

# Draft Financial Requirement Guidance

Version 1 2020

This guidance is for decision makers and explains how to assess whether an applicant has met the Financial Requirement under Appendix Finance

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# About this guidance

This guidance is for decision makers and explains how to assess whether an applicant has met the financial requirement under Appendix Finance.

It applies to applications under these routes:

- S2 Healthcare visitor,
- Student,
- Short-term Student,
- Child Student,
- Parent of a Child Student,
- Skilled Worker,
- Intra-company routes,
- Representative of an Overseas Business,
- Start-up,
- Innovator,
- T2 Minister of Religion,
- T2 Sportsperson,
- UK Ancestry,
- T5 (Temporary Worker) Seasonal Worker,
- T5 (Temporary Worker) Youth Mobility Scheme,
- T5 (Temporary Worker) Creative or Sporting Worker,
- T5 (Temporary Worker) Religious Worker,
- T5 (Temporary Worker) Charity Worker,
- T5 (Temporary Worker) International Agreement Worker,
- T5 (Temporary Worker) Government Authorised Exchange Worker.

How the financial requirement is met is set out in Appendix Finance in the [Immigration Rules](#).

The section on [Financial Institutions](#) also applies to the following routes:

- Tier 1 (Entrepreneur) Migrant and dependants
- Tier 1 (Investor) Migrant and dependants
- Appendix FM applications (family)
- Visitors

## Contacts

If you have any questions about the guidance and your line manager or senior caseworker cannot help you or you think that the guidance has factual errors, then email **[SORTgroup@homeoffice.gov.uk](mailto:SORTgroup@homeoffice.gov.uk)**

If you notice any formatting errors in this guidance (broken links, spelling mistakes and so on) or have any comments about the layout or navigability of the guidance then you can [email the Guidance Rules and Forms team](#).

## Publication

Below is information on when this version of the guidance was published:

version 1

published for Home Office staff on **[add publication date]**

## Changes from last version of this guidance

This is new guidance.

### Related content

[Contents](#)

### Related external links

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# The financial requirement

This section tells decision makers where to find the financial requirement for each route in the Immigration Rules.

Applicants in most routes must meet a financial requirement. How they must do that differs from route to route. Applicants must generally show that they either:

- have sufficient funds for their activity or role (eg study, work)
- can maintain and accommodate themselves and any dependants without accessing public funds.

The rules for the relevant route set out:

- what type of financial requirement the applicant must meet;
- who must meet the financial requirement – on many routes, applicants who have been lawfully living in the UK for the 12 months before the date of application will have met the requirement and do not need to provide further evidence;
- where a specific level of funds is required:
  - the amount, and
  - the length of time and the period during which the funds must be held; and
- if there are different ways the requirement can be met – for example a sponsor can certify maintenance on work routes and the applicant can depend on funds from third parties only on some routes.

This guidance contains route-specific sections on:

- [S2 Healthcare Visitor](#),
- [Student, Child Student, and student dependants](#),
- [Parent of a Child Student](#),
- [Sponsored or endorsed work routes](#), covering:
  - Skilled Worker,
  - Intra-company routes,
  - Start-up,
  - Innovator,
  - T2 Minister of Religion,
  - T2 Sportsperson,
  - T5 (Temporary Worker) Seasonal Worker,
  - T5 (Temporary Worker) Youth Mobility Scheme,
  - T5 (Temporary Worker) Creative or Sporting Worker,
  - T5 (Temporary Worker) Religious Worker,
  - T5 (Temporary Worker) Charity Worker,
  - T5 (Temporary Worker) International Agreement Worker,
  - T5 (Temporary Worker) Government Authorised Exchange Worker,
- [Short-term Student, Representative of an Overseas Business, and UK Ancestry](#).

Applicants must show funds in the manner set out in [Appendix Finance](#).

How to show funds under Appendix Finance is covered in the following sections of this guidance:

- [Applicants who have lived in the UK for 12 months with permission](#)
- [How to calculate the length of time for which funds must be held](#)
- [Types of Funds](#)
- [Financial Institutions](#)
- [Problematic funds](#)
- [Accounts](#)
- [Evidence of accounts](#)
- [Assessing the evidence.](#)

**Related content**

[Contents](#)

**Related external links**

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# The financial requirement for S2 Healthcare Visitor

This section gives an overview of how the financial requirement can be met by S2 Healthcare visitors and where decision makers can find the information required.

The financial requirement can be found in [Appendix S2 Healthcare Visitor](#), HV 4.1. to HV 4.3.

The applicant must have sufficient funds to cover all reasonable costs in relation to their visit, and may have travel costs, maintenance and accommodation provided by a third party,

For guidance on how to assess whether the applicant has sufficient funds or whether a third party is providing support see the S2 Healthcare Visitor guidance.

Where the applicant must show funds, they must meet the requirements in [Appendix Finance](#), using the following sections of this guidance:

- [Types of Funds](#)
- [Financial Institutions](#)
- [Problematic funds](#)
- [Accounts](#)
- [Evidence of accounts](#)
- [Assessing the evidence.](#)

# The financial requirement for Students, Child Students and Student dependants

This section gives an overview of how the financial requirement can be met by Students, Child Students and Student dependants and where decision makers can find the information required.

