

# Guidelines – Skilled Worker Maintenance for the Financial Requirement

## Introduction

This guidance is applicable to individuals who receive an offer of employment from the University and require sponsorship under the Skilled Worker visa route.

- Where ‘applicant’ is referenced in this guidance, this means the individual who is sponsored by the University of Southampton under the Skilled Worker visa route.
- Where ‘dependant’ is referenced in this guidance, this means the partner or children of the applicant who is sponsored by the University of Southampton.

## Financial Requirement

Skilled Worker visa holders are subject to the UK Government’s ‘no access to public funds’ condition [Public funds \(accessible\) - GOV.UK \(www.gov.uk\)](https://www.gov.uk/public-funds-accessible). This means Skilled Worker visa holders cannot claim most state benefits or tax credits or access homelessness or housing assistance from the state. The UK Government would consider any claim on public funds as a visa compliance issue.

The applicant and any dependants must therefore demonstrate that they have enough money to support themselves in the UK; this is called the Financial Requirement.

Please see [Financial evidence for sponsored or endorsed work routes - GOV.UK \(www.gov.uk\)](https://www.gov.uk/financial-evidence-for-sponsored-or-endorsed-work-routes) for further details.

### Meeting the Financial Requirement

An applicant will need to meet the financial requirement if either:

- They are applying for a Skilled Worker visa **within the UK** and have been in the UK with permission for less than 12 months.
- They are applying for Skilled Worker visa **outside the UK**.

Applicants and any dependants will automatically meet the Financial Requirement if, at the date of application for the Skilled Worker visa, they have been in the UK with permission for at least 12 months. In this event, the University will not provide the maintenance loan as this requirement is already met.

As an A-rated sponsor, the University will certify the Financial Requirement is met, meaning the applicant does not need to provide any further evidence as part of their visa application; this is called ‘Certifying Maintenance’.

The University can, where necessary, provide an interest free loan to maintain the applicant up to the end of their first month of employment, and for their dependants up to the first month of any permission which is granted to them.

### Certifying Maintenance on the Certificate of Sponsorship (COS)

The COS certificate assigned by the University will certify the financial requirement is met via the ‘Maintenance’ section. No further evidence is required from the University to confirm maintenance.

## Interest Free Loan

If requested by the applicant to support them in their first month of employment and/or to support their dependants in their first month of their permission, the University can provide an interest free loan to fulfil the financial requirement. The loan will be subject to terms and conditions and the applicant must follow the University procedure to apply.

### Terms and Conditions of the Interest Free Loan

The size of the loan will vary in accordance with individual circumstance, in line with published UK Government rates up to a maximum of £5,000\*

\*Under the current regulations of HM Revenue and Customs (HMRC), the provision of an interest-free loan of this level is not a taxable benefit. Any tax liability which may arise in the future because of changes in HMRC regulations will be charged to the employee.

The loan limit is subject to change to match current UK Government requirements:

- The applicant: <https://www.gov.uk/skilled-worker-visa/howmuch-it-costs>
- Dependants (partner and children): <https://www.gov.uk/skilled-worker-visa/your-partner-andchildren>

Applicant and any dependant(s) requiring the loan at the same time

The University will pay the full amount of the interest-free loan into the same UK bank account as the applicant's salary and can only be paid once they have added their bank details to MyView. This will be as early as possible following receipt of the signed contract of employment, the fully approved [Form 1: Maintenance Loan Application](#) and following the applicant's employment start date.

Dependant(s) coming to the UK after applicant

The University will pay the full amount of the interest-free loan into the same UK bank account as the applicant's salary and can only be paid once they have added their bank details to MyView. This will be as early as possible following receipt of the fully approved [Form 2: Maintenance Loan Application](#) and following the applicant's employment start date.

### Repayment

Repayment of the loan will be by direct Net deduction from the applicant's salary, on an agreed basis and for a period of no more than 12 months.

If the applicant leaves the employment of the University, for any reason or ceases to be paid via the University's payroll, the balance of the loan will be repayable immediately. The balance of the loan will be recovered from the applicant's final salary payment.

If the balance of the outstanding loan is greater than the applicant's final pay, they will be required to repay the total outstanding balance before their last date of employment.

Failure to repay all outstanding loans upon leaving employment will result in the balance being passed to the University's Credit Control team for debt collection via an invoice.

