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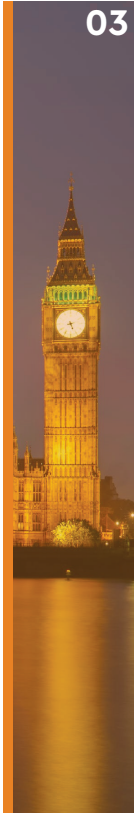
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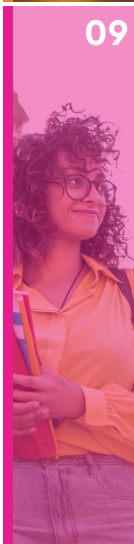
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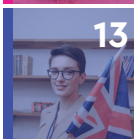
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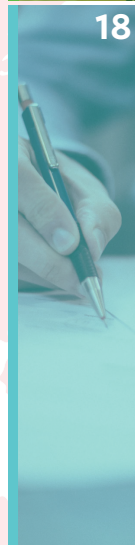
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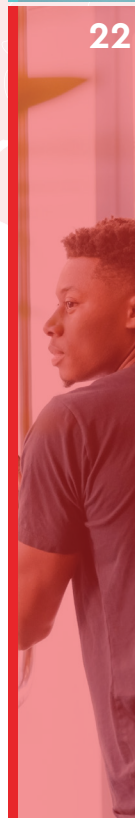
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# INTRODUCTION

**The United Kingdom** is one of the top destinations for international students around the world. With a rich history and tradition of excellence dating back hundreds of years and the sheer number of world-renowned institutions, the UK has so much to offer aspiring international students.

The UK is considered one of the most popular destinations for international students. The standard of education in the UK is of a high quality, and degrees and certificates from UK institutions of higher education are recognised as world-class. Some of the older universities with familiar names, such as Oxford and Cambridge, set this level of excellence, but the practice continues on in all of the institutions in the UK.

A multicultural society, the UK is one of the few places in the world where nearly all religions and faiths are represented. The UK is very open to new traditions and cultures – a major plus for students from other countries.

Statistics from Universities UK show that the total number of international students in the UK was 485,645 in 2018/2019. Of this number, 342,620 came from countries outside of the European Union. Most of the international students in the UK for that year came from China, India, and the United States.



Fig. 1. Top sending countries of international students in the UK for 2018/2019

The UK's reputation for academic excellence is one of the greatest reasons why students want to come to the country. In fact, three of the top 10 universities in the 2019 World University Rankings for Times Higher Education are British.

Higher education institutions are controlled by the British government to uphold their high, internationally recognised education quality – and to ensure that students get the best teaching, support, and resources.

A UK education offers students a great opportunity to acquire the skills, knowledge, critical thinking, and interactions they need to advance their careers.

**MSM Unify's Study in the United Kingdom** is a comprehensive guide for education agents who are helping students study in the UK. In this study guide, you'll understand more about the United Kingdom as a study destination and why more and more students are choosing the country in pursuing higher education. This guidebook provides:

- An overview of the United Kingdom as a study destination
- A look into the UK's system of higher education, its admission requirements, and application processes
- Information of student visas and visa application requirements and processes
- Details on employment options for international students pursuing higher education in the UK
- Practical tips and helpful information to prepare international students for studying and living in the UK



# OVERVIEW OF THE UK

## Countries

England, Wales, Northern Ireland, and Scotland are the four countries that form the United Kingdom. Their capitals are London, Cardiff, Belfast, and Edinburgh, respectively. The term "Great Britain" refers to the landmass that is home to England, Wales, and Scotland. It's called "Great" because it's the largest island in the British Isles. This is why the formal name of the UK is "United Kingdom of Great Britain and Northern Ireland."

The capital of the entire UK is London. Other major cities in the UK include Manchester, Liverpool, and Birmingham in England, Cardiff and Swansea in Wales, Edinburgh and Glasgow in Scotland, and Belfast and Londonderry in Northern Ireland.



Fig. 2. Map showing the different countries and regions of the United Kingdom  
Source: HM Revenue and Customs

Based on a January 2021 report from the UK's Office for National Statistics, the population of the UK reached an estimated 66,796,807 (66.8 million) in mid-2019. The population is not spread evenly across the UK; most of the population may be found in urban areas like London, where there is an estimated 5,700 people per square kilometre.

The UK has a long, rich history and is a major player in foreign relations. At the beginning of the 20th century, the UK commanded a worldwide empire as the foremost global power.

Its position was reduced by two world wars and the end of its empire, but the United Kingdom remains an economic and military force with significant political and cultural influence all over the world. Britain was also the first industrialised nation in the world. Its economy remains one of the biggest, but rather than manufacturing, it now focuses on service industries.

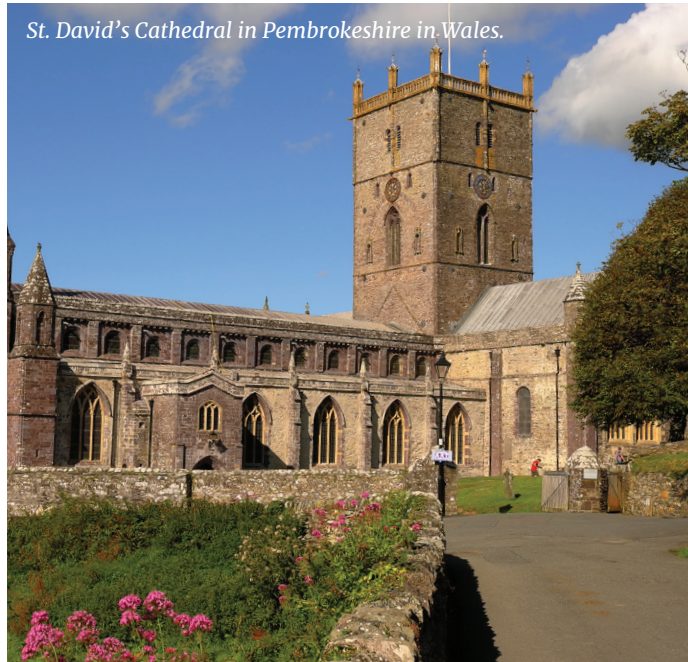
The UK, partially as a result of the empire's stretch and growth, is ethnically diverse. Since the heyday of the Beatles and Rolling Stones in the 1960s, the country has also been a significant force in global youth culture.

Some of the most famous landmarks in the UK are the following:

- England: The Houses of Parliament and Big Ben, Buckingham Palace, Stonehenge, Windsor Castle, the White Cliffs of Dover, Tower Bridge, Tower of London, Hadrian's Wall, Sherwood Forest, Roman Baths
- Wales: St. David's Cathedral, Henrhyd Falls, Caernarfon Castle, Mount Snowdon
- Scotland: Edinburgh Castle, Loch Ness, Fingal's Cave, Forth Bridge, Ben Nevis, The Scott Monument
- Northern Ireland: The Derry Walls, Titanic Belfast

*The Houses of Parliament in London, also called Palace of Westminster. Elizabeth Tower contains the famous tower clock Big Ben.*





St. David's Cathedral in Pembrokeshire in Wales.



The Titanic Belfast museum in Northern Ireland, located on the spot where the RMS Titanic was designed and launched.

The UK has a rich literary heritage, like the works of famous authors such as Charles Dickens, Robert Burns, Dylan Thomas, Seamus Heaney, and of course William Shakespeare. There are also highly acclaimed writers in the Gaelic and Welsh languages, like Dylan Thomas and Sian James.

The United Kingdom is also home to some of the world's most prestigious institutions of learning. These universities and colleges are located in the following UK towns and cities:

- **London** – UCL (formerly University College London), Imperial College London, King's College London, London School of Hygiene & Tropical Medicine, London School of Economics and Political Science, and Queen Mary University of London
- **Oxford** – University of Oxford, Oxford Brookes University
- **Manchester** – University of Manchester, Manchester Metropolitan University
- **Liverpool** – University of Liverpool
- **Warwick** – University of Warwick
- **Brighton** – University of Sussex
- **Exeter** – University of Exeter
- **Leeds** – University of Leeds
- **Cambridge** – University of Cambridge
- **Bristol** – University of Bristol
- **Coventry** – Coventry University
- **Nottingham** – University of Nottingham
- **Sheffield** – University of Sheffield
- **Birmingham** – University of Birmingham
- **Southampton** – University of Southampton
- **Edinburgh** – University of Edinburgh, Heriot-Watt University, SRUC (Scotland's Rural College)
- **Glasgow** – University of Glasgow, Glasgow Caledonian University
- **Belfast** – Queen's University
- **Swansea** – Swansea University
- **Cardiff** – Cardiff University, Cardiff Metropolitan University



## Climate and Weather

The United Kingdom has a temperate climate. In general, the area of Britain gets cool, wet winters and warm, wet summers. The country rarely features the extremes of heat or cold, drought, or wind that are common in other climates. The weather conditions are very unpredictable as well.

