitors](#).

## Supporting documents

The documents you need to provide with your visa application depend on your circumstances, although some documents are mandatory. The following list should help you to work out what documents you will need to provide.

- **Current passport**
- **Proof of finances** - unless you are considered 'low risk', [see Section 2](#)
- **Qualifications** - see below
- **English language** - see below
- **TB Certificate** - see below
- **ATAS Certificate** - see below
- **Translations** - see below
- **Letter(s) of consent** - see below

### I. Qualifications

If you are coming for degree level study, you probably won't have to provide evidence of previous qualification. If you are asked to provide any qualifications, these will be those listed on your CAS.

### II. English Language

If you are applying to study a course at degree level or above, the University can use their own way of assessing your English language skills. Where the University has made their own assessment, this will be confirmed on your CAS as "**Higher Education Institution (HEI) has made assessment**".

This is also the option you need to select on your visa application form with regards to how you met the English language requirement. **In such cases, it is extremely important that you do not submit any English language certificate as your application may be refused on the basis that it is not a UKVI SELT.**

You may also automatically meet the English language requirement if you are a national of a majority English speaking country **and** this is confirmed on your CAS. In such case, no further evidence is required.

### III. Tuberculosis (TB) Certificate

You might need to have a TB test and get a screening certificate to show you do not have TB for your visa application if you are living in any of these [listed countries](#) or have been recently.

Please note:

- The TB test must be done at an approved clinic
- The certificate is valid for six months from the date of your x-ray so you can't use a test older than this for your visa application.
- You don't need a TB test if you lived for at least 6 months in a country which is not on the list, and you've been away from that country for no more than 6 months.

#### IV. Academic Technology Approval Scheme (ATAS)

Students studying at PhD or Masters level in certain science and technology subjects may require an [ATAS clearance certificate](#) to support their visa application. If ATAS is required for your course/nationality, then this will be a condition of your offer for study.

ATAS clearance is a background check undertaken by the UK Foreign and Commonwealth Office (FCO) to ensure that the knowledge gained from these courses does not contribute towards the development of weapons of mass destruction.

Students who are nationals of the EEA, Australia, Canada, Japan, New Zealand, Singapore, South Korea, Switzerland, or the United States of America are exempt and do not need to apply for an ATAS certificate.

More information about the ATAS, including how to apply, can be found on the [GOV.UK website](#).

#### V. Translations

If a document is not in English or Welsh, you must provide a fully certified translation from a professional translator or translation company that can be independently verified by UKVI.

The translation must include:

- Confirmation that the translation is an accurate translation of the original document
- The date of the translation
- The full name and signature of the translator or of an authorised official of the translation company
- The contact details of the translator or translation company

#### VI. Letter(s) of consent

There are circumstances when you will be required to submit proof of consent from third parties:

- **If your financial documents are in your parent(s) name** - you will need to submit both a consent letter and proof of relationship (e.g. birth certificate) – go to Appendix to see a sample letter.
- **If you're under 18** - you will need to submit both a consent letter and proof of relationship (e.g. birth certificate) – go to Appendix to see a sample letter.
- **If you have received official financial sponsorship in the last 12 months** - you will need to submit a letter from your financial sponsor confirming they consent to your visa application.

## SECTION 2 - FINANCIAL REQUIREMENTS

### Financial requirements

In order to make a successful Student visa application, you will need to meet strict financial requirements. Failure to meet these financial requirements is the most common reason for visa refusals, for example, showing lower funds than the amount required or not having the money in the account for at least 28 days. You should not assume that just because you have a lot of money in a bank account that this will be acceptable – the money needs to be held for a set period of time and the documents need to be in a specific format.

Students who are nationals of certain countries (e.g. USA, Malaysia, Singapore and EEA countries) are considered to be low-risk for immigration purposes, and therefore do not need to include any financial documents with their visa application. See 'low risk nationals' below for more information.

### How much money do I need?

You will need to have enough money to cover both:

- Your course fees for the first year of your course
- A minimum of £12,006 for living costs

The living cost is set by UKVI and is calculated at £1,334 for each month for a maximum of nine months.

