

Information for students

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

We know it can be confusing to work out how much money you need for a Student visa application. Each student will need to have a different amount of money based on their own situation. Below you will find comprehensive information to help you work out how much money you will need and how to you prove it.

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

Fees + Living costs (£10,224) + 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:

Before 30 November 2026

- Courses of 9 months or more £10,539 **plus course fees for the first year**
- Courses of 9 months or less £ 1,171 for each month of the course **plus the full course fee**

After 30 November 2026

- Courses of 9 months or more £10,827 plus course fees for the first year
- Courses of 9 months or less £ 1,203 for each month of the course plus the full course fee

The exact amount of your course fees payable will be shown on your CAS statement. Any fees you have already paid to the University should appear on your CAS statement and 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 up to date UKVI fees can be found on the [Gov.UK website](https://www.gov.uk). Currently a standard Student visa application made either in overseas or in the UK will cost £524
- The IHS cost will be £776 per **year of leave granted**. Periods of less than 6 months are charged at half the annual rate (£388). For further information on the IHS and to work out the fee that you can expect to pay, please see the IHS information below
If you are eligible to bring Dependants to the UK, the same amount is payable for each Dependant applying with you

- You will have to pay both the above fees as part of the online application process using a debit or credit card so make sure that the money is available for payment via that method

Immigration Health Surcharge (IHS)

Student Route applicants who are applying overseas for more than six months leave are subject to an additional charge as part of the application process, known as an 'immigration health surcharge'. All Student Route applications made in the UK carry an IHS charge, regardless of how long you are applying for.

Please note that this information is correct as of Aug 2025 and could be subject to change.

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Paying this charge as part of your application will mean that you are entitled to receive free standard health services from the National Health Service (NHS) while you are in the UK. The IHS is £776 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 (£388). 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 IHS is embedded into the visa application form. Applicants will need to pay in order to complete their visa application.

How much IHS will I pay?

It is important to remember that you pay for the **length of leave granted and not the length of your course**. 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 block.

Some examples are given below:

3-year undergraduate degree starts September and ends June. Cost of IHS will be £2,716. Time granted on the visa will 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 £776 + 2 months at £388 = £2,716

A top up degree starts February and ends August. Cost of IHS will be £776. 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 £776.

Masters' degree starts September year 1 and ends September year 2. Cost of IHS will be £1,164 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 6 months. IHS charge is 1 year at £776 + 6 months at £388 = £1,164

PhD starts October year 1 and ends September year 4. Cost of IHS will be £3,492 Time granted on the visa will be September year 1 until January year 5 (as 4 additional months will be added to the visa by UKVI) totalling 4 years and 5 months. IHS charge is 4 years at £776 + 5 months at £388 = £3,492

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 which you can find on our [website](#).

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