Not all parts of the UK have the same climate. For instance, Northern Ireland and the western part of Scotland experiences cool, moist air because these areas are the most exposed to the maritime polar air mass from the north-west.

On the other hand, the south and south-east part of England gets warm, dry air during the summer months as these areas are the least exposed to the polar air masses and may also experience tropical air masses coming from the south.

The UK experiences four seasons. Spring is from March to May and is generally cool and calm. The coolest areas in the UK during spring are northern England, most of Scotland, and the mountains of Wales, whilst the warmest area is the southern half of England.

Summer in the UK lasts from June to August and is generally sunny and warm, with localised thunderstorms in the central, eastern, and southern parts of England, and in some parts of Scotland and Wales. London and the south-east part of England experiences the hottest summer temperatures.

Autumn is from September to November and is characterised by truly unpredictable weather. It can be warm and mild or cold and stormy. The latter part of autumn is usually the stormiest.

Winter in the UK lasts from December to February, and is generally cloudy, windy, cool, and wet. Rain is more common than snow; the only areas that experience a significant amount of snowfall are the Pennine Hills in England and the Scottish Highlands. It does get very cold in winter, but the temperature rarely gets below freezing.



## Culture and Languages

The UK, England in particular, used to be a very homogeneous country. However, with the expansion of the British Empire and as the country welcomed people from throughout the globe, the English culture has become enriched with diverse contributions from the Far East, Afro-Caribbeans, Asians, Muslims, and other immigrant groups.

English is the de facto official language of the United Kingdom. It is spoken across the UK by approximately 98 percent of the population over the age of 3. However, it is not the only native official language in the country. Students may also occasionally hear:

- Welsh in Wales
- Gaelic and Scots in Scotland
- Irish and Ulster Scots in Northern Ireland
- Cornish in Cornwall, England

All the traditional languages spoken in the UK stem from a common Indo-European origin, a language so ancient that it has broken into a number of languages over the centuries, each with its own sounds, syntax, and vocabulary peculiarities.

Languages from the European continent evolved independently in the British Isles, where they've been cut off from daily contact with their parent languages. Over time, various languages in what became the United Kingdom emerged. These other languages have evolved very differently yet share a few common words.

There are other languages in the UK aside from these native languages, too. It is estimated that you can hear more than 300 languages in London alone. After all, the UK draws millions of students, tourists, and business travelers from around the globe each year, as well as immigrant communities.



*The Radcliffe Camera, one of the buildings in Oxford University in England. Located at the heart of the campus, it was built in 1737–1749 to house the Radcliffe Science Library.*

# THE UNITED KINGDOM AS A STUDY DESTINATION

## Literacy Rate

The UK puts a high value on education and boasts a 99 percent literacy rate, according to the United Nations Association - UK. Among 34 countries in the Organisation for Economic Co-operation and Development (OECD), the UK ranked 17th in terms of literacy and 15th for numeracy in 2019.

In the United Kingdom, a good education is just as important as expertise and skills. In fact, 81 percent of adults aged 25–64 have completed upper secondary education. In the OECD's Programme for International Student Assessment, the average student scored 500 in maths, science, and reading literacy. The OECD average for this is 486, indicating that the UK educational system is higher than average in terms of quality.



## Academic Excellence

The United Kingdom is one of the world's most popular destinations for overseas students to study higher education, with more than 500,000 international students enrolling each year. Including the students in the UK and the students enrolling in British courses overseas, the UK teaches over 1 million international students each year, and has reached every country on earth.

Studying in the UK is equivalent to studying at a world-renowned institution. The United Kingdom currently has six institutions in the Global University Rankings, with the Universities of Oxford and Cambridge both scoring 100 percent when it comes to their academic reputations.

In the 2021 QS World University Rankings, several UK institutions made it into the Top 50, out of more than 5,500 institutions evaluated. These are: University of Oxford (5th), University of Cambridge (7th), Imperial College London (8th), UCL (10th), University of Edinburgh (20th), University of Manchester (27th), King's College London (31st), and the London School of Economics and Political Science (49th).

## Quality of Life

According to the OECD Better Life Index by the Organisation for Economic Co-operation and Development, the United Kingdom ranks above the average in terms of education and skills, environmental quality, social connections, personal security, income and wealth, civic engagement, health status, jobs and earnings, and subjective well-being.

In Uswitch study on the quality of life, the United Kingdom ranked at fifth place among the 15 largest nations in Europe. The list looked at cost of living, technology and communications, health and well-being, and other factors. The UK also spent the most percentage of its GDP on culture and recreation.

Overall, the quality of life in the UK is quite high, and international students would certainly enjoy their time there.



## Safety and Security

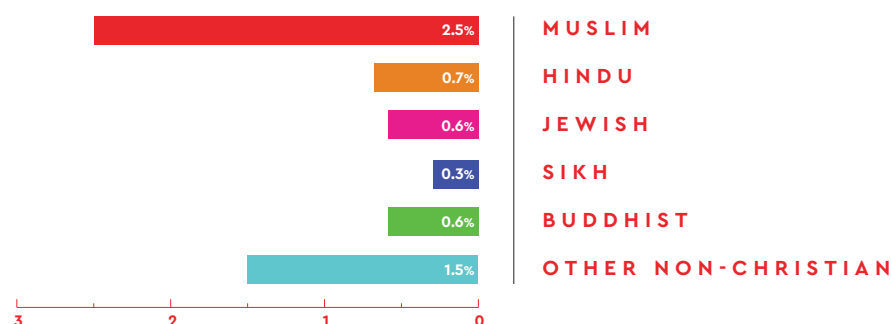
The UK is overall a safe place to live in. It has relatively low crime rates and a trusted police force. A vast majority of scholars spend a year in the UK without incident; however, crime is not unknown, and it's always best to stay vigilant and not leave possessions unattended in bars, restaurants, or libraries.

When walking at night, a student should plan the route and, if possible, stick to well-lit busy streets. It's also worth noting that many town centres can be noisy and loud on Friday and Saturday nights when the pubs and clubs are emptying. It's also always a good idea to make copies of personal documents such as a passport and the Biometric Residence Permit and to keep these in a separate place. Most universities in the UK also have 24-hour on-campus security teams who can provide additional safety measures.

## Cultural Diversity

The United Kingdom is open to new religions and cultures and has a very inclusive community. Whilst it does retain some long-held customs, such as maintaining a royal party, the United Kingdom has changed dramatically and has become much more cosmopolitan and multicultural. With London being a hub for many foreign students, the UK is seen as a destination of great diversity in the education sector.

Christianity is the main religion in the UK. Christians make up about 50 percent of the religious population, and are largely split between Catholicism and the Church of England. In addition to Christianity, the UK also has a considerable number of practicing members of other major world religions:



The main language in the UK is English. In Wales, some people still speak Welsh, but since all Welsh people also speak English, students generally only need to speak English in the country. The UK has a lot of dialects, and some of them can be hard to understand, even for English people. Dialects include Cockney (probably the most common, and mostly spoken by people from London), Brummy, Mancunian, West Country, Scouser, and Geordie, among others.

## Working Whilst Studying

International students play a key part in the government's agenda to unleash the UK's potential now that the country has left the European Union. They make important contributions economically, academically, and financially.

International students in the UK are allowed to work up to 20 hours at maximum per week during term-time and full-time during holiday breaks. But there are many restrictions and conditions students must follow in order to be allowed to work. Generally, international students are able to work – or look for work – in the UK at any skill level for up to two years, or three years if they are a PhD graduate.

Eligibility to work in the UK whilst studying depends on two major restrictions: those set by universities, and those set by state-run official institutions. First and foremost, students must ensure that their work doesn't keep them from their studies.

International students can easily find a part-time job in the UK, especially in big cities like London. Some colleges and universities may allow students to work only within the campus. However, international students cannot claim public funds (benefits) and pensions, work in certain jobs, for example as a professional sportsperson or sports coach, or be self-employed.

*Further details are discussed in the section 'Working in the UK.'*



## Student Visa Application

Students residing outside the UK must apply online to get a student visa. As part of their application, they'll need to prove their identity. How a student does this depends on where they're from and what type of passport they have.

