



# MEETING STUDENT ROUTE FINANCIAL REQUIREMENTS

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**Ravensbourne**  
University London



# Financial requirements (money available to you)

For a STUDENT route application, you must show UKVI that you have sufficient funds to pay your tuition fees for at least one academic year as well as to cover your living costs (max 9 months).

UKVI has very specific requirements regarding the documents they will accept as evidence of your finances. You can find more information on the specific requirements for financial documents in the [Casework Guidance \(STUDENT AND CHILD ROUTE\)](#) One of the most common reasons for students being refused a STUDENT route visa is a failure to provide financial evidence in the precise format required by the UKVI.

- **Please note: Nationals of certain countries are not required to submit their financial documentation with their visa application because they qualify for ‘differentiation arrangements’. To be eligible you must be applying for UK entry clearance in the country or territory where you live or applying for permission to stay from inside the UK. UKVI may still request this evidence at any time so do keep this evidence to hand in the event that they are requested, failure to do so could result in your application being refused/rejected. Check if you are eligible for ‘differentiation arrangements’.**
- **If you have lived in the UK with valid immigration leave for 12 or more months prior to the date of your application you are not required to submit financial documents with your application but keep them to hand in the event that they are requested.**

**Please note: that Ravensbourne currently requires nationals from eligible differentiation countries to provide financial documents in line with UKVI requirements before a CAS is issued. However, to facilitate and speed up the process eligible applicants may submit online/screenshots of their bank statement(s)/financial documents to meet the financial documentary requirement. Ravensbourne shall issue a CAS to such applicants on the basis of an online bank statement(s)/scanned bank letter provided they meet the other UKVI requirements (i.e. money has been held for 28 consecutive days, clearly states the account holder etc).**



# How much money am I required to evidence/show?

## **Tuition fees:**

Before we issue your CAS you are required to pay a non-refundable\* CAS deposit of £5,000 (unless you are a recipient of a US Federal Loan, government scholarship, educational loans and official sponsorship or have been otherwise exempt), this amount will be counted towards the total tuition fees you owe Ravensbourne. If you only pay the £5,000 CAS deposit, you will have to show that you have held the remaining amount of your tuition fees in your/your parent(s) bank account for at least **28 consecutive days (finishing on the date of the closing balance) ending no more than 31 days before your application and no later than the date of the application.** We will detail the amount of tuition fees you have to pay in your CAS letter.

The tuition fee amount will be indicated in your CAS letter which will be provided by Ravensbourne. Please find the International tuition fees details for the relevant academic year [here](#)

\*except in the event of a visa refusal where there is no evidence of fraud or on basis of credibility or other valid reasons(s). Please refer to our refund policy

# Maintenance (living costs)

In addition to evidencing that you have sufficient funds to cover any outstanding tuition fees owed to Ravensbourne, you will be required to show that you have at least £1,334 for each month of the first year of your course - **up to a maximum of nine months** (a total of £12,006.) - to cover your living costs in the UK.

You will need to provide this evidence in the form of an official bank statement/bank letter or other financial evidence to show that this amount is available to you and that the funds have been held in the relevant account, if using a bank account, for at **least 28 consecutive days (finishing on the date of the closing balance) ending no more than 31 days before your application and no later than the date of the application. UKVI also expects that this money would be available to you while your application is being processed.**

Ravensbourne will not issue a CAS/CAS letter without first assessing evidence of your finances.



# What evidence can be provided as proof of sufficient funds?

You can provide a bank statement to show personal cash funds (including savings accounts and current accounts) held in your own account or a joint account (where you and the account holders names appear on the statement) **or** money held in an account owned by your parents/legal guardian only; **or** certificate of deposits held in your/your parent(s)/legal guardian's name or an educational loan letter in your name which meets UKVI requirements; or evidence of official financial sponsorship (see below).

You can use official bank statements confirming your funds or a bank letter that has been issued by a regulated financial institution or a letter from a regulated financial institution confirming that you have a educational loan to evidence your funds.

Evidence of your funds must meet the specific UKVI requirements. If it does not, your visa application may be refused.