The financial requirement can be found in  
ST 12.1. - ST 12.6. [Appendix Student](#)  
ST 33.1. - ST 33.4. [Appendix Student](#) ST 37.1. - ST 37.4 [Appendix Student](#)  
CS 10.1. - CS10.4. [Appendix Child Student](#)

## Applicants who do not need to show they meet the financial requirement

Some Student and Child Student applicants do not need to show they meet the financial requirement.

Applicants who have been living in the UK for the last 12 months with permission do not have to show they meet the financial requirement. See [applicants who have lived in the UK for 12 months with permission](#).

Applicants also meet the financial requirement and do not need to show funds:

- where they are applying for permission as a Student Union Sabbatical Officer
- where they are applying for permission to study on a recognised foundation programme as a postgraduate arrangement

Applicants do not need to show funds where they meet the requirements for [differential arrangements](#), although they must still meet the financial requirement and may be asked to provide evidence.

See the [Student and Child Student guidance](#) for information on how to assess whether these exceptions apply.

## Applicants who need to show they meet the financial requirement

Applicants who are applying for entry clearance, or who are applying for permission to stay and have been living in the UK for less than 12 months on the date of application, or don't have permission, need to show they meet the financial requirement. See [applicants who have lived in the UK for 12 months with permission](#).

Students and Child Students need to show they have enough funds to pay their:

- course fees

- accommodation costs or boarding fees (where relevant) and
- funds for maintenance and living costs as set out in ST 33.2 and CS 10.2

You must check the [Student or Child Student guidance](#) to see how to calculate the level of funds the applicant must show, for example, how to assess course fees and accommodation costs.

A dependant partner or dependent child of a Student must show that they have enough money to cover their living costs whilst the Student is studying in the UK, in addition to the funds required for the Student to meet the financial requirement and any funds required for any other dependant child who is applying at the same time or is already in the UK as a dependant child of the Student.

The applicant must show they have held the funds for 28 days, unless they are relying on a student loan or official financial sponsorship. See [how to calculate the length of time for which funds must be held](#).

## How Students, Child Students and Student dependants can show they meet the financial requirement

The types of funds a Student or Child Student can rely on to show they meet the financial requirement are one, or a combination of, the following:

- funds
- [student loans](#)
- [official financial sponsorship](#)

Where the applicant must show funds, they must meet the requirements in [Appendix Finance](#), using the following sections of this guidance:

- [Types of Funds](#)
- [Financial Institutions](#)
- [Problematic funds](#)
- [Accounts](#)
- [Evidence of accounts](#)
- [Assessing the evidence](#).

# Student loans

This section explains how Students and Child Students can show they meet the financial requirement through student loans.

Student loans must meet all the requirements at FIN 8.3(c) and FIN 9.2.

You can find out if the applicant is relying on a loan by checking the application form. The applicant must provide a student loan letter as evidence. The student loan letter and the information it must contain is specified in Appendix Finance, FIN 9.2.

The student loan must be provided to the applicant. Loans provided to the applicant's parent, parents, legal guardian or guardians cannot be used as evidence of a loan to the applicant, even if the loan is for study purposes.

The student loan letter must confirm that the provider of the loan is one of the providers we accept and that it is regulated by the appropriate regulatory body for the student loans. The loan providers we accept are:

- a government; or
- a government sponsored student loan company; or
- an academic or educational loans scheme which is provided by a financial institution regulated for the purpose of issuing student loans by either the Financial Conduct Authority (FCA) or the Prudential Regulation Authority (PRA) or, in the case of an overseas loan, the official regulatory body for purpose of issuing student loans in the country in which the financial institution is located and where the money is held.

If the student loan letter does not include all of the information necessary for you to assess whether it complies with FIN 9.2. you should follow the [guidance on where evidence is missing or inadequate](#).

If the applicant's student loan is only covering some of their course fees or living costs, the applicant must provide evidence that they have the rest of the funds required.

## William D Ford Federal Direct Loan Programme

The William D Ford Federal Direct Loan Programme is administered by the US Department of Education and allows participating UK institutions to issue federal direct loans to students from the USA to study in the UK. When dealing with these cases, you should expect to receive a letter on the licensed student sponsor's headed paper with a signature across the coat of arms, where present, or across the institution's logo/address where the institution has no coat of arms.

# Funds provided by an official financial sponsor

This section explains how Students, Child Students, and Student dependants can show they meet the financial requirement through official financial sponsorship.

Official financial sponsorship must meet the requirements at FIN 8.3(b) and FIN 9.1.

You can find out if the applicant is relying on funds provided by an official financial sponsor by checking the application form or the Confirmation of Acceptance for Studies (CAS), where the official financial sponsor is the student sponsor.

A licensed Student sponsor that is financially sponsoring an applicant can include details of this on the Confirmation of Acceptance for Studies (CAS). In this case, no other documents are needed to show official financial sponsorship. You only need to check the amount of sponsorship on the CAS.