They'll either give their fingerprints and a photograph (biometric information) at a visa application centre, or use the 'UK Immigration: ID Check' app to scan their identity document – they'll also create and sign into their UK Visas and Immigration (UKVI) account.

The student will be given further instructions on what they need to do when they apply. Once the student has started their application, they can save their form and complete it on a later date.

Student visa routes have also been opened up to European Union (EU), European Economic Area (EEA), and Swiss citizens. Students can apply for a visa to study in the UK if they:

- have been offered a place on a course
- can speak, read, write, and understand English
- have enough money to support themselves and pay for their studies

A new graduate immigration route will be available to international students who have completed a degree in the UK from summer 2021.

*The details about the visa for students are discussed in the section 'Student Visa.'*

# UK QUALIFICATION FRAMEWORKS



Qualifications in the UK are used to show teachers and employers what students have learnt and what they can do as a result of that learning. There is a wide range of qualifications in the UK and these are grouped together into levels.

Qualifications in the UK are taken through school, college or university, and work. Most of these qualifications fit into one of nine levels in England, Wales, and Northern Ireland, and into one of 12 in Scotland. The qualification levels are based on the standards of skill, knowledge, and competence required for each qualification.

The content and the amount of time qualifications take to complete differ, even among those at the same level.

In the UK, there are four qualifications frameworks in use:

- Regulated Qualifications Framework (RQF) – England and Northern Ireland
- Scottish Credit and Qualifications Framework (SCQF) – Scotland
- Credit and Qualifications Framework for Wales (CQFW) – Wales
- Framework for Higher Education Qualifications (FHEQ) – England, Wales, Northern Ireland



# UK EDUCATION SYSTEM



## Types of Higher Education Institutions

There are two major types of higher education institutions (HEIs) in the UK: degree-awarding institutions and non-degree awarding institutions.

Degree-awarding institutions, which include universities and university colleges, are also referred to as 'recognised bodies.' On the other hand, non-degree institutions – also called 'listed bodies' – are those that provide students with bridging courses so they can enter into a recognised degree-awarding programme.

### Degree-Awarding (Universities and University Colleges)

International students can choose from more than 160 universities and university colleges across the UK. These recognised bodies offer a wide range of study programmes in a variety of fields, and award both undergraduate and postgraduate degrees.

In the UK, the power to award degrees is regulated by law, so only authorised or recognised institutions may award degrees. Not all HEIs in the UK can use the title 'university' or 'university college.' These titles are also regulated and protected by law, and the only higher education providers that may use them are those that have met the qualifications set by the government.

As recognised bodies, universities and university colleges are permitted to award three qualifications: bachelor's, master's, and doctorate degrees. Some universities and colleges also award selected higher education awards, depending on the institution's nature (such as research awards).

Universities also provide non-degree (certificate and diploma) programmes that may lead to a vocational qualification.

### Non-Degree Awarding

Non-degree awarding institutions such as further education colleges and government-independent institutions (also called 'alternative providers') offer a variety of bridging courses and vocationally oriented programmes that students can study in order to:

- Gain employment
- Learn a specific (technical) skill set
- Enter into a degree programme offered by recognised bodies

The courses offered by non-degree awarding institutions are validated, under a formal recognition arrangement, by HEIs that have degree-awarding powers. Non-degree awarding HEIs may use titles such as 'college' as the use of such titles is not regulated by law.



## Types of Credentials

The UK higher education system offers different types of credentials: Degrees, Diplomas, Certificates, and Foundation Courses.

### Degrees

In England, Wales, and Northern Ireland, students can undertake a three-year **undergraduate or bachelor's degree** and graduate with a Bachelor of Arts (BA) or Bachelor of Science (BSc). Bachelor's degrees fall into the Level 6 qualification.

They can also select a four-year sandwich course, which requires one year of industry professional experience or one year of study abroad. Meanwhile, an undergraduate degree in Scotland takes four years to complete.

There are two types of undergraduate degrees:

**Single-honours programmes** include a focused study of a single subject. The core of each programme is already designed and students have the opportunity to shape their work by choosing additional modules.

**Joint-honours programmes/Combined programmes** enable students to study a combination of subjects, creating opportunities to build a degree programme that would suit a student's personal interests and needs. Note that the combination of subjects is made by the university. Students do not have the option to combine subjects themselves. Joint honours courses vary in length from three to five years.

Students who have successfully completed an undergraduate degree can continue their formal studies by undertaking a **postgraduate or master's degree**, which generally takes one to two years to finish when studying full-time. Master's degrees are Level 7 postgraduate qualifications.

**Doctoral degrees** are Level 8 qualifications and are suitable for practitioners or leading experts in a particular field of study.

### Diplomas

A Diploma can be rewarded for various courses. The Higher National Diploma (Level 5 qualification) is a vocational qualification (work-related qualification, where the more practical applications are taught to students rather than theory. At the same qualification level is the Diploma of Higher Education.





Meanwhile, a Graduate Diploma in the UK is a one-year course qualification at Bachelor's Degree level (Level 6 qualification). This diploma is normally taken by those who have already obtained a degree, just to have practical experience.

A National Diploma is a basic academic qualification that universities and colleges in the United Kingdom offer. Most of the National Diplomas are rated at Level 3 on the National Qualifications Framework, but there are some that count as Level 4 or 5. Among these different levels, Level 6 has been rated as a Professional National Diploma that is usually awarded by an independent body, which recognises specialist study in a particular field.

### **Certificates**

Students who are not able to enrol in degree programmes may take up certification courses. Many certificate courses last for six months to one year, whilst others can take up to two years to finish.

If a student completes the first year of a full-time degree, or its equivalent, they can be awarded a certificate of higher education (CertHE).

A higher education certificate focuses on either a specific occupation or academic subject. It is the most basic certification level that a student can receive in higher education. It is an academic, rather than a vocational qualification.

### **Foundation Courses (Pathway Programmes)**

Students who wish to study in the UK may first take a preparatory course, known as foundation studies or a pathway programme, to gain the academic or English language skills they need for admission to higher education courses.

UK universities and schools, as well as private study centres with university associations, deliver foundation courses and help students quickly transfer to their degree courses.

Academic pathway programmes help students gain the academic skills and subject-specific knowledge they need to enrol and be successful in their desired degree course. English language training is also incorporated into these programmes.

Undergraduate foundation programmes are usually divided into streams such as business studies, science, and arts/social studies, and offer both compulsory and elective subjects. Many institutions also offer pre-master's preparation courses to help prospective students meet the requirements for direct entry to a master's degree programme.

A close-up photograph of a person's hands writing on a document with a pen. The person is wearing a light blue shirt. The background is blurred, showing other people in a similar setting. In the top left corner, there is a red and white graphic element consisting of several overlapping, slightly offset rectangular shapes.

# ADMISSIONS

In this section, we shall be tackling what a student needs to do to enter their institution of choice. This section on Admissions discusses the requirements for applying to educational institutions in the United Kingdom, as well as the steps in applying for a student visa. We shall also be laying out the financial aspects of studying in living in the UK for international students.

## Academic Requirements

Generally, admission into education institutions in the UK is based on a student's past school performance. Academic requirements vary depending on the academic level, the type of course, the institution, and the student's nationality.

Higher education institutions in the UK have their own internal policies and are permitted to set their own admission requirements. Agents should check the official websites of institutions and the government for any changes or policy updates.

## General Entrance and International Qualifications

All applicants must meet the qualification requirements of their course in order to be accepted in their chosen institution. Many students who apply to universities like Oxford and Cambridge take A-levels but these institutions also accept other equivalent UK and international qualifications.

General entrance requirements for most UK qualifications and international qualifications can be found in the websites of institutions. Applicants are required to obtain one of the qualifications listed with the grades provided or another equivalent.



## Common Admissions Requirements of UK Institutions

### Grade Point Average (GPA)

Aside from a diploma or proof of completion, a report card or transcript of record is needed to show the applicant's grades. The GPA or Grade Point Average is the basis of whether the student has met the academic requirements set by an institution.

### Language Requirements

The primary medium of instruction in the UK is English. Thus, an applicant needs a sufficient level of English language proficiency to satisfy school requirements. Students from non-English-speaking countries need to demonstrate their language proficiency by taking an accepted English language test such as the following:

- IELTS Academic
- TOEFL iBT
- C1 Advanced
- PTE Academic

Different institutions may require different language tests, so make sure to check their requirements to know which tests they accept and the minimum score for each.

