

10 August 2026

UK Student Visa Summary 2026–27

Keep this summary and refer to it as you prepare for your UK Student Visa. Your **WorldStudentAdvisors** counsellor will guide you through each stage.

1. Your bank statement

Your financial evidence is one of the most important parts of your Student Visa application.

- You must hold the required amount of money for at least 28 consecutive days.
- The 28 days are counted backwards from the closing balance date shown on your most recent financial evidence.
- Your most recent financial evidence must be dated no more than 31 days before the date you submit your Student Visa application.
- Your funds can normally be held in your own account or, where permitted, in an account controlled by your parent or partner. If you are relying on another permitted person's funds, additional evidence may be required.
- The account must allow immediate access to the money.
- Do not use a business account.
- If your money is held in another currency, UKVI converts it into pounds sterling using the OANDA exchange rate on the date of your visa application.
- WSA recommends keeping approximately 5% more than the minimum requirement where funds are held in another currency to protect against exchange rate movements. ([GOV.UK](https://www.gov.uk))

Understanding the 28 day and 31-day rules

This causes considerable confusion, so remember:

28 days = how long you must hold the required money.

31 days = how recent your financial evidence must be when you apply for your visa.

For example, if you put the full required amount into your account on 1 June 2026, do not assume you can obtain a statement on 28 June and immediately use it. Make sure the evidence demonstrates that the required balance has been held for a complete 28-day period. Your **WorldStudentAdvisors** counsellor can check the dates before you apply.

If you later apply for your Student Visa, obtain up to date financial evidence so that the closing balance date is within the permitted 31-day period.

You may therefore need updated bank evidence during the CAS and visa process.

WSA strongly recommends keeping the required funds available until your Student Visa has been granted. UKVI may contact your bank to verify the financial evidence you have provided.

<https://www.gov.uk/guidance/financial-evidence-for-student-and-child-student-route-applicants?>

2. How much money do you need?

You generally need to demonstrate:

Course fees for your first academic year
less tuition fees already paid to your university
plus the required UKVI living costs
= total funds required

For courses of nine months or longer, the current UKVI living cost requirement is:

Study location Monthly requirement Maximum 9 months

London	£1,529 × 9	£13,761
Outside London	£1,171 × 9	£10,539

For a course shorter than nine months, calculate the requirement using the number of months of the course. Part of a month is rounded up to a full month. [Immigration Rules - Immigration Rules: Appendix Student - Guidance - GOV.UK](#)

Example

Description	London	Outside London
Tuition fee	£18,000	£18,000
Tuition deposit paid	-£5,000	-£5,000
Tuition fees remaining	£13,000	£13,000
UKVI living costs	£13,761	£10,539
Total required	£26,761	£23,539

These are examples. Your actual requirement depends on your tuition fees, payments already made, course length and where you will study.

3. Your CAS

CAS means Confirmation of Acceptance for Studies.

Your university issues your CAS. Without a CAS you cannot submit a UK Student Visa application.

Before issuing your CAS, your university's compliance team may check your unconditional offer, financial evidence, English language qualifications, immigration history and other documents required for your application.

Your CAS will contain important information about you, your course, your university and your fees. Check it carefully and tell your WSA counsellor immediately if anything appears incorrect.

4. Immigration Health Surcharge

You will normally pay the Immigration Health Surcharge, known as the IHS, as part of your Student Visa application.

The current student rate is £776 per year. The actual amount you pay depends on the total length of your visa, which may be longer than the length of your course. <https://www.gov.uk/healthcare-immigration-application/how-much-pay?>

Paying the IHS gives you access to the UK's National Health Service, known as the NHS, during your visa. You do not normally need separate private medical insurance simply to meet the Student Visa requirement.

5. Tuberculosis, TB, test

Some students must have a TB test before applying for their UK Student Visa.

You normally need a TB test if you are coming to the UK for six months or more, have lived for six months or more in a listed country, and were living in a listed country within the last six months. <https://www.gov.uk/tb-test-visa?>

If you need a TB test:

- Use only a Home Office approved clinic.
 - Book early, particularly during the busy student visa season.
 - Follow the clinic's instructions about the documents you need to bring.
 - Keep your TB certificate for your visa application.
 - A clear TB certificate is normally valid for six months.
 - Do not leave your test until the last minute. Further testing can take up to eight weeks.
- [Tuberculosis tests for visa applicants: Countries where you need a TB test for your UK visa application - GOV.UK](#)

Check whether you need a TB test and find your country's approved clinic on GOV.UK.