If the official financial sponsor is any other provider (as listed below), you need to check the applicant has provided a letter of confirmation from the provider. The providers we recognise are:

- [Her Majesty's Government sponsored programmes](#)
- the applicant's national government
- the British Council
- an international organisation
- an international company
- a university
- an independent school

The Rules do not specify what information the letter of confirmation must contain, but you need to be satisfied that it contains enough information to allow you to assess that the official financial sponsorship meets the financial requirement and is genuine. For example, you would normally expect this letter to confirm all of the following:

- that the applicant is the recipient;
- the amount of the sponsorship, or confirmation that the financial sponsor will cover all course and living costs required by the applicant;
- the date of the sponsorship and duration; and
- the name and contact details of the official financial sponsor.

If you cannot verify the official financial sponsorship because information in the letter is missing, you should follow the guidance on [where evidence is missing or inadequate](#).

If the applicant's financial sponsor is only covering some of their course fees or living costs, the applicant must provide evidence that they have the rest of the funds required.

## Her Majesty's Government sponsored programmes

These include:

[Marshall Scholarship](#)

[Chevening Scholars](#)

[Commonwealth Shared Scholarship Scheme](#)

[Fulbright Scholarships](#)

[International Association for Exchange of Students for Technical Experience \(IAESTE\)](#)

Please note, this list is not exhaustive, and other HM Government sponsored programmes may exist.

## Non-governmental organisations and institution sponsored programmes from the UK

There are also other non-governmental, and institution sponsored programmes, from bodies such as The British Academy, The Royal Society, and the Wellcome Trust.

## Sports scholarships

Applicants who are provided with sports scholarships to study in the UK are permitted to use these to assist them in meeting the financial requirement of studying in the UK. This will not be considered a breach of the 'professional sportsperson' restrictions which prohibits receiving payment – including payment in kind – for playing or coaching sport.

If an applicant will be required to play or coach sport in exchange for receiving the scholarship, this activity is only permitted if:

- they are studying a course at degree level or above
- the course is being studied at a higher education provider (HEP)

# The financial requirement for a Parent of a Child Student

This section gives an overview of how the requirement can be met by a Parent of a Child Student, and where decision makers can find the information

The financial requirement can be found in PC 7.1 to PC 7.5 in Appendix Parent of a Child Student.

## Applicants who do not need to show they meet the financial requirement

Some Parent of the Child applicants do not need to show they meet part of the financial requirement.

Applicants who have been living in the UK for the 12 months before the date of application with permission meet the financial requirement and do not have to show funds. See [applicants who have lived in the UK for 12 months with permission](#).

Applicants who have been living in the UK for less than 12 months on the date of application but are applying together with the Child Student (who has also been living in the UK for less than 12 months), will meet part of the financial requirement if the Child Student shows the level of funds required in CS 10.2.

These applicants must still show they do not intend to make the UK their main home and that they have [sufficient funds to maintain their main home outside the UK](#).

## Applicants who need to show they meet the financial requirement

Applicants who

- are applying for entry clearance, or
- who have been living in the UK for less than 12 months (unless they are applying at the same time as a child student who has been in the UK for less than 12 months who meets the requirement for child students), or
- who don't have permission,

need to show they meet the financial requirement.

The Parent of a Child Student must show they have enough funds to pay:

- the level of funds in PC 7.3. and
- [sufficient funds to maintain main home outside the UK](#), in addition to the funds required for their support in the UK.

The applicant must show they have held the funds for 28 days. See [how to calculate the length of time for which funds must be held](#).

## Sufficient funds to maintain main home outside the UK

There is no set amount of funds required to show the applicant can maintain their main home outside the UK. You should check the application form to see whether the applicant has provided information about the cost of maintaining their home outside the UK and how they will show they have these funds. You must check the evidence provided, such as bank statements, to confirm that the applicant has sufficient funds.

Factors you should consider include:

- That their permanent home must remain outside the UK;
- The cost of maintaining their home in their country of residence
- The cost of maintaining any dependants outside the UK
- What financial support is available, ie from their a partner

If you are not certain whether the amount shown by the applicant is sufficient to maintain their home outside the UK, you should check local information and/or resources available online about the cost of living in the country in which the applicant's main home is located.

Useful resources to help with this are:

<https://www.worldbank.org/en/programs/icp>  
<https://databank.worldbank.org/embed/ICP-2017-Cycle/id/4add74e?inf=n>  
<https://www.worlddata.info/cost-of-living.php>

You should consider whether the costs and amounts presented by the applicant are reasonable for their country and circumstances.

## Evidence of a permanent home outside the UK

Applicants must demonstrate that they have and can maintain a permanent main home outside the UK and do not intend to make the UK their main home. This could be in the form of showing financial documents as evidence of having sufficient funds required to maintain their main home outside the UK on ongoing basis. These must show that applicant has access to the funds and could include:

- bank statements
- building society book
- proof of earnings such as a letter from employer confirming employment details (start date of employment, salary, role, company contact details), or
- confirmation of legal residence.