### **Prerequisite Programmes**

Some courses in UK higher education institutions require prerequisite programmes, or specific courses or subjects a student must complete before they can enroll in a course or be admitted to a certain programme. Prerequisite programmes allow students to build a foundation of knowledge that will enable them to learn more complex concepts.

University and college courses in the UK have different requirements when it comes to prerequisite programmes. To know if a course a student wants to take has a prerequisite, you may look at the institution's website for the list of academic courses. The prerequisite courses or subjects are usually listed in the course description.

Students planning on attending a graduate programme may have to complete certain undergraduate-level prerequisites before enrolling in their chosen programme.

It's important to note that entry requirements vary between degree programmes in the UK. Many colleges and universities in the UK have listed country-specific entry requirements for the benefit of international students.



## Application Deadlines

Institutions in the UK have three admission terms: autumn term, spring term, and summer term. For primary education, it is ideal to apply a year before a child can start school. Primary education applications start from September and end in January, whilst the application deadline for secondary education is October.

Students who are interested in applying to universities and colleges in the UK submit their applications through the University and Colleges Admissions Service (UCAS). The UCAS is an independent organisation that operates the application process for British universities for those taking full-time undergraduate courses.

The UCAS is primarily known for its undergraduate application service, but it also operates admissions services for some postgraduate courses.

For tertiary education, the deadlines to consider when applying to a course are as follows:

- **Mid-January** – The deadline set by the UCAS for EU/EEA students.
- **End of June** – This is the deadline for international students from a non-EU/EEA country.
- **Mid-October** – This is the deadline for all medicine, dentistry, and veterinary medicine courses.
- **August** – By August, the UCAS begins its clearing process, and universities start opening up all their remaining places for late university applicants.



Please note that many universities and colleges in the UK have different deadlines for international students, especially those applying to graduate programmes. Check specific deadlines on the university website to be certain.

What comes next for a student after submitting an application is waiting for an offer from their chosen university or college. Universities and colleges make two offers: a conditional offer and an unconditional offer.

When an applicant receives a conditional offer, it means they are accepted into the institution, but they still need to meet requirements such as examination results. The student needs to meet the specified conditions to confirm their place.

When an unconditional offer is made, it means the student has fully met the entry requirements and has been offered a place in the institution, though there may still be a few things that need to be arranged or addressed.



# STUDENT VISA

International students need to have a visa in order to study in the UK. There are two types of student visas in the UK: the Short-Term Study Visa, which is for students who plan to study short English or research courses for 6 to 11 months, and the (General) Student Visa, which is applicable for students 16 years old and above and who meet the eligibility criteria.

Students below 16 may apply for a Child Student Visa. Additionally, Students 16 or 17 years of age who intend to study at an independent school may be eligible for a Child Student visa.

An applicant may check [www.gov.uk/student-visa](http://www.gov.uk/student-visa) to know what visa they're eligible for.

Student visa applications are done online via the official website [www.gov.uk/student-visa/apply](http://www.gov.uk/student-visa/apply).



## Courses a **student can enroll in with a Student visa**

With a Student visa, a student can enroll in one of the following courses:

- a full-time course leading to a qualification that's below degree level (RQF level 3, 4 or 5) with at least 15 hours a week of organised daytime study
- a full-time course leading to a qualification that's degree level or above (RQF level 6, 7 or 8)
- a full-time course at degree level or above (RQF level 6,7 or 8) that's equivalent to a UK higher education course and is being delivered as part of a longer course overseas
- a part-time course leading to a qualification that's above degree level (RQF level 7 or above)
- a recognised foundation programme for postgraduate doctors or dentists
- an English language course at level B2 or above in the Common European Framework of Reference for Languages

*Note: The qualification levels are different in Scotland.*

An applicant can also apply for the Student visa if they are taking up a full-time elected position as a Student Union Sabbatical Officer or are planning to extend their stay on the Doctorate Extension Scheme.

In addition, the Student visa may also be granted to postgraduate dentists and doctors who are sponsored to undergo a recognised foundation programme. Postgraduate dentists and doctors interested in applying for a Student visa should also have finished a recognised UK degree in dentistry or medicine and have received their degree from a registered student sponsor. They should also have spent their final year and at least one other year of studies leading to their degree in the UK.

## Steps in Applying for a Student Visa

### STEP 01 | Check for eligibility.

An applicant can apply for a Student visa if they're 16 or over and:

- has been offered a slot on a course by a licensed sponsor
- has the financial capacity to support themselves and pay for their studies
- is English-proficient (can speak, read, write, and understand English)
- has parental consent, if they're 16 or 17 years of age

### STEP 02 | Gather the necessary documentary evidence.

To apply for a student visa, an applicant must provide the following documents:

- a current passport or other valid travel documentation
- a Confirmation of Acceptance for Studies (CAS)

An applicant may also need to provide:

- proof of financial capability to support themselves and their studies
- a valid Academic Technology Approval Scheme (ATAS) certificate if their course and nationality requires it
- proof of English proficiency
- proof of parental or other legal guardian consent (for students under 18 years of age)
- proof of student's relationship to their parent or guardian (for students under 18 years of age)
- student's tuberculosis test results, if the student is coming from a country where a TB test is required to enter the UK
- written consent for a student's application from their financial sponsor if they've received sponsorship for tuition fees and living costs in the last 12 months
- healthcare surcharge fee

**Proof of Parental or Legal Guardian Consent**

For applicants under 18, a written consent from both parents or legal guardians (or one parent if they have sole responsibility) will be needed.

This written consent must include their consent for the following:

- The student's visa application
- The student's living and care arrangements whilst in the UK
- The student's travel to the UK

A copy of the applicant's birth certificate (or another government-issued document) that shows the parents' names is also needed along with the written consent.

**Confirmation of Acceptance for Studies (CAS)**

A student's education provider will send a reference number called the Confirmation of Acceptance for Studies or CAS once the institution has offered the applicant a place on the preferred course. This reference number must be inputted on the visa application. An applicant must apply for their visa within 6 months of receiving their CAS.

**Immigration Health Surcharge**

Applicants intending to study in the UK for six months or longer are required to pay a mandatory immigration health surcharge as part of their visa application. This surcharge gives international students access to the National Health Service (NHS). This means that Student visa holders are entitled to free NHS hospital treatment. However, Student visa holders may still need to pay for certain types of services, such as eye tests, dental treatment, and prescriptions.

The healthcare surcharge fee costs £470 per year of the visa. One can use the surcharge calculator at <https://www.immigration-health-surcharge.service.gov.uk/checker/type> to check how much a student has to pay.

**English Proficiency**

*Knowledge of English*

Along with the documents to be presented, a proof of knowledge in English by passing a secure English language test (SELT) must also be provided when applying for a Student visa. Approved SELT test providers in and outside of the UK can be viewed at

[www.gov.uk/guidance/prove-your-english-language-abilities-with-a-secure-english-language-test-selt](http://www.gov.uk/guidance/prove-your-english-language-abilities-with-a-secure-english-language-test-selt).

**Level of English**

The Common European Framework of Reference for Languages (CEFR) scale is used to assess the level of English of an applicant's skill in reading, writing, speaking, and understanding in the English language.

What you're studying	Level
Degree level or above	Equivalent to CEFR level B2
Below degree level	CEFR level B1

If an applicant is studying with a Higher Education Provider (HEP), at a degree level or above, the HEP can assess the student's proficiency in English themselves. This must still be equivalent to a CEFR level B2

However, a proof of knowledge in English is not required to students from or who have completed a qualification equivalent to a UK degree from the following countries:

Antigua and Barbuda	Jamaica
Australia	Malta
The Bahamas	New Zealand
Barbados	St Kitts and Nevis
Belize	St Lucia
Dominica	St Vincent and the Grenadines
Grenada	Trinidad and Tobago
Guyana	United States
Ireland	

Also, a student need not prove their knowledge of English if they are:

- a citizen of Canada; or
- applying to come to the UK for a study abroad programme as part of a
- university degree course in the United States; or
- have already proved their level of English in a previous visa application.

### STEP 03 | Apply from outside or inside the UK.

Student visa applications are done online. Students can also apply via UK Visa Application Centres. Due to the coronavirus, most application centres have been closed but have now reopened, with delays and restrictions still to be expected.

Most applicants must still go to a visa application centre once it is reopened for a biometrics appointment, excluding the EEA nationals who have a biometric chip in their passport. Visit [www.gov.uk/find-a-visa-application-centre](http://www.gov.uk/find-a-visa-application-centre) to see the centres that have opened.