[Check whether you need a TB test for your UK visa](#)

[Find your country's Home Office approved TB clinics](#)

The second page contains the country-by-country approved clinic lists, including Nigeria, Ghana, Kenya, Uganda, Tanzania, Angola, Malawi, Zambia and Zimbabwe. ([GOV.UK](#))

6. Previous visa refusals and immigration history

This is extremely important.

Tell your WSA counsellor about every previous visa refusal, from any country and however long ago it happened.

Give your counsellor a copy of every refusal letter.

The information you provide to WSA, your university and UKVI must be accurate and consistent.

Having a previous visa refusal does not automatically mean that your UK Student Visa will be refused. A previous refusal can often be explained.

However, failing to declare a previous refusal when required, or providing false or misleading information, can result in your visa being refused and may have serious consequences for future immigration applications.

7. Prepare for a possible interview

Your university or UKVI may ask you to attend a credibility interview.

Be ready to explain clearly:

- Why you chose your university
- Why you chose your course
- Your previous education
- Your career plans
- How your studies will be funded
- Why you have chosen to study in the UK

Your answers must be your own, truthful and consistent with your application.

WSA provides an online Interview Readiness Coach to help you practise realistic questions. Once you are properly prepared, one of our British Council Certified Student Counsellors can also conduct a live mock interview with you and provide feedback.

Free WSA interview preparation podcasts

For the CAS & UKVI
Credibility Interview podcast,
scan the following QR code



For the Professional Course &
University Interview podcast,
scan the following QR code



8. Student Visa application services

The current Student Visa application fee is £558. Priority and Super Priority services cost extra where available. The April 2026 Home Office fee schedule confirms £500 for Priority and £1,000 for Super Priority. [Home Office immigration and nationality fees, 8 April 2026 - GOV.UK](#)

Service	Total cost	Typical processing time
Standard	£558	Around 3 weeks
Priority	£1,058	Around 5 working days
*Super Priority	£1,558	Usually by the next working day

*Priority and Super Priority services are subject to availability.

9. Graduate Visa after your studies

After successfully completing your course, you may be eligible to apply for a Graduate Visa to remain in the UK.

- If you apply on or before 31 December 2026, the Graduate Visa is normally valid for two years.
- If you apply on or after 1 January 2027, it is normally valid for 18 months.
- If you complete a PhD or other doctoral qualification, the Graduate Visa remains valid for three years.

10. When can you apply and travel?

You can apply for your UK Student Visa up to six months before your course begins.

Once your visa has been granted:

- If your course lasts six months or less, you can normally arrive up to one week before your course starts.
- If your course lasts more than six months, you can normally arrive up to one month before your course starts.
- Never travel before the start date shown on your visa.

Your final Student Visa checklist

Before submitting your application, check:

- ☐ I have my unconditional university offer
- ☐ I have received and checked my CAS
- ☐ My financial evidence meets the 28 day requirement
- ☐ My latest financial evidence is within the permitted 31 day period
- ☐ I have enough money for my outstanding tuition fees and UKVI living costs
- ☐ I have allowed for the IHS and Student Visa application fee
- ☐ I have completed my TB test if required
- ☐ I have declared all previous visa refusals when required
- ☐ I have given WSA copies of all my previous visa refusal letters
- ☐ All information provided to my university and UKVI is accurate and consistent
- ☐ I am prepared for a credibility interview if required
- ☐ My WSA counsellor has checked that I am ready to proceed

Remember

Do not rush your Student Visa application.

Small mistakes with your financial evidence, immigration history or documentation can cause delays or, in some circumstances, result in your application being refused. If you are unsure about anything, speak to your [WorldStudentAdvisors](#) counsellor before submitting your application.

UKVI rules and fees can change. Always check with your WSA counsellor before applying.

[WorldStudentAdvisors](#)

Your Future is Our Mission

WhatsApp Helpline: +44 747 068 9849

Email: Ask@WorldStudentAdvisors.com