Please note that evidence of your ability to cover your tuition and/or living expenses must be in the form of cash funds. You cannot use other types of funds, such as **shares (except investment account where funds can be withdrawn immediately) or bonds or a pension funds (if funds cannot be withdrawn immediately) or bank overdraft or credit card.**

For detailed information of the format of bank statements/bank letters you should refer to the [Casework Guidance \(STUDENT AND CHILD ROUTE\)](#)

If you are using money held in your parent(s)/legal guardian's name (bank account or certificate of deposit) you need to provide the following additional documents with your application:

- Your birth certificate (or other official document) showing the name of your parent(s)/ legal guardian (with official English translation if applicable. [Refer to the Casework Guidance \(STUDENT AND CHILD ROUTE\) for translation requirements](#); and
- A letter from your parent(s)/legal guardian confirming your relationship and that they have given their consent for you to use their money for your studies in the UK. Here is an example of an acceptable parental consent letter: [Parental Consent Letter](#)

If you are using an account that shows a foreign currency, you will also need to convert the closing balance into pounds sterling using the [OANDA website](#). You should detail the converted amount on your application form (in the additional information section) **Please note that where your funds are held in a foreign currency you should ensure that your/your parent(s)' bank account holds at least the minimum required amount plus a bit extra throughout the entire required period of time. We recommend holding the required fund in the account at least until you receive your visa.**



# CERTIFICATE OF DEPOSIT

This is a certificate issued by a bank to confirm that the named person has deposited or invested a specific amount of money. A certificate of deposit is accepted if it meets both the following requirements:

- the certificate of deposit must have been issued within 31 days of the date of application; and
- at least 28 days must have elapsed between the date of the deposit and the date of issue of the certificate.
- Confirmation from the issuing authority that the funds can be accessed at any time.



# Bank statement/letters

## Bank statements:

- It must cover a consecutive 28 days period finishing on the date of the closing balance (**if the money falls below the required amount even for just one day, your application will be refused**).
- The date of the closing balance on the bank statement/must not be older than **31 days** before the date of your visa application and no later than the date of the application;
- Must show your name or your parent's/legal guardian's name;
- The account number;
- The financial institution's name and logo; and
- The amount of money available.

This is an example of an acceptable bank statement

This is only an example of the key information that should be included on your bank statement.

Bright Bank - bank statement



Must be written on the bank's letter head.

Your name or your parent's/legal guardian's name

INSERT DATE STATEMENT PRINTED

INSERT NAME  
Insert Yours or your parents address

Sort Code: [INSERT]  
BIC: [INSERT]  
Account number: [INSERT]  
IBAN: [INSERT]

The account number must appear in full

Please read through the entries on your statement. If you think something is incorrect, please contact us

Date	Description	Type	In (£)	Out (£)	Balance (£)
14-Sep-17	12SEP17 771001	TFR	1.00		32312.00
14-Sep-17	12SEP17 771001	TFR	1.00		32311.00
14-Sep-17	12SEP17 771001	TFR		1.00	32312.00
19-Aug-17	17AUG17 771001	TFR		520.00	32832.00
14-Aug-17	11AUG17 771001	TFR		250.00	33082.00
04-Aug-17	01AUG17 771001	TFR	1.00		33081.00
03-Aug-17	01AUG17 771001	TFR		1.00	33082.00
02-Aug-17	01AUG17 771001	TFR	10182.00		33082.00
01-Aug-17	01AUG17 771001	TFR	22900.00		22900.00

The funds you need to show for your application must be in your account for a consecutive 28 day period and remain in your account until you submit your visa application online. The end date of the 28 days period must be within 31 days of the date you submit your visa application online.

The amount of money available. The balance should not drop below the required amount during the 28 day period.

N.B. IF THE BANK STATEMENT WAS NOT ISSUED IN ENGLISH THEN YOU MUST ALSO SUBMIT AN ENGLISH TRANSLATION OF IT WITH YOUR APPLICATION.



**Ad hoc bank statements** on the bank's letterhead are acceptable as evidence (this excludes mini-statements from cash points). If you wish to submit electronic bank statements these must contain all of the information detailed in a standard bank statement. In addition, you will need to provide a supporting letter from your bank on their letterhead, confirming the authenticity of the statements provided. Alternatively an electronic bank statement bearing the official stamp of the bank (each page of the statement must be stamped by the bank).

