

Student Visa Maintenance Requirements

Congratulations on receiving your offer to study at the University of Chester! You are now one step closer to commencing your studies! We advise you to start preparing to make your Student Visa application now so that you can submit your application in good time to ensure a successful and timely outcome.

Most Student Visa refusals are linked to the ‘**maintenance test**’ (explained below) and evidence used to show that you meet this requirement. We have therefore put together some frequently asked questions which should help you when preparing to make your Student Visa application. It is important that you read through this information carefully and follow the advice given. However, please note, we can only provide basic guidance and please remember this is **your** visa application and therefore **your** responsibility.

Please remember, the International Centre staff are always available to answer any questions you may have and can be contacted on: international@chester.ac.uk

Q 1. When should I make my Student Visa application?

A. The earliest time you can make your Student Visa application is **six (6) months** before the start date of your course as stated in your CAS. **If you submit your visa application earlier than this time, it will be refused by the UK Home Office.** If you leave your application too late, you could miss your start date. You should therefore prepare all the necessary documents so that you can make your visa application as soon as you are eligible.

Q 2. How much money will I need to show for a successful Student Visa application?

A. As part of the Student Visa application process you must be able to demonstrate that you have access to enough money to pay for your tuition fees for the first year of your studies **plus** an amount to cover your living costs. This is what is generally referred to as the ‘maintenance test’. The amount to cover your living costs is fixed by the UK Immigration Rules. For students studying at the University of Chester, it is fixed at **£10,539**.

The amount you will need to demonstrate show to pass the ‘maintenance test’ depends on the length of your programme. Please see the table below:

Length of Programme	Maintenance (funds) Needed
9 or more months	Tuition fees for your course as stated on your CAS + £10,539
Less than 9 months	Tuition fees for your course as stated on your CAS + £1,171 per month /part months of your studies up to £10,539

The amount you need to show can either be demonstrated in UK Pound Sterling (GBP) or any recognised world currency. If you are using a currency other than GBP, you must convert the amount into GBP and write the equivalent amount on your application. The UK Home Office use the spot exchange rate on **OANDA** for currency conversion: www.oanda.com/convert/classic on the date of the visa application.

Please note, funds held in **Mongolian Tugrik (MNT)**, **Iranian Rial (IRR)** and **Syrian Pounds (SYP)**, must be converted using the using the FCDO CER exchange rate: <https://www.gov.uk/government/publications/fco-consular-services-abroad-exchange-rates>

If converting from any currency to GBP, we advise you to be aware of fluctuations in currency and to maintain some extra funds above the required amount to cover any fluctuations in currency. As part of the CAS process, we ask that students have a minimum of £200 extra to cover currency fluctuations.

If you have paid a deposit, please see question 3 below.

Please note you are not required to demonstrate evidence of funds as part of the Student Visa application process if you have been in the UK for over 12 months at the time of making the visa application.

Q 3. How do I know how much money I will have to show to the UK Home Office for my Tuition Fees?

A. Your CAS will state your tuition fees for the first year of your course. If your course is 12 months or less, your CAS will state the total tuition fees for the course.

You must show the UK Home Office that you have enough money to pay all the tuition fees as stated on your CAS letter **plus** your living costs, for a successful visa application.

If you have already paid a tuition fee deposit, the amount that you have paid will be stated on your CAS. You can deduct this from the total amount you need to show to pass the 'maintenance test'. You will therefore need to show the UK Home Office that you have the balance of your tuition fees **plus** £10,539. You must ensure that your CAS shows any payments you have made to the University towards your fees or accommodation. **Once you have made your visa application your CAS cannot be updated.**

EXAMPLE: If your tuition fee stated on your CAS is £12,950 and you have already paid a tuition fee deposit of £5,000 to the University, you must show that the remaining £7,950 for your tuition fees **plus** the required living costs of £10,539 is available to you.

£7,950 outstanding tuition fees + £10,539 living costs = **£18,489**

Q 4. If I make payments towards accommodation will this be taken into consideration?

A. If you have made a payment for **University** accommodation **before** making your visa application, you can use some of the money as evidence that you meet the financial living costs requirement. From 11 November 2025, you can show University accommodation payments, up to a maximum of **£1,529**, as evidence of your maintenance and this will be deducted from your living costs. Even if you have paid more than £1,529 towards your accommodation, the UK Home Office will only deduct £1,529 from your living costs (£10,539) and you will have to show £9,010 towards your living costs.

We can only put money paid towards University accommodation on your CAS. If you have paid for private accommodation, we will not be able to put this on your CAS.

EXAMPLE 1: Kate's tuition fee for her course is £12,950. She has paid £5,000 towards her tuition fees and £250 towards her University accommodation. To pass the maintenance test, Kate must show the UK Home Office that she has **£18,239**.