### Loan Application Procedure

To apply for the loan, the applicant must follow the following steps:

1. Complete the relevant Maintenance Loan Application form at the end of this guidance.
2. Arrange for the form to be signed by their line manager and by Faculty Finance.
3. Send the completed and authorised form to Ask HR via [askhr@soton.ac.uk](mailto:askhr@soton.ac.uk)

# Form 1: Maintenance Loan Application

Use this form where you are applying for the loan for either:

- Yourself
- Yourself **and** your dependants (e.g. where arriving in the UK at the same time)

## **APPLICANT INFORMATION** (to be completed by the applicant/employee)

Full name (and title):			
Home address:			
Email address:			
School / Faculty / Professional Services:			
Staff number or job reference:			
• Applicant: £1,270		£	
• Partner: £285		£	
• First child: £315		£	
• For each additional child: £200		£	
Size of the loan applied for up to: Loan limit subject to change to match current Gov requirements: • <a href="https://www.gov.uk/skilled-worker-visa/how-much-it-costs">https://www.gov.uk/skilled-worker-visa/how-much-it-costs</a> • <a href="https://www.gov.uk/skilled-worker-visa/your-partner-and-children">https://www.gov.uk/skilled-worker-visa/your-partner-and-children</a>			
	Total	£	
Preferred repayment duration (up to 12 months)			
<b>Declaration:</b> I, the undersigned accept the terms and conditions for this loan, as stated in the guidelines.			
Signed:		Date:	

## **FINANCIAL APPROVAL** (to be completed by Finance department)

Name			
Sub-Project code:			
Details of any funding restrictions:			
Amount to be deducted from salary each month		£	
Number of months over which repayment shall be made			
Signature:		Date:	

## **LINE MANAGER APPROVAL**

Name:			
Signature:		Date:	

**RETURN TO**

Ask HR	Email: <a href="mailto:askhr@soton.ac.uk">askhr@soton.ac.uk</a>
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**PAYROLL SERVICES** (to be completed by Payroll Services)

Total cost of interest free loan	£	
Amount of each monthly deduction from salary	£	
Signature		Date

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# Form 2: Maintenance Loan Application

Use this form where you are applying for the loan for your **dependant(s) only** who will come to the UK after you.

## **APPLICANT INFORMATION** (to be completed by the applicant/employee)

Full name (and title):			
Home address:			
Email address:			
School / Faculty / Professional Services:			
Staff number or job reference:			
• Partner: £285		£	
• First child: £315		£	
• For each additional child: £200		£	
Size of the loan applied for up to: Loan limit subject to change to match current Government requirements: • <a href="https://www.gov.uk/skilled-worker-visa/how-much-it-costs">https://www.gov.uk/skilled-worker-visa/how-much-it-costs</a> • <a href="https://www.gov.uk/skilled-worker-visa/your-partner-and-children">https://www.gov.uk/skilled-worker-visa/your-partner-and-children</a> <b>Total</b>		£	
Provide your dependant(s) date of arrival in the UK			
Preferred repayment duration (up to 12 months)			
<b>Declaration:</b> I, the undersigned accept the terms and conditions for this loan, as stated in the guidelines.			
Signed:		Date:	

## **FINANCIAL APPROVAL** (to be completed by Finance department)

Name			
Sub-Project code:			
Details of any funding restrictions:			
Amount to be deducted from salary each month		£	
Number of months over which repayment shall be made			
Signature:		Date:	

## **LINE MANAGER APPROVAL**

Name:			
Signature:		Date:	

**RETURN TO**

Ask HR	Email: <a href="mailto:askhr@soton.ac.uk">askhr@soton.ac.uk</a>
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**PAYROLL SERVICES** (to be completed by Payroll Services)

Total cost of interest free loan	£	
Amount of each monthly deduction from salary	£	
Signature		Date

## Document version control

<b>Policy/governance</b>	<b>UKVI legislation: Maintenance of Sponsored workers – Loan Application Form</b>		
<b>Reference</b>	SharePoint/HR Operations Process and Instructions / Right to Work and Visas / Tier 2 & Skilled Worker Route / HR Guidelines / Guidelines on HR Website		
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Document History		
Version	Date	Change
1.0	18 December 2020	First draft
2.0	September 2023	Change to reflect loan for dependant(s) being paid at different times Application forms included