**Here is an example of an acceptable electronic bank statement**

This is only an example of the key information that should be included on your bank statement.

Bright Bank - Electronic BANK statement



N.B. IF YOU ARE USING AN ELECTRONIC BANK STATEMENT EVERY PAGE SHOULD BEAR THE OFFICIAL STAMP OF THE BANK OR YOU NEED TO PROVIDE A SUPPORTING LETTER FROM THE BANK ON COMPANY HEADED PAPER CONFIRMING THE AUTHENTICITY OF THE STATEMENT.

PRINTED : (INSERT DATE PRINTED)

**CERTIFIED TRUE COPY OF ORIGINAL DOCUMENT**

SIGNED .....  
DATE .....

Your name or your parent's/legal guardian's name

Sort Code: [INSERT]  
BIC: [INSERT]  
Account number: [INSERT]  
IBAN: [INSERT]

INSERT NAME  
Insert Yours or your parents address

The account number must appear in full

The date shown on your statement must be correct at the time of printing.  
Please read through the entries on your statement. If you think something is incorrect, please contact us

Date	Description	Type	In (£)	Out (£)	Balance (£)
14-Sep-17	12SEP17 771001	TFR	1.00		32312.00
14-Sep-17	12SEP17 771001	TFR	1.00		32311.00
14-Sep-17	12SEP17 771001	TFR		1.00	32312.00
19-Aug-17	17AUG17 771001	TFR		520.00	32832.00
14-Aug-17	11AUG17 771001	TFR		250.00	33082.00
04-Aug-17	01AUG17 771001	TFR	1.00		33081.00
03-Aug-17	01AUG17 771001	TFR		1.00	33082.00
02-Aug-17	01AUG17 771001	TFR	10182.00		33082.00
01-Aug-17	01AUG17 771001	TFR	22900.00		22900.00

The funds you need to show for your application must be in your account for a consecutive 28 day period and remain in your account until you submit your visa application online. The end date of the 28 days period must be within 31 days of the date you submit your visa application online.

STAMP OF THE BANK

The amount of money available. The balance should not drop below the required amount during the 28 day period.

**BRIGHT BANK**  
High Road  
Ilford Essex - IG1 1DE

N.B- IF THE BANK STATEMENT WAS NOT ISSUED IN ENGLISH THEN YOU MUST ALSO SUBMIT AN ENGLISH TRANSLATION OF IT WITH YOUR APPLICATION.



**Building society pass book must** contain the following:

- cover a consecutive 28 day period (finishing on the date of the closing balance) and ending no more than 31 days before the date of your application and no later than the date of the application;
- your name or your parent’s/legal guardian’s name;
- the account number;
- the financial institution’s name and logo; and
- the amount of money available in the account.

## Bank letters must contain:

- Your or your parent’s full name (whoever is the account holder)
- Confirm that the required funds have been held for a consecutive 28 day period (finishing on the date of the closing balance) and ending no more than 31 days before the date of your visa application and no later than the date of the application;
- The account number;
- The date of the letter;
- The bank’s name and logo;
- The amount of money in the account at the date of the letter;
- Must confirm that the money in your/your parent(s)’ account is sufficient to cover your living costs and/or any tuition fees that remain outstanding.

Here is an example of an acceptable bank letter

The letter must be printed on company/ institution head paper/ letterhead.



Date of Letter (Must be dated within 31 days of the date you submit your application online)

To Whom It May Concern,

**Re: Full Name of account holder; Account number**

I can confirm that the above named person holds an account with **[INSERT NAME OF BANK]** The current balance in this account is. **[WRITE THE AMOUNT HELD IN THE ACCOUNT AND STATE THE CURRENCY IT IS HELD IN].**

I can confirm that a minimum balance of **[INSERT AMOUNT]**, has been maintained in the account for the last 28 consecutive days.

Should you require any further information please do not hesitate to contact me on **[INSERT CONTACT DETAILS, EMAIL AND/OR PHONE NUMBER]**

Yours faithfully,

Signature of bank personnel

Authorised bank personnel name  
Job Title

**[BANK STAMP]**

N.B- IF THE BANK LETTER WAS NOT ISSUED IN ENGLISH THEN YOU MUST ALSO SUBMIT AN OFFICIAL ENGLISH TRANSLATION OF IT WITH YOUR APPLICATION. PLEASE CLICK HERE FOR GUIDANCE ON OFFICIAL TRANSLATION.





