



**HFS** London



# **HFS London**

## **Student Guide to Living in London**

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## Introduction

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You have made the decision to come to study in London, one of the most vibrant, exciting and cosmopolitan cities in the world. HFS London understands that for many of you it will be your first time visiting London and, for some, it might even be your first time travelling abroad without your parents.

When arriving in any foreign country for the first time it can seem like a very strange place. Every country has its own unique food, social life, etiquette, sport, transport and holidays, and London and the UK is no exception. HFS London appreciates that the new culture can be a lot to take in at first.

This guide therefore aims to help you on your journey by giving you as much information as you may need about living in London. For information about living in your HFS London Homestay, please refer to our separate handbook, "The Student Homestay Guidelines".

## Before your arrival in the UK

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Through HFS London, you have already tackled one of the most challenging aspects of visiting a foreign country: where you will live. However, when coming to the UK as a student, there are several questions you need to ask yourself before you arrive:

1. Do I need a visa to come to the UK and study?
2. I have received my Certificate of Acceptance for Studies (CAS), how long is it valid for?
3. Can I bring my family with me to the UK?
4. Can I come to the UK before I get a place on a course?
5. I have already paid my accommodation fees, can I deduct this amount from the total money that I need to show when I make my Tier 4 application?
6. Can a relative or friend financially sponsor me for my studies in the UK?

### Do I need a visa to come to the UK and study?

If you are an EEA or Swiss national then you do not need permission to enter the UK or to study here.

If you already have immigration permission to come to (or remain in) the UK in a non-study related category this might allow you to study. However, some immigration categories prohibit study, and you should therefore seek advice from someone at the institution where you intend to study.

If you have not yet finalised your study plans you can come to the UK as a prospective student.

If you are coming to study in the UK and are a visa national, you will need to apply for a student visa. There are three main types of student visas available:

- Student Visitor Visa (SVV) - Courses under 6 months
- Extended Student Visitor Visa (SVV) - Courses of 6-11 months
- General Student Visa (GSV) - Courses of 11 or more months

If you are coming to the UK to study for a maximum of six months (or 11 months if you will be studying English language), you may be able to enter as a 'Student Visitor'. For some nationalities

("non-visa nationals") who come to the UK as a Student Visitor, it is not compulsory to obtain entry clearance before travelling to the UK as long as your course is less than six months long.

However, if you choose to come as a Student Visitor you will be much more restricted than if you come as a Tier 4 student. You will not be allowed to do any work or work placement (even if it is part of a course or unpaid work). You will also not be allowed to apply to extend your stay in the UK.

If the Student Visitor route is not appropriate for you then you must obtain entry clearance as a Tier 4 student before travelling to the UK, regardless of your nationality.

I have received my Confirmation of Acceptance for Studies (CAS). How long is it valid for?

A CAS is an electronic reference number which is issued to you by the institution (college or university) that you have chosen to study at. Your CAS will be valid for use in a Tier 4 application for 6 months from the date that it was issued by your institution. Your Tier 4 sponsor will normally include the expiry date in the CAS statement that they email to you.

Can I bring my family with me to the UK?

Yes, in certain circumstances. However the Immigration Rules changed on 4 July 2011 and now fewer students can have their family with them in the UK as dependants. For more information, please visit the [UKBA website](#).

Can I come to the UK before I get a place on a course?

Yes, but it is very important that you apply for entry clearance as a 'prospective student', and not as any other kind of visitor. You will be expected to provide evidence that you have made contact with institutions in the UK, for example letters inviting you for interviews in the UK. Prospective students can stay in the UK for up to six months to make arrangements for their studies. When you have enrolled at a college or university, you will need to extend your stay in the UK as a Tier 4 student. If you have not come to the UK with entry clearance in the immigration category of Prospective student, you will not be able to do this in the UK and will have to return to your country to make this application.

I have already paid my accommodation fees, can I deduct this amount from the total money that I need to show when I make my Tier 4 application?

You can deduct a maximum of £1000, if you have paid your accommodation fees directly to your Tier 4 Sponsor. You need to provide a receipt as evidence of what you have paid, or your Tier 4 Sponsor may choose to include this information in your CAS.