#### **UK Student visa costs:**

**£348** to apply for a Student visa from outside the UK  
(usually, the decision is within 3 weeks)

**£475** to extend or switch to a Student visa from inside the UK  
(usually, the decision is within 8 weeks)

An applicant is required to prove their identity as part of the application.



## STEP 04 | Wait for a decision

Student visa processing times vary, but applicants usually get a decision within three weeks. An applicant will be contacted if their application is complex and will take longer than expected to process. Factors that may affect the visa processing time include the verification of supporting documents, the need for an interview with the student, and the student's personal circumstances.

### **How to know if the application is successful**

The result of the decision, whatever it may be, can be viewed through a letter or an email that will be sent to the applicant. A decision is successful if an applicant is given:

- a sticker (called vignette) that goes in the passport (if biometric information is given at a visa application centre)
- an access to view the applicant's immigration status online (if the app is used to prove identity)

The vignette or online immigration status will provide the following information:

- what the applicant is granted
- validity date of visa
- visa conditions

## After the Student Visa is Granted

After their UK Student visa has been granted, students need to prepare for their studies in the UK.

### **Check what items are allowed and not allowed to be brought into the UK.**

There are things not permitted to be brought in hand and hold luggage when boarding into the UK. A student should check the airline to see how many and what size bags can be brought.

There is also a limit on the amount of liquids that can be placed in a hold baggage. Anything considered dangerous, even if it's normally in a hand luggage, will not be allowed. For electronic devices and electrical items, a student can visit [www.gov.uk/hand-luggage-restrictions/electronic-devices-and-electrical-items](http://www.gov.uk/hand-luggage-restrictions/electronic-devices-and-electrical-items) to check which items are allowed and which are prohibited.

If a student is bringing cash with them to the UK, they must declare it if the amount is €10,000 or more (or the equivalent in another currency). Cash includes notes and coins, bankers' drafts, travellers' cheques, and other cheques. A penalty of up to £5,000 can be sanctioned if this is not declared or wrong information is given.

Students can declare this amount using the UK Government's online form any time within 72 hours before their flight. <https://www.tax.service.gov.uk/submissions/form/declare-cash-you-carry-into-or-out-of-great-britain/Do-you-have-full-details-ready-of-your-passport-cash-and-journey?n=o&se=t&ff=t>

Some goods can be brought into the UK from abroad without needing to pay UK tax or 'duty' as long as the goods are for that person's own use. The amount of goods a student can bring in without paying tax or duty depends on:

- where he/she is travelling from
- if he/she is arriving in Great Britain (England, Wales and Scotland)
- if he/she is arriving in Northern Ireland



**Check what a student needs to show at the UK border.**

At border control, the passenger's passport or identity card will be checked. International students must:

- prepare their passport or identity card (remove it from a holder or wallet)
- remove face covering or sunglasses
- move through passport control together if they're with family

A passenger locator form must be completed before arriving in the UK. It is used as a contact-tracing tool if someone they've travelled with has COVID-19 virus symptoms. The passenger must also provide a negative coronavirus test before leaving for the UK. It must have been taken in 3 days before the departure. It must be in English, French or Spanish.

*Note: Sanctions can be given if one cannot provide a negative test result or a complete passenger locator form. The violator could be fined up to £500, may not be allowed to board, or may not be allowed to enter the UK.*

Once the form is submitted, the passenger will receive a confirmation email with a document attached. A printed copy of the document or a downloaded copy of the document on one's phone must be shown at the border control.

# FINANCIAL COSTS AND ESTIMATES

International students should know that study costs can be expensive. Aside from tuition fees, they have to deal with a lot of living expenses abroad. Universities in the UK have different tuition fees that vary depending on universities, courses, and degrees.

Different sources estimate that the average annual cost of an undergraduate degree for an international student is £12,000 a year. However, some study costs may be significantly higher than that.

## Tuition Fees

### UNDERGRADUATE FEES

In 2019/20, annual tuition fees for international undergraduate students in the UK started at £9,250 and increased to as much as £39,475, or up to £61,435 for medical degrees. However, most universities' fees for the majority of subjects fell somewhere between £12,000 – £20,000\*.

### POSTGRADUATE FEES

Annual tuition fees for international postgraduate students started from £5,000, climbing to as much as £35,750, or £47,100 for medical degrees and £57,200 for MBAs. But as with undergraduate fees, the majority of postgraduate courses at most universities charged between £12,000 – £20,000 in 2019/20\*.

\*All values are from Reddin survey of university tuition fees  
[www.thecompleteuniversityguide.co.uk/sector/insights/reddin-survey-of-university-tuition-fees](http://www.thecompleteuniversityguide.co.uk/sector/insights/reddin-survey-of-university-tuition-fees)

### Average postgraduate tuition fees for international students

Type of Degree	Tuition fees (£)	Tuition fees (US \$)*
Classroom-based	16,082	21,900
Laboratory-based	18,613	25,300
Research	10,000+	13,600
MBA	21,754	29,600

\*All currency conversions were rounded to the nearest \$100 and were accurate as of February 2021.

**Table 1 – UK Postgraduate Fees 2021**

Source: Times Higher Education magazine

## Living Expenses and Accommodations

Aside from paying their tuition and other school fees, students are expected to make a budget for their other expenses such as accommodations, utilities, food, clothing, transportation, study materials, and personal expenses.

In the 2020 Mercer Cost of Living Survey, London is at 19th place in worldwide rankings of most expensive cities for expatriates. It is the United Kingdom's most expensive city to live in, followed by Birmingham, Aberdeen, and Glasgow.

In an article by the Business Insider which listed the most to least expensive countries to live in, the United Kingdom was ranked 21st. The cost of living in the UK varies greatly. For example, the study showed that Liverpool is one of the least expensive places to buy groceries, whilst Milton Keynes is the most expensive. Those living in London have the highest average cost of living: £30,898 in 2017. The same year, the average across the UK as a whole was £25,766.

Expenses	Cost GBP (£) per month
Accommodation (in self-catered halls including bills other than laundry and telephone)	590
Laundry	15-18
Telephone	20-40 (depends on usage)
Food	230-275
Travel (buses, trains within London)	50-110
Books, supplies, stationery	40-70
Clothing	35-55
Personal expenses	20-35 (inc toiletries)
Miscellaneous	40-70 (entertainment)
<b>TOTAL</b>	<b>£1,000+ per month</b>

**Table 2 – Monthly Living Expenses Estimate in UK**

Source: SOAS University of London (School of Oriental and African Studies)



## Financial Assistance

International students can access financial aid in the UK. It can be granted by the government or a student's respective university. A student can visit the UKCISA (UK Council for International Student Affairs) website [www.ukcisa.org.uk/Information--Advice/Fees-and-Money/Government-Student-Support](http://www.ukcisa.org.uk/Information--Advice/Fees-and-Money/Government-Student-Support) to find out if they are eligible for a scholarship.

Available financial assistance like scholarships and grants can be viewed in an institution's website along with the financial assistance requirements and qualifications. Students can browse through a list of scholarships available in the UK in the following links:

<https://study-uk.britishcouncil.org/scholarships>

<https://www.timeshighereducation.com/student/advice/scholarships-available-uk-international-students>



# WORKING IN THE UK



International students are allowed to work a maximum of 20 hours a week during a school term. However, there are restrictions that a Student visa holder must abide by.

## Part-Time

One of the best things about studying in the UK is that students can take on part-time jobs, giving students the opportunity to earn some extra money whilst also gaining experience working in the UK. Not only does it widen their social circle, but it also increases their work marketability once they graduate.

International students who are eligible to work in the UK can work for a minimum of 10 hours to 20 hours, depending on their immigration permission. Most "Student" and "Child Student" (then Tier 4) students in the UK, for example, can work for up to 20 hours.

International students eligible to work in the UK can work in most types of jobs. However, being self-employed and engaging in business is not permitted.