## How Parents of Child Students can show they meet the financial requirement

The funds a Parent of a Child Student relies on must meet the requirements in [Appendix Finance](#), using the following sections of this guidance:

- [Types of Funds](#)
- [Financial Institutions](#)

- [Problematic funds](#)
- [Accounts](#)
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# The financial requirement for sponsored or endorsed work routes

This section gives an overview of how the requirement can be met by applicants and their dependants on sponsored or endorsed work routes and where decision makers can find the information.

The financial requirement can be found at:

- SW 15.1 to SW 15.3 Appendix Skilled Worker for main applicant
- SW 33.1 to SW 33.5 Appendix Skilled Worker for partner and child of a Skilled Worker applicant,
- IC 10.1 to IC10.3 Appendix Intra-Company for main applicant,
- MOR 7.1 to MOR 7.3 Appendix T2 Minister of Religion for main applicant, MOR 26.1 to 26.5 Appendix T2 Minister of Religion for partner and child of a Minister of Religion applicant,
- SP 7.1 to SP 7.3 Appendix T2 Sportsperson for main applicant,
- SP 27.1 to SP 27.5 Appendix T2 Sportsperson for partner and child for partner and child of a Sportsperson,
- SU 8.1 to SU 8. 3 Appendix Start-up route for main applicant,
- SU 20.1. to SU 20.4 Appendix Start-up route for partner and child of a Start-up applicant,
- INN 13.1 to INN 13.3 Appendix Innovator for main applicant
- INN 30.1 to IN 30.4 Appendix Innovator, for partner and child of an Innovator,
- SAW 5.1 to SAW 5. 2 Appendix Seasonal Worker for main applicant,
- YMS 4.1 to YMS 4.3 Appendix Youth Mobility Scheme for main applicant,
- RW 7.1 to RW 7.3 Appendix T5 (Temporary Worker) Religious Worker for main applicant,
- RW 18.1 to RW 18. 4 Appendix T5 (Temporary Worker) Religious Worker for partner and child of a Religious Worker,
- CW 7.1 to CW 7.2 Appendix T5 (Temporary Worker) Charity Worker for main applicant,
- CW 18.1 to- CW 18.4 Appendix T5 (Temporary Worker) Charity Worker, for partner and child of a Charity Worker,
- CSP 6.1 to CSP 6.3 Appendix T5 (Temporary Worker) Creative or Sporting Worker for main applicant
- CSP 17.1 to CSP 17.4 Appendix T5 (Temporary Worker) Creative or Sporting Worker, for partner and child of a Creative or Sporting Worker,
- IA 11.1 to- IA 11.3 Appendix T5 (Temporary Worker) International Agreement Worker for main applicant,
- IA 29.1 to 29. 3 Appendix T5 (Temporary Worker) International Agreement Worker for partner or child of an International Agreement Worker
- GAE 6.1 to GAE 6.3 Appendix T5 (Temporary Worker) Government Authorised Exchange Worker for partner or child of a Government Authorised Exchange Worker.

## Applicants who do not need to show they meet the financial requirement

Applicants and their dependants who have been living in the UK for the 12 months before the date of application with permission do not have to show they meet the financial requirement. See [applicants who have lived in the UK for 12 months with permission](#).

## Applicants who need to show they meet the financial requirement

Applicants and their dependants who are applying for entry clearance, or who have been living in the UK for less than 12 months on the date of application, or who don't have permission, need to show they meet the financial requirement. See [applicants who have lived in the UK for 12 months with permission](#)

An applicant on the following sponsored or endorsed work routes and their dependants must show they have the specified level of funds to cover their living costs in the first month they are in the UK, or, where applicable, their sponsor or endorsing body has certified that they will provide an equivalent level of maintenance up to the end of the applicant's first month employment, if they need to do so.

## How can applicants and their dependent show evidence of funds?

The way an applicant and their dependants on these routes can show they meet the financial requirement by showing :

- funds
- for sponsored work routes, that their A-rated sponsor has certified at least that level of funds, or
- for endorsed routes, that their endorsing body has confirmed they have been awarded at least that level of funds.

If the funds are shown by the applicant, they must show they have held the funds for 28 days. See [applicants who have lived in the UK for 12 months with permission](#).

The funds must meet the requirements in [Appendix Finance](#), using the following sections of this guidance:

- [Types of Funds](#)
- [Financial Institutions](#)
- [Problematic funds](#)
- [Accounts](#)
- [Evidence of accounts](#)
- [Assessing the evidence](#).

## Sponsors certifying maintenance

You can find out if an applicant is relying on their sponsor to certify maintenance by checking the application form and the Certificate of Sponsorship (CoS).

If the applicant's sponsor is rated A, A (Premium) or A (SME+), they can certify the financial requirement is met by ticking the 'maintenance' box on the applicant's CoS. They may limit the amount of the undertaking, but any limit must be no less than amount stated in the rules. You must check on the CoS checking system.

The sponsor can also certify maintenance for any dependants of the sponsored worker for the same period by ticking the same box. They may limit the amount of the undertaking, but any limit must be no less than amount required in the rules. You should check the notes to confirm that the sponsor has not said that they are only providing funds for main applicant and they have opted out from certifying maintenance for dependants.

## Endorsing body confirms funds

You can find out if the applicant has been awarded maintenance funds along with their other funding by checking on the application form and the [letter of endorsement](#).