However, if you have paid any accommodation fees directly to a landlord or to a private company, you are not able to deduct this from your maintenance funds. In this case you will need to show that you have additional money in your bank account to cover the full maintenance requirements as part of your Tier 4 application.

Can a relative or friend financially sponsor me for my studies in the UK?

For your Tier 4 immigration application, you will need to show that you have enough money to pay for your course fees and for your maintenance costs (accommodation and other living expenses)

while you are in the UK. You must prove you have this money by showing evidence of it in one, or more, of the following ways:

1. funds held in your **own name**;
2. funds held in a **parent or legal guardian's name**;
3. funds provided as a **loan from a financial institution**;
4. funds provided by an **"official financial sponsor"** - this is one of a list of specified organisations and it cannot be an individual person.

You are not allowed to use money held in any other person's name, even if you have their permission to do so. If someone who is not your parent or guardian is financially sponsoring you, they will need to transfer the funds to your account (or to your parent or legal guardian's account), allowing time for you (or your parent or legal guardian) to hold the funds for at least 28 days.

A Tier 4 immigration application requires that you show enough money to pay your living costs, including housing, using specific monthly figures specified by the UK Border Agency (UKBA). Although you can deduct from this amount any money you have already paid direct to your Tier 4 sponsor for accommodation, you cannot deduct any other types of housing costs, even if they are already paid or if you have no costs. If someone other than a parent or legal guardian is offering you free housing, or paying your housing costs, you must still show you have the required maximum amount.

You can find out more about these visas on the [UKBA website](#).

## Transport to and from the UK

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### Flights and Airports

Travelling in and out of the UK is easy, with daily flights to and from nearly every major international city. Budget airlines like Easyjet, Monarch, Ryan Air and Thomsonfly, fly to most European countries.

The cheapest flights are usually very early in the morning or late at night, and on weekdays and will tend to be from airports located a little further out from the city's main airport.

You can save money by booking flights early and not leaving it until the last minute. The best fares and options can be found about 12 weeks before your travel date. However, if you are looking to fly with some of the cheaper airlines, be careful to check many of the additional costs, which can sometimes raise the total cost of flying.

Consider arranging an airport transfer from the airport to your Homestay before you leave your home country. Check to see what forms of public transportation will be available to you when you arrive. Do not leave it until the last minute; you may end up with limited and very expensive options.

UK airports have very good connections to public transportation. London Heathrow is directly linked to the underground, which is the cheapest option for getting into central London. Other London airports have train services provided either by National Rail or specific lines such as Gatwick Express or Heathrow Express and Connect.

### London Airport Cab Transfers

Sometimes, taking the Tube or the train is not an option when you are trying to get to Gatwick or Luton late at night or early in the morning. You can book a Mini-Cab to pick you up at the airport.

You will be charged a flat rate, plus parking fees and any waiting time, so be sure to let the Mini-Cab operator know if your flight is running late. If you are travelling in a group, check to see how many cabs will be necessary. Always choose a Mini-Cab company near your destination.

### London Airport Coach Transfers

Specialised bus services offer airport transfers to all Greater London Airports for reasonable prices. Pick up areas are available all over London for your convenience:

- **National Express Coaches:** offer airport transfers to 24 Airports in the UK, including all airports in London. Coach transfers are available 24 hours a day. Keep in mind that you are allowed to bring 2 pieces of luggage weighing 20 kg each and a piece of carry-on luggage only.
- **Greenline Coaches:** relatively cheap and convenient with many pick up and drop off locations in London. You do not have to book in advance, however, if you do you will find cheaper tickets. Easyjet customers enjoy a discount on the coach fare.
- **Easybus Coaches:** Operated by Easyjet and provides coach transport to and from Luton, Stansted and Gatwick airports. Coaches leave every 15-30 minutes depending on the route and several pick-up and drop-off points are available depending on your route. Book at least 3 weeks in advance in order to find some great bargain deals.