## Eligibility

In order to qualify to work part-time, international students need to satisfy the following criteria:

- 16 years old and up
- Sponsored to study a full-time course
- The student's sponsor has a track record of compliance
- The student's sponsor is listed on the Register of Student Sponsors as an overseas higher education institution
- The child student's sponsor is listed on the Register of Student Sponsors as an independent school, and with a track record

On the other hand, students and child students are not allowed to work if their schools in the Register of Student sponsors do not have a "track record" status, and are described as:

- A private provider
- A publicly funded college
- An embedded college offering pathway courses

Students can check the list of the Register of Student Sponsors to check if they are eligible to work whilst studying in the UK. Students can access the Register of Student Sponsors through this link from the government's website [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/959758/2021-02-10\\_Student\\_Register\\_of\\_Sponsors.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/959758/2021-02-10_Student_Register_of_Sponsors.pdf)

*Note: The Register is continually updated so it's important to check for the latest list.*



## Post-Graduate Work in the UK

In 2019, the UK Government announced a Post-Study Work programme/Graduate Route for international students who want to build successful careers in the UK. This programme takes effect in the summer of 2021 and is open to all international students who:

- Have successfully completed an undergraduate or above degree at an approved UK Higher Education Provider, with a track record of compliance and
- Have a valid Student visa (then Tier 4) at the time of application

Successful applicants to this programme can apply for work and stay in the UK for a maximum of two years if they have completed an undergraduate or master's degree. Graduates who have completed a PhD can stay for a maximum of three years. Graduates can also look for work at any skill level under this programme. Moreover, graduates who are able to find an appropriate job will be able to switch to a skilled job.

Graduates who will go through this immigration route will require a new application and include a visa fee and the immigration health surcharge.

## Route to UK Settlement

The Post-Study Work programme is non-extendable and does not count toward a UK settlement. However, graduates who are able to find a suitable job and switch to skilled work are eligible for a UK settlement.

According to the University of Oxford, 29 percent of all the migrants that were granted settlement in 2018 came to the UK via a student visa.



# ARRIVAL IN THE UK

International students need to be aware of what they need to do once they arrive in the UK, what they can bring with them on a plane, and their transportation options for going to their place of accommodation.

## Things to Do Upon Arrival in the UK

Upon arriving in the UK, international students would meet a border services officer. Students should do the following:

1. Remove any face covering or sunglasses if you are wearing them.
2. If you came from a non-European Economic Area (EEA), you have to fill up the landing card. They are sometimes given during your flight, or you can find them inside the immigration hall.
3. Show them the following documents:
  - a. *Valid passport or identity card (remove it from your wallet or any holder)*
  - b. *Visa/entry clearance*
  - c. *Offer letter from your university/college/school*
  - d. *Confirmation of Acceptance for Studies (CAS) number*
  - e. *Proof of funds (for example, your recent bank statements)*
  - f. *Details of your accommodation (for example, tenancy agreement or confirmation)*
  - g. *Medical documentation (if applicable)*
4. Before leaving the border control, check that the border officer has put a date stamp in your passport.
5. Collect your baggage at the baggage control area after you have passed border control. Look for your flight number and check the screens to identify the correct carousel to get your baggage. If your baggage is lost or did not arrive, speak to airport staff and fill a lost baggage form.



## COVID-19 Regulations

Because of the COVID-19 pandemic, international students who arrive in the UK need to self-isolate for 10 days and show the following documents:

- Completed passenger locator form (can be a printed copy of the document or downloaded copy on your phone). Students can sign up and fill up the form through this link from the UK government's website  
<https://provide-journey-contact-details.homeoffice.gov.uk/passengerLocatorFormUserAccountHolderQuestion>.
- Proof of negative COVID-19 test, which should have been taken three days before the student's departure to the UK. Results should be in English, French, or Spanish.

Students can self-isolate in the following places:

- Accommodation address they have provided
- House of friends or family
- A hotel or any temporary accommodation

Students who are self-isolating cannot go out nor have any visitors, including friends and family unless there's a need for :

- Medical or emergency assistance
- Critical public services
- Personal care



After the end of the student's self-isolation period, they need to follow the same COVID-19 rules followed by other citizens of the UK.

For COVID-19 queries that are useful for international students, visit Universities UK website.

**Universities UK website:**

<https://www.universitiesuk.ac.uk/International/Pages/Covid-19-intl.aspx>

Students can visit the UK NHS website for further information on treating COVID-19 symptoms, testing and tracing, and tips on social distancing.

**UK NHS Website link:**

<https://www.nhs.uk/conditions/coronavirus-covid-19/>

Students staying in Scotland can visit its NHS website for COVID-19 related guidance and updates.

**Scotland NHS Website link:**

<https://www.hps.scot.nhs.uk/a-to-z-of-topics/wuhan-novel-coronavirus/>

Students staying Northern Ireland can check its Public Health Agency Website for COVID-19 guidance and updates.

**Northern Ireland Public Health Agency Link:**

<https://www.publichealth.hscni.net/>

Remember that the information from the websites above is still bound to change, depending on the UK government's advice.



## Common Questions Asked at Immigration

Border Force officers may ask international students questions relating to their stay in the UK when they arrive at the passport control. Students should never give false or misleading information to the questions. In addition, border officers need to be satisfied with a student's English speaking skills without needing an interpreter. The following are the most common questions border officers may ask an international student:

- What is the purpose of your trip?
- Where will you be staying?
- Where are you flying from?
- How long do you intend to stay?
- Do you have anything to declare?

## Restricted Items

There are items international students cannot bring with them if they're going to the UK via plane. These restricted items are:

- Meat or dairy products outside the EU.
- Counterfeit goods
- Illegal drugs
- Obscene or indecent materials (books, magazines, DVDs, films)
- Endangered plants or animals
- Self-Defense sprays
- Some traditional medicines

Some food and plant products such as fish, eggs, honey, fruits, vegetables, seeds, bulbs, cut flower, barks, are also restricted if:

- they have pests and diseases
- they are not for the individual's own use
- they were not grown and from the EU.

Aside from the items listed above, there are also restrictions on the amount of tobacco, alcohol, gifts, and souvenirs a student can bring into the UK. If a student exceeds their duty-free allowance and has not declared them, border officers could confiscate all of the items.





## List of Airports in the UK

The United Kingdom has more than a hundred airports including international airports, large airports, and small civic airports. Below is a list of the UK's most famous and busiest airports:

- **HEATHROW AIRPORT** (London, England)
- **GATWICK AIRPORT** (London, England)
- **MANCHESTER AIRPORT** (Manchester, England)
- **STANSTED AIRPORT** (London, England)
- **LUTON AIRPORT** (London, England)
- **EDINBURGH AIRPORT** (Edinburgh, Scotland)
- **BIRMINGHAM INTERNATIONAL AIRPORT** (London, England)
- **GLASGOW AIRPORT** (Glasgow, Scotland)
- **BRISTOL INTERNATIONAL AIRPORT** (Bristol, England)
- **BELFAST INTERNATIONAL** (Belfast, Northern Ireland)



## Airport Transportation Modes

Some schools provide a free airport collection service for its students coming from specific airports and arriving on specific dates. Students can check the webpage or email of their college or university to check if this kind of service is provided, or if there is information on how to travel from the airport to the institution.

In case the education institution does not offer this, there are other ways students can travel from the airport to their school or place of accommodation. These are:

### AIRPORT TAXI

There are a lot of taxi service companies to choose from upon arrival in the UK. Airport taxis may be booked through a company's website.

### BUS

Bus services are usually inexpensive and popular among students in the UK. Usually, local bus services have limited luggage space. However, bus services from the airports may have more.

### UBER

Students can book an uber in most parts of the UK, including its major cities (*London, Cardiff, Edinburgh, Leeds, etc.*). Moreover, the app for hailing uber works internationally, as long as there is Wi-Fi or cellular data service.

*Note: Due to COVID-19, the UK Government now requires everyone to wear a face-covering (covers both the nose and mouth) in different indoor settings, including public transport (airplanes, trains, trams, and buses), taxis, private hire vehicles, and transport hubs (airports, rail and tram stations, bus and coach stations, and terminals).*

# LIVING IN THE UK



## Accommodations

The UK has three main types of student accommodation: Halls of Residence, Private Halls of Residence, and Private Renting.

### HALLS OF RESIDENCE

Halls of residence are the cheapest type of accommodation among the three. This type of accommodation is owned and maintained by universities and colleges. Moreover, accommodation for this is usually guaranteed for international students during their first year. Halls of residence usually consist of shared kitchens and lounges that can accommodate six to eight students. Bills are included in the rent.

### PRIVATE HALLS OF RESIDENCE

Another type of student accommodation in the UK is Private Halls of Residence, which are usually owned and operated by a third party rather than a specific university. Private student halls may have partnerships with institutions to support their student housing needs.

Private Halls have almost the same characteristics as Halls of Residence but are slightly more expensive because of their facilities, which are usually higher in quality.

### PRIVATE RENTING

The last type of student accommodation in the UK is private renting. Renting a space privately gives students more independence and freedom compared with the first two, but it is also more expensive. Bills are usually not included in the rent.