## Additional requirement for Youth Mobility Scheme Applicants

Under paragraph YMS 4.3 an applicant on the Youth Mobility Scheme must not be financially responsible for any children under 18.

Check the application form to confirm that the applicant has said they have no child dependants. If they have previously made an application with us, you can also check the person history on the case working system to see if they have previously said they have dependant children. If they have, you must contact the applicant to confirm whether their circumstances have changed (for example if they have lost a child or if the child is no longer dependant on them financially following divorce) before refusing the application.

# The financial requirement for Short-Term Student, Representative of an Overseas Business, and UK Ancestry applicants

The financial requirement can be found in the [Immigration Rules](#) at:

- ST 6.1. to ST 6.4. Appendix Short-term Student
- ROB 7.1 to 7.2 and ROB 27.1 to ROB 27.2 Appendix Representative of an Overseas Business and
- UKA 5.1 to UKA 5.3 and UKA 33.1 to UKA 33.3. Appendix UK Ancestry.

Applicants must show that they meet the financial requirement if they are applying for entry clearance or permission to stay.

There is no set level of funds, but applicants and their dependents on these routes must instead show that they can adequately maintain and accommodate themselves and any dependants without receiving public funds (public funds are defined in [paragraph 6 of the Immigration Rules](#)).

## Short-term Student

A Short-term Student must also show they

- have enough funds to meet the cost of their return or onward journey from the UK; and
- have either paid their course fees or have enough funds to pay their course fees.

You must check on the application form and supporting evidence to confirm the cost of the journey, and course fees.

There is no set evidence that applicants need to show, for example, they do not have to have booked an onward or return ticket for their journey from the UK and can instead show the funds required to pay for their study and travel in their bank account. To show course fees have been paid, you would normally expect to see a receipt or a letter of confirmation from the course provider providing sufficient information to allow you to confirm and verify (if you judge it necessary) that the fees have been paid. In either case, you need to be satisfied that the funds available are a reasonable amount to ensure the requirement is met.

You should consider:

- any specific information the applicant has provided on costs and travel plans;
- a reasonable amount required for the cost of a return or onward journey.

## Adequate maintenance and accommodation

Where the requirement is for “adequate” maintenance and accommodation this means that, after any income tax, national insurance contributions and housing costs have been deducted, there must be available to the applicant, and any dependants in the UK, at least the level of income or funds that would be available to them if they were in receipt of [Income Support](#).

The fact that the applicant is not eligible to claim public funds is not in itself sufficient to satisfy the requirements of this rule. An important factor to consider is whether the applicant would have an equivalent amount as they would have if they did claim public funds to support themselves or any dependents once in the UK (though applicants are not entitled to claim public funds under the condition of a grant on these routes). It is not acceptable for applicants to live below the income support level.

In considering this requirement, you can take into account:

- funds held by the applicant or their dependants
- any employment or self-employment the applicant is legally engaged in on the date of application (or legal employment or self-employment of their dependants, if relevant)
- savings of the applicant or their dependants
- any other non-employment income that is immediately available to them (such as income from rental property)

If the applicant is relying on funds, they must meet the requirements in [Appendix Finance](#), using the following sections of this guidance:

- [Types of Funds](#)
- [Financial Institutions](#)
- [Problematic funds](#)
- [Accounts](#)
- [Evidence of accounts](#)
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For the UK Ancestry route, you can accept credible promises of third-party support, such as financial help from a relative or friend, when assessing whether an applicant meets the maintenance requirement.

Promises of job offers or the applicant’s prospects of employment cannot be used to calculate the maintenance requirement.

## Evidence to support adequate maintenance and accommodation

You must check the information the applicant has provided on the application form about their finances and accommodation and any supporting evidence they have provided.

The Immigration Rules do not specify a minimum period the evidence must cover but applicants are advised on the application form to submit evidence covering at least 3 months. You must not refuse an application solely because the evidence covers less than this. You may accept evidence covering a shorter period if you are nonetheless satisfied that the applicant will be able to maintain and accommodate themselves.

You may request additional evidence (even if the applicant has submitted evidence covering a 3-month period) if you are not satisfied, based on the evidence provided, that the applicant meets the requirement.

The evidence must be dated no more than 31 days before the date of application.

Examples of evidence that could be provided by the applicant include, but are not limited to:

- payslips
- evidence of self-employment
- bank statements
- building society pass book
- P60s
- evidence of any other source of income – for example, income from rental property
- tenancy or mortgage agreement
- a signed and dated letter from a third party (such as a friend or relative) confirming that they will maintain and accommodate the applicant (and their dependants, if relevant), plus evidence of that third party's finances, as above

If you have doubts about whether the applicant can meet the financial requirement, for the route and you are considering refusing the application, you must follow the [evidential flexibility](#) guidance.

## Accessing public funds

If the applicant is in the UK and applying for permission to stay, you must check their application to see if they have declared that they have previously accessed public funds in the UK. If the applicant has accessed public funds you must follow the [public funds guidance](#).

## Credible promises of third party support

For the UK Ancestry route only, you can accept credible promises of third-party support.