### London Airport Train Transfers

Although there are several regular train lines that stop at airport terminals, a few train services are dedicated solely to airport transfers. These services are direct and so can be quicker:

- **Heathrow Express:** The Heathrow Express offers non-stop service between London's Paddington station and Terminals 1, 2, 3, 4 and 5 at Heathrow airport. Trains leave every 15 minutes and the journey takes approximately 21 minutes.
- **Gatwick Express:** The Gatwick Express service transports travellers directly between London's Victoria station and Gatwick airport. Trains depart every 15 minutes and the journey takes about 30 minutes (about 35 minutes on Sundays).
- **Non-Direct Trains to London Airports:** Another option to get to Heathrow, Gatwick, Luton or Stansted is the National Rail train. Though this train service is not direct, most trains have few stops and are more affordable. If you are travelling from London to Heathrow, the Piccadilly line on the tube terminates at Heathrow airport. Although the entire journey might be cheaper, keep in mind that the journey will take longer and that carrying luggage around the tube is not always easy.

**Save money on Airport Train services:** If you have a 16-25 Railcard or an International Student Identity Card, you can purchase train tickets at a discounted rate. Present your card to the ticket office when you buy your ticket (this discount does not apply for tickets purchased online). Remember with a student ticket you can save 25% off the standard fare.

## Top Tips for Plane Travel

**Do not over pack!** Travel light and save money: Most budget airlines now charge for any checked luggage, carry-on luggage and any kilo that exceeds the weight allowance. Be sure to check this with the airline in advance, as this varies from flight to flight.

**It is also a good idea to bring a snack with you on the flight:** In-flight service is not free on budget airlines and more recently on most flight between the UK and Europe. Remember, not all liquids are allowed through the security checkpoints.

**Check that you have all of your travel documents:** You will not be allowed to board your flight if you do not have the proper immigration visa required for your destination country, so be sure to have all your paperwork filled out properly and have your valid passport (must be valid for at least 6 months from date of travel) ready.

**When you travel, take a letter from your university or institution that proves you are studying in the UK with you:** If you are here for a short time and you have already booked your flight home, take a copy of that itinerary with you as immigration officials often ask for proof that you intend to leave the country after your studies.

## The Eurostar

The UK is an island, not connected to Europe at any point. The Eurostar is the only way to go from the UK to Europe by train, and runs under the English Channel. It is the fastest and easiest way to get from London to Paris where the total journey from the centre of London to the heart of Paris is just under 2.5 hours.

The Eurostar runs from London to Paris, Lille, Calais and Brussels and from there you can connect with many other European destinations. The Eurostar train leaves from Kings Cross St Pancras station in London every day of the week, multiple times a day.

Even though you are travelling by train, you will still need your passport and other travel documents. Before you travel, make sure you have a visa to your destination, should you need one.

[Click here to order tickets](#)

## Getting around London

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### The Tube

Being a foreign student in a big city like London can be a bit overwhelming, especially when trying to take public transportation. However you will soon find that your confidence will grow and that actually travelling around London, with one of the most comprehensive and sophisticated transport systems in the world, is very simple and very quick.

Some helpful hints and tips about using the Tube:

1. Before taking the Tube, always check to see when the first and last trains are.
2. The first thing you need to know is what tube station you are leaving from and at which station you will need to arrive at.

3. Once you know where you are leaving from, check to see where your station is on the underground line. Locate your destination and the underground line that it is on.
4. Remember to check the train's destination, which can usually be found on the front of the train or on the display boards, to make sure that you are getting a train going in the right direction.
5. Sometimes trains do not travel all the way to the terminal station and will terminate a few stations before. There will usually be a train that goes to the end of the line shortly afterwards, but it means that you may have to get out and wait at the platform.

### Oyster Cards

An Oyster Card is a pay as you go travel pass that you can use for the underground, bus, tram, DLR, London over-ground trains and some National Rail train services.

Oyster Cards are much cheaper; not only do they calculate the cheapest price for your journey, but paying for a journey with an Oyster Card costs much less than buying a paper ticket.

There are two types of Oyster Card:

- Standard Oyster Card - You can pick one of these up from selected high street shops or at most train stations in London, or get it delivered within the UK. They are free but have a refundable £5 deposit. Oyster cards can be purchased for season tickets, pay as you go, and auto top-up.
- Visitor Oyster Card – This is for students who wish to get an Oyster delivered abroad before they arrive in London. There is a £3 non-refundable deposit and you can get them already topped up when they arrive.