Accommodation costs in the UK vary depending on the place and higher education institution. Some schools may subsidise a part of their students' accommodation costs. The cheapest accommodation would usually cost around £300 per month, and the most expensive, around £800 per month.

### STANDARD VOLTAGE IN THE UK

International students bringing gadgets (like mobile phones and laptops) and other electronic devices with them, they need to know the standard voltage in the UK. The UK's standard voltage is 230 V, and its standard frequency is 50 Hz. If the standard voltage in a student's home country is between 220–240 V, the student can use their electronic devices in the UK. They may only need to bring an adaptor for plug type G.



## Transportation

It is a must for international students to know the different modes of transportation and how to commute in the UK so they can find their way around cities with ease. Knowledge of UK transportation would also help students if they want to travel to other parts of the UK.

### TRAINS

Most towns in the UK have their own train station. Riding a train is a great way to travel to other parts of the UK. To get discounts on train rides, students can purchase a Young Persons Railcard from Railcard's website <https://www.railcard.co.uk/>. Students can also plan their travels via train by checking the websites of National Rail and Translink.

National Rail: <https://www.nationalrail.co.uk/>

Translink: <https://www.translink.co.uk/>

### BUSES

To save money when travelling, students can ride a bus to go on short journeys within their local area. In London, students can check timetables, find bus stops and routes, and plan a bus journey online via the Transport for London Page. Students can also check the website of CityMapper to know bus routes and their departure schedules.

Transport for London: <https://tfl.gov.uk/modes/buses/>

CityMapper: <https://citymapper.com/london/bus/stops?name=Big%20Ben&coords=51.500755%2C-0.124626>

### TUBE/UNDERGROUND

For students who are studying in London, or have plans of visiting it, there's a big chance of using the "Tube" or the London Underground. Students can purchase an Oyster card to get train discounts through the Transport for London website <https://tfl.gov.uk/fares/>. The site also provides schedules, routes, and other updates.

### TRAMS AND LIGHT RAILS

The UK's tram and light rail network currently has eight systems: the Docklands Light Railway, London Tramlink, Nottingham Express Transit, Midland Metro, Sheffield Supertram, Tyne and Wear Metro, Manchester Metrolink, and Blackpool Tramway.

Like buses and trains, tram and light rail systems also offer discounts to students if you purchase cards, such as the Bus and Tram Discount photocard through the Transport for London's website <https://tfl.gov.uk/fares/free-and-discounted-travel/bus-and-tram-discount>.

### COACHES

Coaches are just like buses, but bigger and used for longer journeys like going from one city to another. Coach companies also offer discount cards for students planning to visit other cities in the UK. Students can book a ticket and check routes and schedules through a coach company's website.

The following are some of the major coach services in the UK: National Express (England), Translink (Northern Ireland), and Citylink(Scotland). Check their websites below.

National Express: <https://www.nationalexpress.com/en>

Translink: <https://www.translink.co.uk/>

Citylink: <https://www.citylink.co.uk/>

### CYCLING

Probably the cheapest way to travel in a local area in the UK is through cycling. There are a lot of bike-sharing and hiring organisations across the UK, so students are sure to access one when needed. Moreover, there are also a lot of cycling paths in the UK so cyclists can ride their bikes safely. However, there are some areas that do not have them, so students need to make sure to check an area first before going there for a bike ride.

### DOMESTIC AIR FLIGHTS

The UK has airports across the country and most international airports also host domestic air flights. Students planning to go to the other parts of the UK but have limited time may opt for a domestic flight. Some prominent domestic carriers in the UK are Aurigny Air Services, Blue Islands, BMI Regional, British Airways, and Eastern Airways.

## Banking and Money Matters

The UK's official currency is the pound sterling (£) and is made up of 100 pence (p). The notes are available in denominations of £5, £10, £20, and £50. Coin denominations, on the other hand, are 1p, 2p, 5p, 10p, 20p, 50p, £1, and £2.

### PROMINENT UK BANKS

The UK has a lot of banks across the country, with more than 300 banks currently operating. Below is a list of its most prominent banks:

- HSBC
- Nationwide
- Barclays
- RBS
- Lloyds
- Halifax
- Natwest
- TSB
- Santander

### HOW TO OPEN A UK BANK ACCOUNT

International students who are studying in the UK for more than three months may find it beneficial to open a bank account, as it would make their financial transactions more convenient. Students can use their account to pay their bills, receive their salary if they are also working, or purchase a mobile phone with a contract.

To open a bank account, international students have to bring the following documents to the bank of their choice:

- Passport
- A 'bank letter' from your university confirming your UK address, your overseas address, and documentation of the correspondence between you and the university in your overseas address. You can get a bank letter from the Registry of your school.
- A letter from your university confirming your UK study details

After submitting the needed documents to the bank, you may have to wait for one month before the bank issues you a bank account.

Most banks will offer their customers a basic bank account, which comes with basic banking services such as depositing or withdrawing your money. Most bank accounts allow you to pay your bills or make purchases online. However, you cannot get credit or an overdraft.

*Note: Students moving to another place of accommodation need to notify their bank of the change in their UK address.*



### CREDIT CARDS AND CASH MACHINES

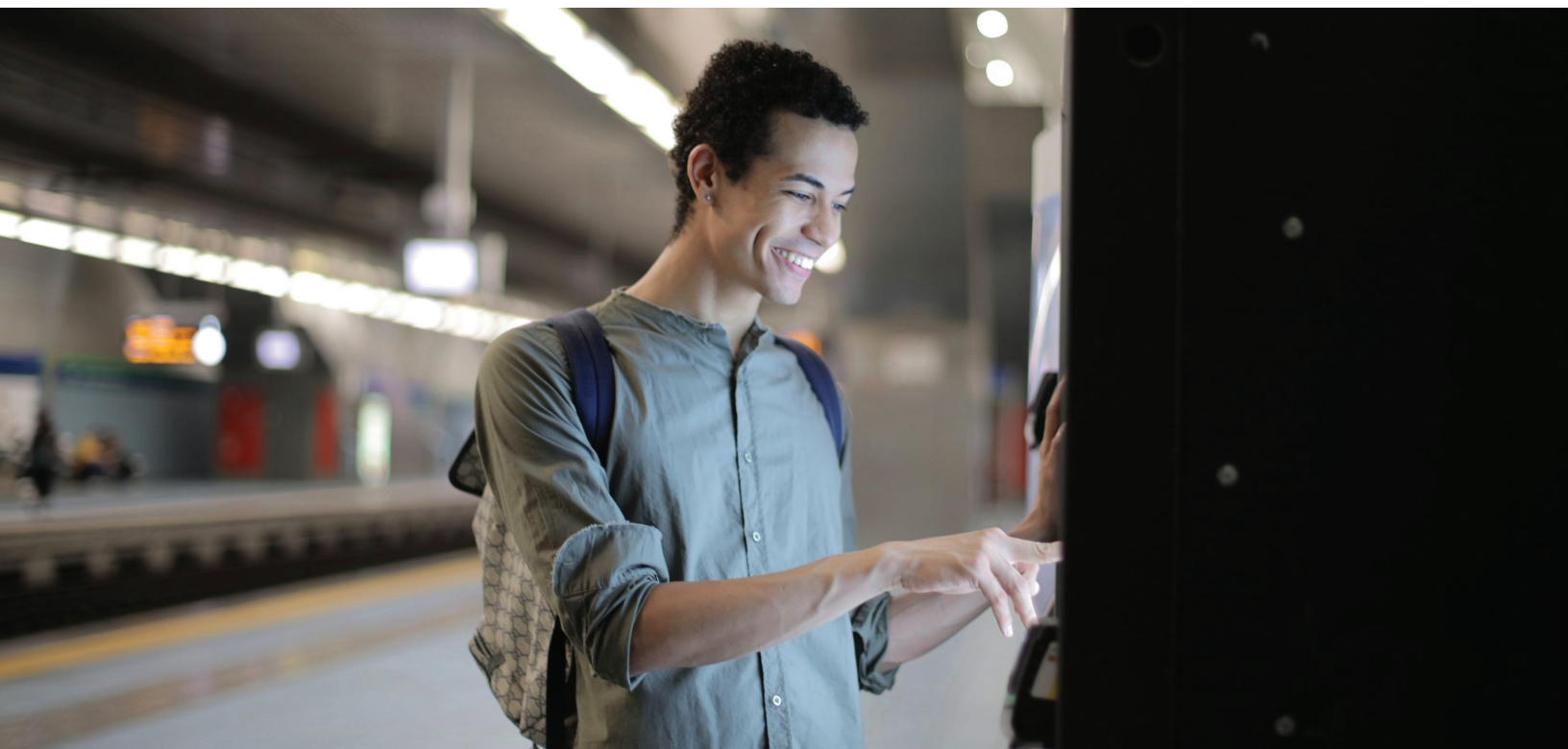
Almost all stores in the UK use Visa and Mastercard. Other cards such as American Express and Diners Club are also used in the UK. However, there are limited establishments that accept them.