You should check the application form and supporting evidence to confirm if the applicant says they are relying on third party support. There is no set evidence to show this, but you would usually expect to see a signed letter from the third party which provides sufficient information to satisfy you that the support is being provided to applicant, the amount and duration, and of the financial situation of the third party.

Where you have particular doubts or concerns around the intentions of the third party to provide this support, you may request further information or evidence from the applicant.

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# Applicants who have lived in the UK for 12 months with permission

This section shows how to assess whether an applicant has lived in the UK for 12 months or more before the date of application.

This only applies to applications for permission to stay on study and work routes.

To meet the requirement under this policy, the applicant must:

- be applying for permission to stay; and
- have lived in the UK for the last 12 months before the date of application; and
- had permission throughout this time.

Dependants must have lived in the UK for 12 months themselves – they cannot rely on the fact the main applicant has lived in the UK for 12 months.

There must not be a break between the 12 months spent in the UK and the date of the application, for example, the applicant cannot rely on 12 months prior residence if they are applying for entry clearance from outside the UK.

Holidays and short absences from the UK do not break the 12 month period. However, if an applicant has not been based in the UK for a significant part of the 12 months, for example for at least 3 months, they will not meet the requirement.

If the applicant had 3C leave or exceptional assurance (during the Covid pandemic) during the 12 months, that time should be counted as a time during which they had permission.

You can find out if the applicant meets the requirements of this rule by checking the application form and the applicant's history on the caseworking system.

The 12 month period should be calculated back from the date of application. If the applicant's permission began close to the 12 month point, you should make further checks. For example, you might:

- check the application form for their intended date of entry to the UK;
- contact the applicant and ask them to provide further evidence confirming their date of entry.

Applicants are asked on the form if they have lived in the UK for the last 12 months or more and if they say yes, they are not asked to provide further evidence of funds.

If an applicant has answered yes to this question on the form, but the evidence suggests they have not been in the UK for the 12 month period, you should follow the guidance on [where evidence is missing or inadequate](#).

# How to calculate the length of time for which funds must be held

The following rules state that when applicant or their dependant is relying on funds, they must show they held the required level of funds for 28 days:

- ST 12.6 Appendix Student for main applicant
- ST 33.4 Appendix Student for partner of a Student applicant
- ST 37.4 Appendix Student for Child of Student applicant
- CS 10.3 Appendix Child Student for main applicant
- PC 7.5 Appendix Parent of a Child Student for Parent of a Child Student applicant,
- SW 15.3 Appendix Skilled Worker for main applicant,
- SW 33.5 Appendix Skilled Worker for partner and child of a Skilled Worker applicant.
- IC10.3 Appendix Intra-Company
- MOR 7.3 Appendix T2 Minister of Religion for main applicant.
- MOR 26.5 Appendix T2 Minister of Religion, for partner and child of a Minister of Religion applicant,
- SP 7.3 Appendix T2 Sportsperson, for main applicant
- SP 27.5 Appendix T2 Sportsperson, for partner and child of a Sportspersons applicant,
- SU 8. 3 Appendix Start-up route, for main applicant
- SU 20.4 Appendix Start-up route for partner and child of a Start-up applicant
- INN 13.3 Appendix Innovator route for main applicant,
- INN 30.4 Appendix Innovator route, for partner and child of an Innovator applicant,
- SAW 5. 2 Appendix Seasonal Worker for Seasonal Worker applicant
- YMS 4.2 Appendix Youth Mobility Scheme for Youth Mobility Scheme
- RW 7.2 Appendix T5 (Temporary Worker) Religious Worker for main applicant
- RW 18. 4 Appendix T5 (Temporary Worker) Religious Worker, for partner and child of a Religious Worker,
- CW 7.2 Appendix T5 (Temporary Worker) Charity Worker for main applicant
- CW 18.4 Appendix T5 (Temporary Worker) Charity Worker for partner and child of a Charity Worker
- CSP 6.3 Appendix T5 (Temporary Worker) Creative or Sporting Worker for main applicant
- CSP 17.4 Appendix T5 (Temporary Worker) Creative or Sporting Worker or partner and child of Creative or Sporting Worker
- IA 11.3 Appendix T5 (Temporary Worker) International Agreement Worker for main applicant
- IA 29. 3 Appendix T5 (Temporary Worker) International Agreement Worker, for partner and child of International Agreement Worker
- GAE 6.3 Appendix T5 (Temporary Worker) Government Authorised Exchange Worker for main applicant.

Paragraphs FIN 7.1. to FIN 7.3. of [Appendix Finance](#) set out how this period must be calculated.

You must check that the most recently dated piece of financial evidence is dated within 31 days of the start of application.

You must count the 28 days by counting back from the date of the closing balance on that most recent piece of financial evidence.

The financial evidence provided must cover the whole period.

If funds are in an overseas currency, use the exchange rate at the date of the application to check the value of the money in pounds sterling. To check the balance, use the OANDA website.