### Student Oyster Cards

Student Photo Oyster Cards are available to students over the age of 18 and enrolled at a participating university or institution. Although you can still use the Student Oyster Card for pay-as-you go travel, no additional discounts are available for single journeys, daily travel or 3 day travel.

The Student Oyster Card allows you to spend less money on travel in and around London when you purchase Travelcards valid for 7 days, one month or longer periods of time (up to one year). You can save 30% off the adult fare for that Travelcard. Eligible students must apply for a student oyster card online or by post through their university or institution. Contact your Student Union or the National Union of Students for more information.

If you are under the age of 19 and in full time Education in the UK, you may qualify for the 16+ Student Oyster Card, which will entitle you to free transport on London buses and trams and allow you to purchase Travelcards at a child's rate.

### Remember:

- Touch your Oyster Card to the yellow sensor at the start and the end of your journey. If you forget to touch in or touch out, you will be charged the maximum daily fee.
- If you travel during peak times, generally Monday to Friday (6:30–9:30 in the morning) you will be charged more for your journey (note that other peak times may also apply depending on your travel card and lines of travel. Please check when purchasing your ticket).

You can start by buying your oyster card by clicking [here](#)

## Travelcard

A Travelcard is a pre-paid travel ticket valid for a day, 3 days, a week, one month or longer periods of up to a year. This is a good option for people who travel daily on the tube, bus, over-ground trains or DLR. When purchasing a Travelcard, you must specify which zones you will be travelling through; if you will be travelling during peak times and what modes of transportation you will take. Your Travelcard must be valid for the dates you will be travelling, for the zones of your departures and destinations, for the time you are travelling (off-peak travel cards are cheaper) and for the type of transportation you are taking.

You can purchase a Travelcard valid for transport on the underground, London Overground trains, DLR, tram, scheduled riverboat services and some National Rail services for anytime travel or off-peak travel (travel starting after 9:30 in the morning). You can also purchase a travel pass only valid for the bus and tram network in London. This pass will not allow you to travel on the tube or on any trains.

National Rail Cards allow you to have unlimited travel on National Rail services between the zones specified on your card for the duration of your card. Students holding the National Rail 16-25 cards can purchase travel cards at the off-peak rate, which is a great deal and can save you 50% off your travel costs.

## Buses

Before taking the bus, always check times for the first and last bus. It is also a good idea to check if there are any delays or closed routes by using the Journey Planner.

For bus route map and timetable information, check the [Transport for London website](#). You can use the Journey Planner to find out which bus you will need to take in order to reach your destination.

If you have an Oyster Card, make sure to touch in, but you will not have to touch out. Sometimes, you will be allowed to buy a bus ticket on the bus, although not usually in Central London. Check around the bus stop to see if there is a machine to purchase tickets before your bus arrives. Otherwise you can expect to pay more for your travel ticket or even refused entry.

## Night Buses

Night Buses run on a limited service, late at night usually after midnight. The routes are much longer and the stops are less frequent. Students usually take the Night Bus to get home after a late night out because it is the only mode of public transport to run through to the early hours. To find out which Night Bus services your area, check at bus stops near you or use the Journey Planner. Night Buses have an "N" before the route number e.g. N11.

## Taxis

In London, you have two cab options: Registered Black Cabs and Mini-Cabs.

- Black Cabs are the traditional London Cab service. You can hail one on the street at any time of day or night. There are cab stops located all over central London and some surrounding areas. Black Cabs cannot be booked in advance. All airports have a Black Cab service.

Riding in a Black Cab can be a great experience for a foreign student, as cab drivers are very knowledgeable of London. However, they are also generally more expensive. All the cars run on a meter that charges per portion of a mile and per minute stopped.

- Mini-Cabs are cheaper, however unlike Black Cabs, you cannot hail Mini-Cabs on the street. You have to call a Mini-Cab station and they will send you a taxi if you have not pre-booked.

## Cultural Differences & Homesickness

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When you first arrive in the UK, you will notice differences between the way things are done and what you are used to at home. These include the way people dress, speak and behave, teaching and learning styles, food - potentially all aspects of life.