Tuition Fees - £12,950 - £5,000 = £7,950

Living Costs - £10,539 - £250 = £10,289

£7,950 + £10,289 = **£18,239**

EXAMPLE 2: Jonathan's tuition fee for his course is £12,950. He has paid £5,000 towards his tuition fees and £3,000 towards his University accommodation. To pass the maintenance test, Jonathan must show the UK Home Office that he has **£16,960**.

Tuition Fees - £12,950 - £5,000 = £7,950

Living Costs - £10,539 - £1,529 = £9,010

£7,950 + £9,010 = **£16,960**

Q 5. If I pay all my tuition fees before my CAS is issued, will this result in a more successful visa application?

A. Pre-payment of all tuition fees does not guarantee a successful visa application. **It only reduces the amount you have to show to pass the 'maintenance test'**. Your visa application will be decided on all the evidence you provide.

Q 6. How can I show evidence of the required maintenance funds?

A. The Student Visa policy guidance gives full explanation of the documents required and what these documents must confirm. You should read this information carefully. The Student Visa policy guidance can be found here: <https://www.gov.uk/guidance/financial-evidence-for-student-and-child-student-route-applicants>

You can show evidence of funds in any of the following ways. It is possible to combine two methods.

1. Your Own Bank Statements

If you are sponsoring yourself for your studies and will be using your own money for your visa application, you must provide a bank statement or letter from your bank confirming that you have held the required amount for at least **28 continuous days**.

The bank statement or letter must meet **ALL** of the following 5 requirements:

- a) It must show that you have had **AT LEAST** the required amount of money (tuition fees + living costs) in your bank account every day for a continuous period of at least 28 days. **The balance must not fall below this amount at any time during the continuous 28-day period, otherwise your application will be refused.**
- b) It must include the **date** of the statement or letter. This date must be within 1 month of your date of application. If after one month of receiving the documents from your bank you have not made your visa application, the documents will be out of date, and you **must not** use them to make your visa application. If you make your visa application using out-of-date documents, your visa application will be refused. You **must** get new documents from your bank.
- c) Your **name** must be included. You can use more than one bank account in your name. You can use a joint bank account where you are one of the account holders named on the statement.
- d) It must show the **full account number**.
- e) The statement or letter must include the **financial institution's name and logo**.

Evidence must be cash funds in a **regular current or savings account**.

The most commonly accepted evidence is an official bank statement which covers a period of at least 28 days, ending within a month of the date of the application. Alternatively, a purpose-written letter on the letter headed paper of your bank confirming that the required amount of money has been held in your account over 28 days is also accepted.

Bank statements from an online bank account must meet the 5 requirements **AND** be stamped on each page by the bank.

The evidence you provide can be issued from the bank in your home country or the UK if you have retained the required amount in your account in the UK.

Please note, Business accounts (even if owned by yourself, parent or partner), overdrafts, salary, credit card account statements, stocks, share portfolios, property value or other non-cash assets such as a government pension scheme, funds held in a financial institution that does not keep electronic records, funds held in a financial institution that is not regulated by the appropriate regulatory body for the country in which it is based cannot be used as these do not meet UKVI requirements.

2. Parent(s) or Legal Guardian(s) Bank Statements

If your parent(s) or legal guardian(s) is sponsoring your studies and you will be using their bank account statements for your application, the 5 requirements above still apply as if you are using your own bank statements except that the bank statements will be in the name of your parent(s) or legal guardian(s). **In this case, you must also send the following with your visa application:**

- Your original birth certificate or an adoption certificate or official court documents which confirm parental or legal guardian status; **and**
- A signed letter from your parent(s)/legal guardian(s) which confirms your relationship to them and that the funds are to be used for your education in the UK; **and**
- Official translations of any documents that are not in English or Welsh

Only your biological parent(s) or legal guardian(s) (through a court of law or formal adoption procedures in your country) are eligible to be considered for 'parental' sponsorship. **You cannot use finance evidence which belongs to any other family relatives or friends.**

Bank statements from an online bank account must meet the 5 requirements **AND** be stamped on each page by the bank.

3. Partner Bank Statements

You can provide bank statements in the name of your spouse or partner as long as they meet one of the following criteria:

- Your spouse or partner is currently in the UK on a valid UK visa/residency status
OR
- You hold an offer for a Research-based higher degree (e.g. MRes/MPhil) or PhD course **AND** your spouse or partner is applying for a dependent visa at the same time.

You must also send the following with your visa application:

- Your marriage certificate; **and**
- A signed letter from your spouse or partner which confirms your relationship to them and that the funds are to be used for your education in the UK; **and**
- Official translations of any documents that are not in English or Welsh

4. Official Financial Sponsorship

If you will receive sponsorship from an official financial sponsor – such as the UK government, your national government, an international scholarship organisation, an international university or company, you must provide an original letter which includes the following:

- a) Your name; **and**
- b) The name and contact details of your official financial sponsor; **and**
- c) The date of the letter (this must be less than **6 months** old on the date of your application; **and**
- d) The length of your sponsorship; **and**
- e) The amount of money the sponsor is giving to you or a statement that your official sponsor will cover all of your fees and living cost.

