

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.

A quick and easy way to think of what you need is:

Fees + Living costs (£9,135) + Visa fee + Immigration Health Surcharge

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

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](https://www.gov.uk). Currently a standard overseas application costs £348 and an application made in the UK costs £475.
- **The IHS is payable on all Tier 4 applications and allows the payer access to free National Health Services in the UK.** The cost, as of 8th January 2019, is £300 per **year of leave granted**. Periods of less than 6 months are charged at half the annual rate (£150). **However, on 27th October 2020 these fees will increase to £470 per year and £235 per 6 months.** 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 £300 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 (£150). Periods of leave which are more than six months but are under twelve are charged at the full annual rate.

For applications made on or after 27th October 2020, the IHS is £470 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 (£235). If you are able to make your application on or before the 26th October 2020 you might like to do so to avoid these fee increases.

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 £1050. 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 £300 + 2 months at £150 = £1050

Note: due to the future IHS increase, for an application like that above which is made on or after 27th October 2020, the IHS cost will be £1645.

A top up degree starts February and ends August. Cost of IHS will be £300. 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 £300.

Note: due to the future IHS increase, for an application like that above which is made on or after 27th October 2020, the IHS cost will be £470.

Masters degree starts September year 1 and ends September year 2. Cost of IHS will be £450. 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 £300 + 5 months at £150 = £450

Note: due to the future IHS increase, for an application like that above which is made on or after 27th October 2020, the IHS cost will be £705.

For guidance around, and examples of, the documents that you can use to evidence the UKVI financial requirement please see our leaflet called [Guide to Documents for a Student Visa.](#)