Whilst the vast majority of students adapt very well to life in the UK, some can experience feelings of alienation and homesickness because of these differences. Your Hosts will be aware that this may be your first time in London and that you may have very different expectations of life here. Please do not be afraid to talk to your Host if you are feeling homesick, as you will find that discussing this with someone will often help. Don't forget that for the duration of your stay in London, they are your family and there to help you.

Cultural differences may lead to misunderstandings for both the Host and the student. Should this occur and you feel that you need to speak to someone other than your Host, please feel free to contact HFS London directly to talk to a member of the team. Alternatively, your school and fellow international students may also be useful sources of help.

For some videos of international students and others talking about adjusting to different aspects of studying and living in the UK, see [www.ukculture.info](http://www.ukculture.info)

## Student Welfare

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Your Host will notify HFS London of any concerns relating to your welfare during their time in the Homestay. Examples include non-attendance at class, illness/health issues and general homesickness. In such a scenario HFS London will inform your place of study and will endeavour to resolve any such issues promptly and with sensitivity.

HFS London reserves the right to monitor student satisfaction by means of survey or any other medium thought necessary to ensure the continued provision of a quality Homestay experience.

## Opening UK Bank Accounts

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Whilst you are in London, you may want to open a bank account using your Host's home address.

You **MUST** ask permission before you do this and it is at the discretion of the Host to allow you to do so. Please bear in mind that the Host has the right to say no if they are uncomfortable with this. For many students on short term stays of up to 3 months, it will usually not be feasible for a Host to

agree to you using their address, however, they might be more agreeable for stays of 3 months or more.

Hosts sometimes host many short term international students over the course of one year. If all of these short term students registered bank accounts at their address, then this can have adverse consequences on the Host.

If they are happy for you to open an account registered at their address, then please ensure that ***you close it before you leave your homestay***. Many Hosts will ask you to confirm this to them by way of a letter from the bank.

## Registering with a Doctor

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The National Health Service (NHS) is a state-run health service providing free healthcare to eligible UK residents. It does not provide free dental or optical care. Most people have to pay a standard charge for medicine that a doctor prescribes.

[Visit the NHS website to find your nearest doctor.](#)

### Who is eligible?

You are eligible for NHS care if:

1. you are an EU/EEA student
2. you are a non EU/EEA student enrolled on a course of study for six months or more
3. you are a non EU/EAA student from a country with a reciprocal arrangement with the UK

[Visit the Department of Health website for more details about NHS eligibility.](#)

The NHS provides free treatment to anyone for psychiatric emergencies or if there has been a serious accident. It does not provide free follow-up treatment after an accident.

### How does it work?

If you are eligible for healthcare, you will need to register with a local doctor/general practitioner (GP) in the area that you live.

[Visit the NHS website to find your nearest doctor.](#)

You will need to contact the GP of your choice to see if they are accepting new patients. You will then be asked to go to the clinic to register. You will be asked to take some documents (e.g. proof of residency, the course you are enrolled on, your student ID or your passport). You will be asked to fill in a form about you and your health history. A simple check-up will be arranged with a nurse.

### What are the benefits?

Registration entitles you to:

1. free consultation with your GP
2. free hospital treatment in Accident and Emergency (A&E), Minor Injuries & Walk-in Units
3. free hospital treatment with a specialist or consultant, if recommended by your GP
4. free contraception and sexual health services
5. free maternity services

Getting an appointment with a hospital specialist can take many weeks, even if your GP has referred you. Many people in the UK choose to take out private medical insurance so they can be seen more quickly but this can be expensive.

### Travelling and health

If you go travelling within the European Union (EU), you may be eligible for free medical treatment, but you must first obtain the European Health Insurance Card (EHIC). It is free and allows you to access medical help at a reduced cost while you're travelling abroad. The easiest way to apply is online, by [visiting the NHS healthcare abroad webpages](#)

Note that you cannot apply for an EHIC until you have registered on the NHS. If you are not entitled to the EHIC, ensure you take out private health insurance before travelling.