### The 28-day rule

Unless you are relying on a student loan or official financial sponsorship, any money you use for maintenance (course fees and living costs) must be in your account (or your parents' or partner's account) for a consecutive period of 28 days (finishing on the date of the closing balance). During the 28-day period this money cannot drop below the required amount for even 1 day or you will not meet the UKVI requirements and your application will be refused.

Your bank statement or letter must not be more than one month old at the time of application.

Please note, the Student visa application is made on the date you pay for it (normally online) and not the date you submit your documents.

### Advance payments

#### Course fees

If you have already paid some or all of your course fees (including the deposit), this should be updated on your CAS once the payment has been received by the university. Any money showing as paid on your CAS can be deducted from the overall course fee.

#### Accommodation

If you have paid some or all of your Horton Hall accommodation costs, up to a maximum of £1,334, can be recorded on your CAS and deducted from the amount you need to show for living

costs. You cannot deduct money paid towards any other type of housing, for example, private accommodation, nor can you adjust the amount you must show because you will be living with a relative.

Please ensure that you quote your student number and full name against any payment you make to the university.

Any advance payments you have made must be noted on your CAS prior to you submitting your visa application online. Please contact us if your CAS needs to be updated.

### Do I need to submit financial evidence with my visa application?

This depends upon whether you are a national from a country considered to be 'low risk':

#### Low risk nationals

National of certain countries are considered by UKVI to be 'low risk' for visa purposes and do NOT need to submit their financial documents as part of a Student visa application. This is known as the 'differentiation arrangement'.

UKVI still expect low risk nationals to meet the financial requirements and reserve the right to request these documents (in the required format) during the application process. Failure to provide these documents when asked will lead to your application being refused.

Click [here](#) for the full list of low risk national countries.

#### Other nationalities

All other nationals must meet the financial requirements and submit financial evidence with their visa application.

### What evidence is acceptable?

UKVI are very specific about the financial documents they will accept. The key documents that are accepted by UKVI include:

- Personal bank statements
- Letter from the bank
- Letter from an official financial sponsor
- Letter from a regulated financial institution confirming a loan in your name
- Building society pass books
- Certificates of deposit

Evidence that is not accepted includes overdrafts, bitcoin, savings, stocks and shares and pensions.

**If you use an overseas (non-UK) bank account, UKVI may carry out verification checks.** This includes checking that the financial institution is regulated by the appropriate regulatory body for the country it is operating in and uses electronic record keeping. In these cases, we recommend you also submit a letter confirming the contact details for your bank's head office so that UKVI can carry out any verification checks without delay. Please contact us for further information.

## Account holder

Accounts must be in your name (either alone or as a joint account holder), or in the name of your parent(s), or your partner – who must be applying at the same time as you.

If your money is not in pound sterling, UKVI will use the [OANDA currency converter](#) (from the date of the application) to determine the currency conversion.

## Parent(s) account - additional requirements

If you are relying on funds in your parent(s) account, you must also include the following documents in support of your application:

- A letter from your parent(s) confirming that you are their child and that they consent to you using their funds to study and live in the UK. This must be signed and dated. See the sample letter in the [Appendix](#).
- A birth certificate with your name and your parent(s) names

## Bank statements and bank letters

Funds may be held in any form of personal bank or building society account (including, current, deposit and savings) provided the account allows the funds to be accessed immediately.

The statement must cover a 28-day period ending no more than 31 days before the date of your application. It must:

- Be on official stationery or an electronic record
- Be printed or electronic (not hand written)
- Include the account holder(s) name
- Include the account number
- Include the date of the statement
- Include information about the bank, such as contact details or a branch code

A bank letter must also expressly confirm the balance and length of time funds have been held (this must be at least 28 consecutive days). It needs to be on headed paper and signed by an official from the financial institution.

## Certificate of deposit

This is a certificate issued by a bank to confirm that you or your parent have deposited a specific amount of money.

The certificate must be less than 31 days old at the date of application and show that at least 28 days have elapsed between the date of the deposit and the date of issue of the certificate.