# FAQs on bank statements/letters

## **How long do I need to have had the required funds in my/my parent's)/legal guardian's personal bank account?**

The statements must show at least the full required amount has been held in your/their personal bank account for **28 consecutive days** from the closing balance of the bank statement being used *(and has not fallen below the required amount at any point during the entire 28 days period)*.

## **How recent does my bank statement/letter need to be?**

The bank statement/the bank letter closing balance must be dated no earlier than **31 days** before the date of your visa/leave to remain application and no later than the date of the application.

## **Can I use more than one bank account as evidence?**

Yes. If you are submitting evidence from two or more accounts, UKVI will assess the funds as being the closing balance of one account. UKVI will always use the closing balance that most favours you.

## **Can I use an overseas account?**

Yes, but you do need to ensure that the overseas bank statements/letters meet the requirements set out in the [Casework Guidance \(STUDENT AND CHILD ROUTE\)](#).

## **Are there any banks or financial institutions that UKVI does not accept?**

Yes, this is the case for certain countries, UKVI has published a list of acceptable financial institutions. Individuals particularly from Bangladesh, Cameroon, Ghana, India, Iran, Pakistan, the Philippines and Sri Lanka can check if their bank documents are acceptable at [Appendix P of the Immigration Rules](#).

**Do I need to keep the money in my account once I have submitted my application?** You are advised to keep the required funds in your bank account until your visa/leave to remain application has been processed and approved by UKVI as they may want to verify that you have the correct funds available for your studies in the UK.



# Letter from a regulated financial institution confirming an educational type loan

The letter confirming your loan must be dated no more than **six months** before your visa application and must confirm:

- the loan is for you;
- the amount of the loan
- When the funds would be available (e.g. before you travel to the UK, paid directly to Ravensbourne or available before you begin your course;
- the money is available as a student loan;
- it is a student loan being provided by the relevant organisation e.g. your national government, a state or regional government, a government sponsored student loan company or is part of an academic or educational loans scheme (**this means that you cannot use personal loans as evidence of your finances**)

Here is an example of an acceptable educational loan letter.



The letter must be printed on company/ institution head paper/ letterhead.

To whom it may concern,

This is to confirm that [INSERT STUDENT'S NAME] [DATE OF BIRTH DD/MM/YYYY] has been conditionally approved for a student loan [INSERT COMPANY/ORGANIZATION NAME].

[INSERT STUDENT'S NAME] has been conditionally approved for a student loan for tuition totalling £[INSERT FULL AMOUNT/VALUE OF LOAN] which will be paid directly to Ravensbourne on [INSERT STUDENT'S NAME] behalf.

A condition of this loan is that [INSERT STUDENT'S NAME] has successfully enrolled at Ravensbourne to complete the [INSERT FULL COURSE TITLE AND DEGREE STUDENT WILL BE STUDYING AT RAVENSBOURNE e.g. BA FASHION DESIGN] course.

Until [INSERT STUDENT'S NAME] meets the conditions of this approval we cannot confirm an exact funding date.

Please be advised that [INSERT COMPANY/ORGANIZATION NAME] is a paperless company and we do not deal with in any physical written letters or contract agreements this is all done electronically and online [DELETE IF NOT APPLICABLE]

Should you require further information please do not hesitate to contact me on [INSERT CONTACT DETAILS e.g. EMAIL ADDRESS AND/OR PHONE NUMBER].

Yours faithfully,

[INSERT NAME AND SIGNATURE OF OFFICIAL FROM COMPANY]

Name

Job Title

N.B. UKVI REQUIRES THAT THE ONLY CONDITION OF THE LOAN SHOULD BE THE STUDENT MAKING A TIER 4 VISA APPLICATION.



## Government Loans:

If your loan is from your national government, the living costs portion of the loan can be released to you when you register at your institution in the UK. If it is an educational loan from another source it must be released before you travel to the UK or the amount for your course fees paid directly to Ravensbourne.