Please note, the University accepts sponsorship based on the reputation and reliability of the sponsorship body. Please check with the University to confirm whether your sponsor is recognised. A letter or purchase order is required for each academic year of study, and your sponsor will be invoiced directly. The sponsor will be invoiced for the full amount of their sponsorship for the academic year; this is payable in full on receipt of invoice. **If the University does not receive the funds from your sponsor, you will be personally liable for the fees.**

5. Student Education Loan

If you receive an Education Loan from a student loan organisation or bank in your country, you need to provide a letter which confirms the details of the loan. You must provide an original Education Loan letter which includes the following:

- a) is dated no more than 6 months before you apply
- b) confirms the loan is a student loan, provided by either the government, a government sponsored student loan company, or an academic or educational loans scheme
- c) confirms there are no conditions on the release of the loan, other than a successful application to study
- d) confirms the amount of the loan
- e) confirms the loan is for you
- f) confirms the money will be available to you, or paid directly to the sponsor, before you begin your course.

If the loan only makes up part of the required amount, the remainder will have to be in your account (held for the required 28-day period) so that there is evidence of enough funds for both the tuition fee and living costs for the visa application.

“Low Risk” Countries

If you're from a country listed under the 'differential evidence requirement', you do not need to prove you have enough money to support yourself:

- British National (Overseas) passport
- Hong Kong SAR passport
- Macau SAR passport
- Taiwan passport, including the number of your Taiwanese identification card

OR a national from one of the following countries or territories:

- Australia
- Austria
- Bahrain
- Barbados
- Belgium
- Botswana
- Brazil
- Brunei
- Bulgaria
- Cambodia
- Canada
- Chile
- China
- Croatia
- Republic of Cyprus
- Czech Republic
- Denmark
- The Dominican Republic
- Estonia
- Finland
- France
- Germany
- Greece
- Hong Kong
- Hungary
- Iceland
- Indonesia
- Ireland
- Italy
- Japan
- Kazakhstan
- Kuwait
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Macao
- Malaysia
- Malta
- Mauritius
- Mexico
- Netherlands
- New Zealand
- Norway
- Oman
- Peru
- Poland
- Portugal
- Qatar
- Romania
- Serbia
- Singapore
- Slovakia
- Slovenia
- South Korea
- Spain
- Sweden
- Switzerland
- Taiwan
- Thailand
- Tunisia
- United Arab Emirates
- United States of America

Although nationals of “low risk” countries are not required to submit financial evidence with their Student Visa application we highly recommend that this evidence is prepared. The Home Office may request this evidence as part of their decision process and the visa application can be refused if the evidence is not provided within the specified time frame. In addition, spot checks may be undertaken at the UK border.

Further Tips:

1. Timing

Although you cannot apply for your visa more than six months before the start date of your course, you must ensure that you do not leave it too late as you could miss the start of your course. Also remember there will be a time limit on how quickly you can travel to the UK.

2. Original documents

You must submit only original documents with your visa application, including your passport. Photocopies or scanned copies of academic or financial documents are not permitted. If you do not use original documents, your visa application will be refused.

3. Apply for your visa in your home country

You **must** make your Student Visa application from your home country or your country of normal residence. If you travel to another country, for example on holidays, before making your Student Visa application, you must return to your home country or your country of normal residence to make your visa application. There are no exceptions.

4. Do not apply for your visa unless you meet the requirements

You should read all Student Visa requirements carefully. If you do not score all the points, your visa will be refused. You will lose the application fee and have a visa refusal on your record.

5. Fluctuations in currency

We recommend that you maintain some extra funds above the required amount to cover any fluctuations in currency which may occur during the time your Student Visa application is made. In order to receive a CAS from the University of Chester you will be required to show the equivalent of £200 extra (plus the required living costs and outstanding tuition fees) in your account for the full 28-day period, to allow for currency fluctuations.

6. Regularly check your emails including Junk/Spam

Once you have submitted your Student Visa application, please regularly check your emails including junk and spam as the UKVI may contact you for further information regarding your visa application. Any requests for further information will need to be responded to promptly as there is a limited timeframe to rely. Please ensure you reply to the stated email address given. Failure to do so will result in a visa refusal.

7. Your visa your responsibility

Although we have provided this guidance to help you prepare for your Student Visa, please remember that your visa application is your responsibility. You therefore need to ensure that you have read all the information provided as well as the full Student Visa policy guidance which can be found on the Home Office website.