## Official financial sponsorship

Only certain organisations can provide official financial sponsorship for a Student visa application. These are:

- An international company
- A university
- A UK independent school
- The UK government
- Your home government
- The British Council
- An international organisation

When making your Student visa application, you will need to provide evidence of your official financial sponsorship.

If you will be receiving a University scholarship, then this should be noted on your CAS. If the CAS states that the scholarship covers your full tuition and living costs, then you do not need to submit any financial evidence of this.

The letter from your official financial sponsor should be on official letter-headed paper and endorsed with the official stamp of the organisation. It should include:

- Your name
- The name and contact details of your financial sponsor
- The length of your sponsorship
- The amount of money you will be receiving, or confirmation that all of your fees and living costs will be covered

If the sponsorship doesn't cover the full tuition and living costs, then you will be expected to provide financial evidence to cover the shortfall.

## Student loan

To be acceptable as evidence of funds, the loan must be in your name and provided by your government (state, regional, or national), or be through a government-sponsored student loan company or part of an academic or educational loan scheme, for example, US Federal Aid Loan.

You will need to show a student loan letter which is on official stationery and dated no more than six months before the date of the visa application. It must confirm

- There are no conditions on release of the loan funds other than a successful application to study
- The amount of the loan
- The loan is for you
- The funds will be available to you, or paid directly to the sponsor when you arrive in the UK

If the loan doesn't cover the full tuition and living costs, you will need to submit other financial evidence that covers the shortfall.

**Disclaimer:** This information is designed to provide you with an overview of the financial requirements for a student visa application. Responsibility for ensuring all documentary evidence meets the Home Office's requirements is with the applicant. Read the [guidance](#) on finances for student applications for more information about the money you need and how to prove it.

## SECTION 3 - VISA DECISION AND ENTERING THE UK

### Visa decision

When your application has been decided you should receive a confirmation email which gives details of the full length of your Student visa permission. You should notify us as soon as you receive a decision. Your visa will be issued for study at the University, for the course and duration specified on your CAS statement. You will usually be granted an additional 2 or 4 months after your course end date depending on the length of your course.

### Non-EEA nationals

If you are a non-EEA national, your permission to study in the UK will be issued in two parts:

- A **90-day Entry Clearance** sticker (called a vignette) in your passport that will allow your initial entry to the UK, and
- Once you are in the UK, you will collect a **Biometric Residence Permit (BRP)**

BRPs are not issued with an expiry date later than 31 December 2024. This is not an error. The UK are moving towards a digital immigration system. This means that they are replacing BRPs with an online record of your immigration status. This is known as an eVisa. You can read about UKVI's implementation of the digital immigration system and eVisas on their page, [Online immigration status \(eVisa\)](#).

### EEA and Swiss nationals

If you are an EEA or Swiss national who used the 'UK Immigration: ID check' app, then you'll receive your visa in the form of an **online digital eVisa**; you will not be issued a BRP card.

You will be given instructions on how you can log onto your UKVI account to generate a share code to prove your immigration status online for various purposes including studying, working and renting.

### Visa refusal

If your Student visa application is refused, it is important that you contact us immediately. We will need to see a copy of the Refusal Notice. The University will only issue a second CAS to support a new visa application in exceptional circumstances, taking all factors into consideration including the reason for the refusal, visa processing times and the course start date.

### Travelling to the UK

When entering the UK, you may see an Immigration officer who will check your permission to enter, ensuring you enter within the validity of your Student visa. They will date stamp your passport, usually on the entry clearance vignette. The stamp acts as proof that you have entered the UK as a student. We will check this at enrolment.

### Students who enter the UK via the eGates

The following nationalities are usually able to use the UK/EEA immigration lanes and the automatic ePassport gates at the UK border:

- Australia
- Canada
- Japan
- New Zealand
- Singapore
- South Korea
- USA
- EU/EEA and Swiss nationals

Students who enter via the eGates will not get a date stamp in their passport and will therefore be asked to provide evidence of the date that they entered the UK (e.g. a flight ticket or boarding pass) during the enrolment process. Students should always keep a note of when they travel to and from the UK for future UK visa applications.