**US Loans:** US Federal loans are an educational loan scheme. The US government is not your official financial sponsor. If you are using a US Federal Direct loan which is confirmed in a letter by Ravensbourne, you can use this as evidence for your application. You should not apply for your visa until you receive your US loan letter from Ravensbourne because this is your official confirmation of your funding. Please click [here](#) for more information on US Federal Loans.

## Documentation required if using a loan:

**Non-Federal Direct loan:** If you are using a non-Federal Direct loan which has not been verified by Ravensbourne to evidence your funds, you will need to hold the required funds for your STUDENT route application in your bank account for the required 28 days before applying for your visa.

**Educational loans:** If you are using an educational loan (not US Federal loans) as evidence of your finances, which will be paid directly to Ravensbourne (and the living costs portion of the loan will be released to you on or before your arrival in the UK), UKVI have made a concession that these can be submitted as evidence and must be confirmed in a letter.

**All other loans:** If you are using a loan from any other source (a bank, a personal sponsor a relative etc.) you cannot submit a loan letter as evidence. You must receive the funds and transfer them into your own bank account (or that of your parents or legal guardian) and wait 28 days before you can apply for your STUDENT route visa.



# Official financial sponsorship

As defined by UKVI includes: Her Majesty's Government, the student's home government, the British Council or any international organisation, international company, a university or UK independent school. If you are receiving financial support from another type of body or organisation, or from your relatives or friends, this does not count as official financial sponsorship. Please note that if you only receive a partial sponsorship, you must provide evidence that you have the rest of the money required.

## What evidence do I need to show as evidence of my sponsorship?

You will need to obtain a letter of confirmation from your sponsor on official letterhead paper or the organisation's stationary. The letter must include:

- Your name;
- The name and contact details of the official financial sponsor;
- The date of the letter;
- The duration of the sponsorship;
- The amount of money the sponsor is giving to you or a statement that your sponsor will cover all of your fees and living costs.

Click [here](#) for an example of an acceptable official sponsorship letter.

This is only an example of sponsorship letter.

The letter must be printed on letter headed stationery of the organization sponsoring you and must contain an official stamp of the organization on it. It must also contain the contact details of the sponsor. The details here can be changed according to your individual sponsorship details but sponsorship and the amount of money the sponsor is giving you.

DATE ← This date cannot be more than 6 months before the date you submit your visa application online

To Whom It May Concern,

RE: Official Sponsorship of [STUDENT NAME, DOB, NATIONALITY]

I write to confirm that the above student is in receipt of official financial sponsorship from us. The sponsorship covers the period [INSERT START DATE AND END DATE OF SPONSORSHIP]

The sponsorship consists of a total of [AMOUNT]. This covers tuition fees of [AMOUNT] and [AMOUNT] of maintenance. [DELETE AS APPROPRIATE]

This scholarship also covers maintenance for the student's dependants [INSERT NAME OF DEPENDANTS]. [DELETE IF NOT APPLICABLE].(It is possible to change the wording for this. For example, if all tuition fees and maintenance are covered by the scholarship, the letter can state this instead of including amounts)..

Yours Faithfully,

[INSERT SIGNATURE OF OFFICIAL FROM ORGANISATION]

Name  
Job Title  
[INSERT CONTACT DETAILS]

N.B. THE LETTER MUST BE IN ENGLISH OR YOU MUST OBTAIN AN OFFICIAL ENGLISH TRANSLATION.



OFFICIAL STAMP OF SPONSOR



## What if my sponsorship has ended?

If you were fully sponsored (i.e. all tuition fees and living costs were covered by your sponsor) and your sponsorship ends within 12 months of your STUDENT route application being made, you must obtain consent from your previous (as well as your current, if applicable) sponsor to you making a application for entry clearance or permission to stay in the UK. If you do not get this consent, UKVI will refuse your application.





# Sports scholarships

Sports scholarships for study in the UK are permitted to be use for meeting the financial requirements 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 scholarship has been awarded for playing or coaching sport at an amateur level for their licensed Student Sponsor or British Universities and Colleges Sport (BUCS).



# Translations

If your financial document(s) was/were not issued in English or Welsh then you must also submit an English translation of the document (s).

Please note that the translations provided must meet [UKVI requirements](#) as detailed below:

- Confirmation from the translator/translation company that it is an accurate translation of the original document;
  - The date of the translation;
- The translator/an authorised official of the translation company's full name and signature; and
  - The translator/ translation company's contact details.





