Immigration Guidance

Educational loans

Tier 4 Financial Requirements

You can take official educational loans to pay for your studies in the UK.

The loan must be in your name and must be provided by a government department, student loans company or academic or education loans scheme.

>How much money do I need?

You will need to show that you have enough money to pay for your tuition fees for the first year of your studies, plus £1,015 per month for living costs, up to a maximum of 9 months.

For example, for a one-year programme, you will need to show that you have £9,135 for living costs. If you have already paid any tuition fees to the University, you can deduct the amount you have paid from the money you need to show in the loan.

If you have already paid money for your accommodation fees to the University you can deduct the amount you have paid, up to a maximum of £1,265, from the total amount of living costs you need to show in the loan.

>How can I prove this?

You will need a letter from the institution which is providing the loan.

The letter must not be more than 6 months old and must show:

- Your name;
- The date of the letter;
- The financial institution's name and logo;
- The money available to you as a loan; and
- That the loan is provided by your national government, their state or regional government, a government sponsored student loan company or is part of an academic or educational loans scheme

If you are receiving official loans from FAFSA (US Government loans), the University of Edinburgh will issue a schedule which you can use as evidence of your loan.

>Partial loans

If the loan you have taken does not cover the full amount for your tuition fees and living costs you will need to prove that you have enough money for the outstanding amount. Please see our other financial requirement guidance for full information on what you can provide.

>Other requirements

There must be no conditions for the loan to be released to you, other than a successful Tier 4 visa application. The money must be available to you before you travel to the UK, unless your country's government will pay the money directly to the University of Edinburgh, which will disperse the loan to you.

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