### Evidence from more than one bank account

Where evidence from two or more accounts is submitted, you must consider the evidence in both accounts. This can be done either:

- by taking the cumulative total across both accounts into consideration provided the closing balance of both accounts falls within the required 31 days period up until the date of application – and the funds in both were held for the required 28 days. or
- by using the closing balance of the account that most favours the applicant (providing it falls within the required 31 day period up until the date of application) and taking any additional evidence of funds available at any point during the 28 day period linked to the closing balance used.

# Types of Funds

This section tells decision makers the types of funds that are acceptable under Appendix Finance.

## Unacceptable types of funds

Funds are not acceptable if any of the following apply:

- the applicant is relying on an overdraft,
- the funds are held in a financial institution that does not keep electronic records, that is not regulated by the appropriate regulatory body for the country in which it is based, or where the decision maker cannot make verification checks,
- they were not acquired lawfully or were acquired while an applicant was in the UK without permission,
- where they are held in an account of a person not specified under FIN 5.1,
- the account holder does not have control over the funds,
- the applicant is relying on promises of third-party support, except
  - For student and child students, funds from parents where they have agreed to provide support to the Student / Child Student, student loans and official financial sponsorship and
  - For UK Ancestry migrants, relying on promises of support from friends or relatives, or
- they are held in a type of account (including pension funds) where the funds cannot be accessed immediately, or financial instruments such as shares, bonds, credit cards.

## Acceptable types of funds

For funds to be acceptable, unless funds will be available as a student loan, all the following must be met:

- held in a financial institution that uses electronic record keeping, which is regulated by the appropriate regulatory body for the country it is operating in and where UKVI can make verification checks.
- held in an account belonging to the applicant or their partner (who is applying for permission at the same time or has been granted permission),
  - for dependent children, Child Students and Students the funds may alternative be held by a parent or legal guardian
  - for Child Students the funds may be held by a close relative or private foster carer who is, or would be, caring for them.
- held in a personal bank or building society account (including current, deposit, savings, pensions from which the funds can be withdrawn, or an investment account) provided the funds can be accessed immediately.

# Financial Institutions

Funds will not be counted if they are held in a financial institution where any of the following apply:

- you cannot make satisfactory verification checks
- it is not regulated by the appropriate regulatory body for the country in which that institution is operating; or
- it does not use electronic record keeping.

If the institution does not meet these requirements you do not need to consider the funds in assessing the financial requirement. You must make this clear in any refusal notice.

## Verification checks

You should follow local processes to determine when to make verification checks,

If the financial institution has been contacted with a request to verify the funds and they refuse to do so, you do not need to take the financial evidence provided that relates to funds held in that institution into account.

## Regulation

The financial institution must be regulated by the Financial Conduct Authority (FCA) or, in the case of overseas account, the home regulator (official regulatory body for the country in which the institution operates and the funds are located).

Caseworkers can check the following list to see the financial regulators for each country: <https://www.bis.org/regauth.htm?m=2%7C269>.

If the financial institution has a website, you must check the information on who is the regulator there.

## Electronic record keeping

You must not accept hand written records or records that are amended by hand.

# Problematic funds

This section outlines problems decision makers may encounter when establishing credibility of evidence of funds.

## Control of funds

The account holder must control the funds as set out in paragraph FIN 5.2.

## Funds obtained illegally

Where you have evidence that the applicant obtained funds illegally the financial requirement will not be met. This includes where you have evidence the applicant was working in breach of conditions.

If you see that an applicant has obtained the funds they are relying on while they were in the UK without permission, the financial requirement will not be met. You should check on the casework system if the applicant was in the UK without permission and check the dates that the applicant received funds. If the funds appear to come from work done while the applicant was in the UK without permission, you should discount them. If the funds are received after the applicant had permission, but you have reason to believe they were, for example, payment for work done while they did not have permission, you should contact the applicant to confirm the source of funds.

## Funds for dependants

The funds to meet the financial requirement for dependants must be in addition to the funds required for the main applicant, or other family members who are applying at the same time or who are in the UK as a dependant.

You must be satisfied that there are sufficient funds to cover the whole family unit. If the family members are applying separately and have not provided evidence to satisfy you of this (for example if they show only enough to be certain there are funds available for a single dependant), you should follow the guidance on [where evidence is missing or inadequate](#).

# Accounts

This section tells decision makers the types of account which are acceptable under Appendix Finance, including the requirements for a dependent child, Student or Child Student applicant submitting evidence of funds held in the name of their parent or parents or legal guardian or guardians.

## Individual or Joint Accounts

You should check that applicants (or account holders allowed under Appendix Finance) are providing documentation with accounts held in their name - this could be either alone or as a joint account holder.

Where funds are in a joint account, the applicant's (or account holder's) name must be on the account along with one or more other named individual or individuals. Where the account holder is the applicant, they are asked on the form that the account holder provide consent to verification checks. If they do not provide this, you may not be able to [verify the account is genuine](#) and the applicant may not be able to rely on the evidence of funds.

When the account does not belong to the applicant you must check the relationship between the account holder and applicant. If the account holder is the applicant's partner, you should check the evidence of relationship provided on the application form or, where they have permission, check the record on the casework system.

If in doubt about the nature of the relationship you can request further information to confirm the relationship. you should follow the guidance on [where evidence is missing or inadequate](#).

