

Information for students

Living costs, Immigration Health Surcharge & visa fees for a Tier 4 application

We know it can be confusing to work out how much money you need for a Tier 4 visa application. Each student will need to have a different amount of money based on their own situation. Therefore comprehensive information on how to quickly and easily work out your own amount needed, and how you prove this, is provided below.

Amount of money needed

You must be able to prove to UK Visas and Immigration (UKVI) that you have enough money to pay your tuition fees and living costs during your studies. The exact amount you will need is dependent on the length of your course and the cost of your fees as per the guidelines below:

- Courses of 9 months or more £9,135 **plus** course fees for the first year
- Courses of 9 months or less £1,015 for each month of the course **plus** the course fees

(The exact amount of your course fees payable will be shown on your CAS statement. Any fees you have already paid to the University will not need to be shown again in your bank account or sponsorship letter)

Documents needed for proving finances

- proof must be in the form of **original** bank statements covering a consecutive 28 day period. The date of the bank statement must be no more than 1 month old at the time you submit your student visa application.

The bank statement must show:

- your name
- account number
- the date the statement was produced
- the name and logo of the bank
- The balance and transactions for the full 28 day period
- The currency
- if you don't have a bank statement, or if your bank statement does not meet all of the criteria outlined above (for example – the statement does not include the logo of the bank), you can also provide a letter from your bank confirming the balances and dates. This must be on official bank paper with the bank logo, and all letters must be stamped and not be more than one month old.
- you may **only** use your own bank statements or those of your parents/official legal guardians
- if you are using your parents' or legal guardians' bank statements, you must also provide a birth certificate to prove your relationship with them. You will also need an original signed and dated letter from them giving consent for you to use the money for your study in the UK
- if you are using overseas currency, you must write on the document the closing balance in pounds sterling. Use the official exchange rate on the [OANDA website](#)
- you can use overseas statements, but if they are not in English, you must also send a fully certified translation by a professional translator.

This must include:

- the translator's qualifications,
- confirmation from the translator that it is an accurate translation of the original document
- the date
- the translator's signature

Visa fees and Immigration Health Surcharge

You will also need to have the visa application and Immigration Health Surcharge (IHS) fees available to you in appropriate format for online payment at point of application.

- A list of all UKVI fees can be found on the [Gov.UK website](#). Currently a standard overseas application costs £348

- **The IHS is payable on all Tier 4 applications and allows the payer access to free National Health Services in the UK.** The cost is £150 per **year of leave granted**. Periods of less than 6 months are charged at half the annual rate (£75). For further information on the IHS and to work out the fee that you can expect to pay, please see the IHS information below.
- You will have to pay the above fee as part of the online application process using a Mastercard or Visa debit or credit card- so make sure that the money is available for payment via that method

Immigration Health Surcharge (IHS)

Tier 4 applicants who are applying for more than six months leave are subject to an additional charge as part of the application process, known as an 'immigration health surcharge'.

Paying this charge as part of your application will mean that you are entitled to receive free health services from the National Health Service (NHS) while you are in the UK. The IHS is approximately £150 per year of leave (paid in your local currency if applying overseas). Periods of less than six months are charged at half the annual rate (£75). Periods of leave which are more than six months but are under twelve are charged at the full annual rate.

The application and payment process for the immigration health surcharge is embedded into the visa application form. Applicants will need to pay the IHS in order to complete their application.

How much will I pay?

It is important to remember that you pay for the **length of leave granted and not the length of your course**. In order to be safe, you should add a month on to the front of your course (as you can enter the UK up to one month before) and then remember to add the additional months granted by UKVI as standard onto the end of a given visa. The additional time will be 2 months for courses between 6 and 12 months in length and 4 months for courses of longer than 12 months. Any 'part months' will be rounded up and charges will be made per 6 month blocks.

Some examples are given below:

3 year undergraduate degree starts September and ends June. Cost of IHS will be £525. Time granted on the visa will actually be August year 1 until October year 3 (as 4 additional months will be added to the visa by UKVI) totalling 3 years and 2 months. IHS charge is 3 years at £150 + 2 months at £75 = £525

A top up degree starts February and ends August. Cost of IHS will be £150. Time granted on the visa will be January year 1 until October year 1 (as 2 additional months will be added to the visa by UKVI) totalling 10 months. IHS charge is 10 months at £150.

Masters degree starts September year 1 and ends September year 2. Cost of IHS will be £225. Time granted on the visa will be August year 1 until January year 3 (as 4 additional months will be added to the visa by UKVI) totalling 1 year and 5 months. IHS charge is 1 year at £150 + 5 months at £75 = £225