If you enter the UK before the start date of your Student visa, you will only be entering the UK as a tourist and you will be unable to enrol for your programme. You will need to leave and re-enter the UK on your Student visa after its start date to activate it. It is not possible to automatically switch from being a visitor to a Student visa without leaving the UK. You do not need to travel home to do this, you can travel to Europe (but not the Republic of Ireland).

### Student and University visa obligations

The University is required to report any change of circumstances to UKVI, this includes if you do not arrive for enrolment, interrupt your studies, or if you are not attending or engaging in your studies. Please contact us if there are any changes in your circumstances that may affect you or the progress of your studies.

Maintaining your immigration status throughout your studies is your responsibility. You must also make sure that you are aware of your responsibilities both to us and UKVI. Please read our [Student Visa Responsibilities Guide](#) (PDF).

If your visa is due to expire before the end of your programme (e.g. because you had to repeat a year), it is your responsibility to extend your stay in the UK before your visa expires. Registration will be terminated if you cannot show that you have immigration permission to study in the UK throughout the whole period of your study.





## SAMPLE – BANK STATEMENT

BANK LOGO

DATE  
[must be within 31 days  
of application]

[Name/Address of Account Holder]

[Account number]

DATE	CREDIT	DEBIT	BALANCE
05/04/2023			£46,300
04/04/2023		£2,000	£46,300
01/04/2023	£1,000		£48,300
28/03/2023	£500		£47,300
21/03/2023		£1,000	£46,800
15/03/2023	£200		£47,800
05/03/2023	£2000		£47,600
01/03/2023		£100	£45,600

The balance must be at or above the required amount (course fees plus living expenses) for at least 28 consecutive days. The 28 days will be calculated by counting back from the date of the closing balance.

THE ACCOUNT  
MUST BE ONE THAT  
ALLOWS IMMEDIATE  
ACCESS TO FUNDS

The closing balance must be dated no more than 31 days before the date of your visa application, i.e. the date you pay the visa application fee.

# SAMPLE – BANK LETTER

BANK LOGO

[DATE]  
[must be within 31 days  
of application]

To whom it may concern,

This letter confirms that [your name/parent/partner] holds a current account at our bank.  
The account number is [account number].


The total amount held at today's date is [closing balance on issue date of this letter].

The minimum balance held over the last 28 consecutive days is [lowest balance figure over the last 28 days].

Yours faithfully,

[Signature]

[Bank employee's name and position]



THE ACCOUNT  
MUST BE ONE THAT  
ALLOWS IMMEDIATE  
ACCESS TO FUNDS

## SAMPLE LETTER – UNDER 18 PARENT(S) CONSENT

[Your parent(s) address]

[Your parent(s) telephone number and email address]

UK Visas and Immigration

[Date]

Dear Sir/Madam

Re: [Your full name and date of birth]

This is to confirm that we, [parent(s)], are the [mother/father/parents] of [student's name] and that we give our permission for our [son/daughter] to apply for a Student visa to study in the UK.

We agree with the living arrangements that have been made for [student's name] in the UK.

We consent to [student's name] living independently in the UK and to travel to the UK independently.

Yours faithfully

[Signature(s)]

[Parent full name(s) as noted on the student's birth certificate]

# SAMPLE LETTER - PARENT(S) CONSENT TO USING THEIR FINANCIAL DOCUMENTS

[Your parent(s) address]

[Your parent(s) telephone number and email address]

UK Visas and Immigration

[DATE]

Dear Sir/Madam,

Re: [Your full name and date of birth]

This is to confirm that I am / we are the [mother/father/parents] of [your name] and I/we give my/our consent for the funds in my/our bank account to be used to support my [son/daughter] whilst [he/she] studies in the UK. [He/She] is to enrol on [full name of course] at St George's, University of London in [month/year].

Please do not hesitate to contact me/us if you have any questions.

[Signature(s)]

[Parent full name(s) as noted on their bank statement and birth certificate]