International students should tell their banks from their home country of their plans to stay and study in the UK so that the necessary changes can be processed.

Students with a UK bank account may do their transactions mostly through online banking or when using cash machines or ATMs.

Students can use cash machines from other banks. Most of the time, you need not pay a fee when you use another bank's cash machine for your transactions. However, in case a cash machine is not affiliated with a specific bank, they will notify you about charging a fee so you can cancel if you want to.

When using cash machines, it is also worth noting that most machines only dispense £10 notes and higher.



### TIPS TO SAVE MONEY

International students can find it difficult to manage their finances in the UK, which is home to some of the most expensive places in the world. Nevertheless, there are several things students can do to ensure they can still enjoy their stay in the UK without the ridiculous spending. Below are tips for international students to help them save money whilst staying in the UK.

- Buy ingredients and cook your own food, and minimise takeaways or eating in restaurants.
- Shop at the end of the day so you can buy items at a lower price.
- Apply for an International Student Identity Card (ISIC) to avail of discounts in different establishments in the UK.
- Purchase an Oyster card if you plan to travel a lot.
- Take advantage of student discounts, especially in transportation. Always bring your school ID, ISIC, or Oyster card.

- Walk if feasible.
- Set up a bank account.
- Create a spreadsheet to monitor your expenses, including monthly rent, utility bills, groceries, transportation, study materials, toiletries, food, travel, etc. and create a budget on how much you are allocating for each.
- If you are living outside a school accommodation and renting a flat, share your living space with other students to save on rent.
- Buy secondhand books or borrow from the library.

## Dining and Food Options

Students have a lot of options when dining in the UK. There are supermarkets for buying ingredients for cooking and preparing food. Most cities and towns have their own selections of supermarkets, ranging from big supermarkets to small ones. There are also food markets where students can eat a wide range of food or buy local produce from farmers. There are also restaurants, cafeterias, and fast food chains.

Students who are lucky enough to stay in an accommodation where there are also catered halls won't have to worry about breakfast and dinner, but they may choose to eat out if they prefer.

Note: If you have decided to eat in a restaurant, you are expected to leave a tip, unless your bill includes a service charge.



## Internet and Mobile Phones

Most higher education institutions in the UK have access to Wi-Fi and they are accessible to students through a username and password, assigned to them by their respective schools. However, students living outside of their campuses do not have access to the school Wi-Fi once they leave its premises. On those occasions, they can apply for broadband for their accommodation.

The UK has a competitive telecommunications market, so students have a wide range of providers they can choose from. Some of the UK's biggest and most famous telco service providers are BT Group, Vodafone, Sky, EE, O2, Virgin Mobile UK, and Lycamobile.

In the UK, there are more people that prefer to use mobile phones than landline phones to communicate with, although landline phones are still widely used in different residences and universities. Students who want to have their own UK number can purchase a UK SIM card or a mobile phone contract.

UK SIM cards can be purchased online and in supermarkets, convenience stores, and retail stores.

Students who want to purchase a mobile phone contract would need the following:

- Proof of identity
- Proof of address
- UK bank account





## Leisure and Sports

The UK offers a variety of leisure and sports activities that are sure to engage students during their stay in the country. Students can go to the cinema, eat at restaurants, party at bars or pubs with friends, or go to music festivals. Students can hit the gym, go on nature hikes by trekking or cycling, and even go on picnics with friends.

Students can also visit the UK's many libraries. In fact, aside from academic libraries, the UK is also home to more than 4000 public libraries.

Moreover, the UK is not short on sports activities students can enjoy. In the UK, the most famous sport is football. In fact, England, Wales, Scotland, and Northern Ireland have their own football leagues and their own national football team. Aside from football, other sports that are popular in the UK are rugby, cricket, tennis, skiing during winter, and water sports such as rowing and sailing.

*Note: Due to COVID-19, there are some restrictions with some leisure activities where social distancing is impossible, especially with contact sports, concerts, and festivals.*



## Personal Safety

Safety in the UK varies depending on the city and place, with its least peaceful areas located in London. However, the UK is a relatively peaceful country, and London is more peaceful compared to other major cities worldwide. Moreover, it is always wise to remain vigilant and careful, no matter what part of the UK a student plans to study and reside in.

### HOW TO STAY SAFE IN THE UK

Here are other tips international students can follow to ensure safety during their stay in the UK.

- Plan your route before you leave or go to another place.
- Avoid walking alone at night and keep to well-lit main roads.
- Avoid wearing headphones whilst walking in the streets as it affects your awareness of your surroundings.
- Remember that UK drivers drive on the left. Also, follow road signs.
- Don't leave your things unattended and keep your valuables such as your mobile phone and wallet near your body.

### EMERGENCY NUMBERS

In case of emergency, here are the numbers you should call, depending on what you need.

- **999** - This is the official emergency number for the UK. They will connect you to the right department, based on the type of emergency service you need.
- **0800 40 50 40** - This is the number you should call in case of train or tube incidents.
- **111** - This is the number you should call in case of health-related emergencies.

Aside from the numbers listed above, students should also have a list of numbers they can call for other situations.

- Local police
- Campus security number
- Local clinic or hospital

## **NEED TO KNOW: PROMOTING THE UNITED KINGDOM**

As an **MSM Unify** agent, you are responsible for assisting students in making informed and wise decisions on their global study pursuits. A recruitment agent's task is simple: to guide students on their path to academic excellence and make their study dreams a reality, one application at a time.

**MSM Unify** agents should:

- Be knowledgeable of the programs, features, policies, and benefits of the institution they represent
- Be honest and sincere with their student clients
- Be able to present students the proper programs that match their objectives and qualifications
- Be able to extend assistance and service to students without bias or prejudice

Education agents play an important role in the recruitment of international students to universities and other higher educational institutions in the UK, moreso during the COVID-19 pandemic. However, giving advice on immigration is not allowed by the UK government, unless they are regulated by the Office of the Immigrations Services Commissioner (OISC) or are lawyers authorised by designated professional bodies.

The OISC has a register of regulated immigration advisers that you can access [here](#). To know more about the role of immigration advisers, check this government website.

## **NEED TO KNOW: PROMOTING EDUCATION INSTITUTIONS IN THE UK**

- Ensure that all information provided is current, accurate, and comprehensive
  - Consider students' information as confidential
  - Find ways to make services more helpful to prospective students by providing additional assistance (*e.g., translating information to students who are having a hard time understanding*)
- 
- Provide false information or biased opinions when comparing institutions
  - Make overly idealized statements with regard to facilities and benefits of institutions, as well as employment opportunities after studies
  - Convince prospective students to choose programs or institutions that are not in line with their educational goals and interests for personal gain
  - Require payment for immigration services to students unless legally authorised to do so
  - Forward students' confidential information to third parties without approval of the students or recruitment partners

**MAKING EDUCATION ACCESSIBLE TO ALL**

The challenge in studying overseas lies in the pre-departure process as the student undertakes a series of choices, from deciding which institution to study in to which program will benefit their study goals the most.

With thousands of education providers across the globe, it can be challenging for students to determine the right study options that match their goals. This is where recruitment agents come in. They are the people who will bring light and wisdom into the students' decision-making to ensure that the students are on the right track, that they are getting the right study options, and that they are being provided with the best of opportunities.

MSM Unify is committed to providing education agents and partners a way to better serve and assist the students of today toward fulfilling their study goals. Through its AI-powered platform that streamlines the entire student recruitment process, MSM Unify enhances the agent experience with all the tools and resources they need to give their students the best application experience possible.

Backed by an extensive network of international education providers in 20 countries, as well as market intelligence and management experience, MSM Unify agents will have the ability to lead their students towards a brighter future. They can work directly with institutions, receive direct commissions, and streamline applications on a self-service dashboard. By automating the process and giving agents access to over 1,000 program choices from leading institutions around the world, we are helping pave the way for students to make their study dreams a reality, one application at a time.

# MSM

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