## Funds held in parents' accounts

A dependant child, Student and Child Student can rely on funds held by their parent or parents or legal guardian or guardians.

You must be satisfied that the applicant is related to the person holding the funds as claimed. On the sponsored or endorsed work routes and UK Ancestry, a dependent child will supply proof of relationship along with their application.

Where the Student or Child student applicant is relying on funds held by their parent or parents or legal guardian or guardians, they must provide proof of relationship as required in [Appendix Finance](#) FIN 5.3.

Some examples of how an applicant can prove evidence of relationship are outlined below:

- a birth certificate showing the name or names of their parent or parents
- the certificate of adoption showing the names of both parents or legal guardian or guardians
- a court document naming their legal guardian or guardians.

An affidavit as this is only evidence that someone has made a sworn statement regarding a claimed relationship, and not evidence of that relationship by themselves.

You can accept a government-issued household register as evidence of the relationship between the applicant and their parent or parents or legal guardian or guardians.

The Student or Child Student applicant must also provide a signed letter from their parent or parents or legal guardian or guardians as set out at [Appendix Finance](#) FIN 5.3.

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# Evidence of accounts

Appendix Finance does not generally specify the required type, format or contents of evidence provided to show an applicant meets the funds requirements (except for, for example, student loans). You must be satisfied that any evidence provided is genuine.

The applicant will be asked to provide evidence that they meet the financial requirement as part of the application process. You can find out what type of evidence the applicant is relying on by checking the application form.

## Evidence from banks or building societies

It is not a requirement that electronic bank statements or pass books must be stamped on each page or accompanied by a supporting letter.

You would normally expect a banking or building society record to:

- be on official stationery or an electronic record
- be printed or electronic (not hand written)
- include the account holder(s) names
- include the account number
- include the date of the statement
- include information about the bank, such as contact details or a branch code
- show transactions and amount held over time (although this is not the norm in all countries).

A letter from a financial institution should normally include similar information to that listed above, although it may confirm the balance and the length of time held rather than providing a record of transactions. You should consider asking the applicant to provide a more formal letter if the letter:

- is not on headed paper; or
- is not signed by an official from the financial institution; or
- does not show contact information that you would need to verify the letter.

Mini bank statements printed from automatic teller machines (ATMS) are not satisfactory evidence of funds as they do not include sufficient information to show the financial requirement is met and are easy to fake.

## Certificates of deposit

Certificates of deposit can be relied on to evidence funds if the document is issued by a bank which confirms that an individual has deposited or invested a sum of money, held it for the required 28 day period, and that the applicant can access the funds at any time.

# Assessing the evidence

This page tells caseworkers about requesting more information or supporting documents related to applications.

Applicants should provide all the evidence on which they rely to support their application at the outset of the process. However, it is recognised that if an applicant makes an error or omission with the supporting evidence they provide, it may be appropriate for you to contact the applicant and invite them to provide additional evidence.

You must review the information on the application form and other available evidence before deciding whether you are satisfied on the balance of probabilities (it is more likely than not) that a requirement is met.

It is for the applicant to provide evidence showing that they meet the requirement. However, if they have not provided sufficient evidence, you should consider whether there are reasonable steps that could be taken to allow them to show that, for example by asking them for further information, or by verifying evidence, before deciding the application.

## Format of evidence

The Rules generally no longer set out specific format requirements for most documents. This doesn't mean that format is irrelevant – it will help you assess if a piece of evidence is genuine and if it provides the information, they need to be satisfied the requirement is met. But it does mean they must not refuse an application because the evidence is not in a particular format.

If evidence, such as a bank letter, does not include the information the you would normally expect, you should consider whether to take further action to verify it.

## Where evidence is missing or inadequate

The applicant will be told what evidence to provide as part of the application process. However, sometimes evidence is missing or inadequate to enable the you to assess whether the financial requirement is met.

You should consider seeking further information or making verification checks when, for example:

- evidence is missing (for example a missing page from a series of electronic bank statements ) that you believe the applicant has, or could obtain
- evidence is inadequate but could be clarified, for example, if a letter from an official financial sponsor does not include all the information that you would expect.

You should check any discrepancies about financial information on the CAS/COS with the sponsor.

You may decide to ask for further information from the applicant, sponsor, or financial institution, or make verification checks in other cases, if you think it would help assess whether the financial requirement is met. If you are not sure whether this would help, you should discuss this with a senior caseworker.

You do not need to contact the applicant if evidence is missing or inadequate, but:

- you do not need the information because you can get it elsewhere, for example, from the CAS or COS;
- receiving it would make no difference to your decision (for example because the applicant would still be refused for other reasons).

If the evidence is missing or inadequate, you do not have to offer the applicant an opportunity to provide different evidence. For example:

- if the applicant says they are relying on a student loan, but the evidence is not sufficient to show the requirement is met, you do not need to check whether the applicant meets the requirement some other way such as asking for bank statement.
- if the applicant provides bank statements and they do not show the required level of funds or the evidence is not sufficient to satisfy you, there is no need to check whether the applicant has another bank account that might meet the requirement.