If you go travelling outside the EU/EEA, [visit the Department of Health website](#) to check whether the country has a reciprocal healthcare agreement with the UK. If there is no reciprocal arrangement, you must take out private health insurance. Extreme sports (eg bungee jumping, tomb-stoning) and many snow or water sports require additional insurance.

### What if I am here for less than six months?

Your rights to free medical treatment will be limited. You would receive free treatment in case of emergency (eg a car accident). We therefore strongly recommend you arrange adequate health insurance before you come to the UK.

Some countries have reciprocal healthcare agreements with the UK. These countries include the European Economic Area (EEA) Countries (EU countries, plus Iceland, Norway and Liechtenstein) and some Commonwealth nations. For a list of countries with reciprocal healthcare agreements, [visit the Department of Health website](#). If you are from one of these countries, you will be entitled to free NHS treatment, even if you're studying for less than six months.

## Travel Insurance

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[Endsleigh](#), in association with UKCISA, has produced an insurance policy specifically designed for International Students. You should consider purchasing both Possessions Insurance, to protect belongings, and medical insurance to protect yourself. Both can be provided by Endsleigh.

If you are not entitled to treatment under the National Health Service, you should make sure you have adequate medical insurance to cover medical costs, if you fall ill, and also to cover the additional possible costs resulting from illness. These can be substantial, and include:

- Loss of fees if you are unable to complete your course
- Additional treatment and medical expenses not covered by the National Health Service
- Costs of returning home if a relative is taken ill
- Costs of a relative visiting you in the UK if you fall ill
- Returning to your home country for treatment

Even if you are entitled to free National Health Service treatment whilst in the UK, you should consider taking out insurance which covers the above additional costs.

## The HFS London Team

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HFS London are experienced at meeting the needs of our students and are always at hand to answer any questions or queries that you may have either before, during or after any placement.



Our office opening times are every Monday to Friday (excluding public holidays) between 9am and 6pm and you can reach us on 00 44 (0) 20 7510 9920.

We hope that you enjoy your stay here in London and with your HFS London Host.

## Useful Links for International Students in London

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### Welfare

1. [UKCISA \(UK Council for International Student Affairs\)](#)  
This site offers a great variety of information for overseas students including the following topics: Arriving and Living in the UK; UK immigration control; the regulations on fees, awards and loans; financial aid and sources of funding; and your rights as a European Economic Area student studying in the UK.
2. [BIA-Border and Immigration Agency](#)  
Home Office rules and information on immigration for individuals living in the UK. Includes downloadable application forms.
3. [UKVISAS](#)  
Home Office rules and regulations for individuals applying to seek leave to enter the UK.
4. [Foreign and Commonwealth Office](#)  
ATAS information.
5. [UNIAID Student Calculator](#)  
An online tool that helps you plan your money for UK study.
6. [National Union of Students](#)  
An organisation representing students across the UK.
7. [Foreign Students](#)  
A useful resource for international students coming to the UK.

## Education

1. [UCAS](#)  
Information about applying to an undergraduate degree programme in the UK.
2. [The British Council Homepage](#)  
Links to British Council offices in countries worldwide.
3. [Education UK](#)  
British Council information about studying in the UK.

## Information on London

1. [Visit London- The Official Website for London](#)  
A comprehensive guide to what London has to offer.
2. [Transport for London \(TfL\)](#)  
Information on bus, tube, rail and river transport in London. There is up-to-date information on ticket prices and travelling to and from the airports. Downloadable maps are also available.
3. [National Rail](#)  
Information about the mainline rail network throughout London and the rest of the UK.
4. [Time Out Guide to London](#)  
Online version of one of London's best known listings magazines. Details of theatre, cinema, exhibitions and galleries, restaurants, nightlife, etc. for the coming week.
5. [UK Student Life](#)  
Useful information on British culture and living in London.
6. [HFS London's Blog](#)  
Lots of information on London, homestay and the UK language travel sector.

## Money Saving Advice

1. Enjoy thousands of free events, lectures and seminars held in London throughout the year. Find out more at [Visit London](#).
2. Sign-up for discounted student travel and save 30% on London travel cards. Find out more at [Transport for London](#).
3. There are thousands of student discounts available ranging from travel to books and cinema tickets to eating out. Find out more at [Visit London](#).