# Financial Documentary Requirements for Eligible ‘differentiation arrangements’ nationals

**Eligible ‘differentiation arrangements’** nationals: nationals of certain countries are not required to submit their financial or educational documentation with their Student route permission to stay application because they qualify for ‘differentiation arrangements’. To be eligible you must be applying for UK entry clearance in the country or territory where you live or applying for permission to stay from inside the UK.

**Note:** UKVI has the discretion to ask for your documents at any stage of the application process. If you are unable to provide documentation when requested, your application could be refused. We strongly advise that you read the details of the financial and educational documents detailed in your CAS letter and collect all supporting documents as if you were required to submit them at the same time as your application. Check if you are eligible for ‘differentiation arrangements’ by viewing the current list in [Appendix ST](#)

**As a matter of precaution, Ravensbourne currently requires nationals from eligible ‘differentiation arrangement’ countries to provide financial documents in line with UKVI requirements before a CAS is issued. However, to facilitate and speed up the process eligible applicants may submit online/screenshots of their bank statement(s)/financial documents to meet the financial documentary requirement. Ravensbourne shall issue a CAS to such applicants on the basis of an online bank statement(s)/scanned bank letter provided they it meets the other UKVI requirements (i.e. money has been held for 28 days, clearly states the account holder’s name etc).** Applicants who are eligible for differentiation arrangements are strongly advised to note the information related to the financial and educational documents detailed in their CAS letter issued by Ravensbourne and **have** them ready to hand before they submit their STUDENT route visa application however they **must** not submit the documents with their visa application.





# Things to remember

Most refusals for STUDENT route applications are because the financial documents do not meet the requirements. Ensure that your financial documents meet the following requirements:

- The bank statement/ letter closing balance must be dated no more than 31 days before the date of your visa/leave to remain application and no later than the date of the application;
- Your bank statements/bank letter must show that the entire amount has been in your account for **28 consecutive days** from the date of the closing balance of your statement (check the transactions not just the dates of the statement);
- At no point in the 28 days period must it go below the amount required for your visa/leave to remain application or your application will be refused;
- Use [www.timeanddate.com](http://www.timeanddate.com) to calculate if you have held your funds for 28 days;
- **you can only use personal accounts not business accounts;**
- The money must be in a cash account, investment accounts or pension accounts that can be immediately withdrawn (not bonds, pensions fund (that cannot be withdrawn), credit cards or overdrafts);
- You can only use money held by you or your parents/legal guardian. Money held by other relatives (**siblings, grandparents, aunts, uncles are not permitted unless you are joint account holders and you are named on the account to be used**).
- The documents must be issued by a bank that the UKVI accepts. You check can this in [Appendix P](#);
- If it is not a GB(£) Sterling account, you must use an exchange rate converter to check that you have sufficient funds.
- When you submit an application for a STUDENT route visa, you are declaring that the money you are showing is genuinely available to you and will remain available to you unless used to pay fees and living costs. If you are interviewed as part of your application, you may be asked details about this.





# Bringing your family with you to the UK

If you wish to bring your family members (dependants) to the UK with you (spouse/civil partner and children only), we would advise that they submit their visa application(s) at the same time as you.

As part of your application you must submit evidence to show that you have held the required maintenance funds, currently £845 (**i.e. £7,605**) for up to nine months for each dependant. The evidence (e.g. bank statement) must be dated no more than 31 days before your application(s) is/are submitted. If you qualify for ‘differentiation arrangements’, whilst you are not required to submit evidence of the maintenance funds with your visa application(s) you must ensure that you have this evidence to hand in the event that you are requested to provide it by UKVI. **Please note if your dependant(s) do not submit their visa application(s) at the same time as you, they will be required to submit evidence that you/they have held the required maintenance funds for 28 consecutive days in a bank account with their visa application(s).** The final date of this 28 day period must not be more than 31 days before their visa application is made.

Please refer to UKVI’s [Casework STUDENT and CHILD route guidance](#) and [UKVI](#) website for more information.



# Useful Resources

- [Casework STUDENT route guidance](#)
- [Ravensbourne Visas and Immigration page](#)
- [UKCISA](#)
- [UKCISA \(advice for Chinese students\)](#)

