Fiancé Visa UK: Meeting the Financial Requirement

What the financial requirement means for a fiancé visa application

When you apply for a fiancé visa UK, the financial requirement is one of the most important parts of the application. The Home Office wants to see that your sponsor can support you without relying on public funds. This rule applies even if you plan to marry and then switch to a spouse visa later. Understanding how the requirement works and what counts as evidence can save time and stress.

For a fiancé visa, the sponsor usually needs to show a minimum annual income. The exact figure depends on whether the couple has children. If there are no dependant children, the sponsor must earn at least £18,600 per year. If the sponsor has children who are also applying, the amount increases. The Home Office adds £3,800 for the first child and £2,400 for each additional child. These figures are set by law and are the same for all fiancé visa applications from outside the UK.

How the sponsor can meet the requirement

The financial requirement can be met in several ways. The most common is through salaried or non-salaried employment. The sponsor must have been earning the required amount for at least six months before the application. If the sponsor has been in the same job for six months or more, the Home Office looks at the average gross monthly income over that period. If the sponsor has been in the job for less than six months but has earned the required amount in the previous 12 months, they can still qualify under Category B.

Other sources of income also count. These include cash savings above £16,000, non-employment income such as rental income or dividends, pension income, and self-employment earnings. Cash savings must have been held in a bank account for at least six months. The savings can be combined with employment income to meet the threshold. For example, if the sponsor earns £15,000 per year, they can use savings of £18,600 to make up the difference, as long as the savings exceed £16,000 by the required amount.

View the location on Google Maps

Self-employed applicants or those with limited company income must provide more evidence. The Home Office usually looks at the last full financial year. An accountant's report, tax returns, and bank statements are needed. The rules for self-employment are more detailed, and getting the paperwork right is crucial.

What evidence you need to provide

The application must include specific documents to prove the sponsor's income. These include six months of payslips, six months of bank statements showing the payslips being paid in, a letter from the employer confirming the job and salary, and a contract of employment if available. For cash savings, you need bank statements covering the full six-month period, showing the balance never fell below the required amount.

The documents must be original or certified copies. If the documents are not in English, you need a certified translation. The Home Office is strict about the format. Missing pages or unclear scans can slow things down or cause a refusal.

For a fiancé visa, you also need to show that you plan to marry within six months of arriving in the UK. This means providing proof of a venue booking or correspondence with the registry office. The financial requirement must be met at the time of application and at the time the visa is decided. If the sponsor's circumstances change between the application and the decision, that can affect the outcome.



Common mistakes and how to avoid them

One common mistake is not counting income correctly. Overtime, commission, and bonuses can count if they are regular and shown on payslips. But if the income is inconsistent, the Home Office may treat it as non-salaried income and use an average over six months. This can work in your favour if the average meets the threshold, but it means you need to show the full six months of evidence.

Another mistake is not providing enough evidence of the relationship. For a fiancé visa, you need to show that you have met in person, that the relationship is genuine, and that you intend to marry. This can include photos, travel tickets, chat logs, and letters. The more evidence you provide, the stronger the application.

Some applicants forget that the financial requirement applies to the sponsor alone. The applicant's income or savings outside the UK cannot be used unless they are already in the UK with permission to work. If the applicant is in the UK on a different visa, they may be able to use their own income, but this is rare for fiancé visa applications.

What happens if you do not meet the requirement

If the sponsor does not meet the financial requirement, the application will be refused. There is no discretion from the Home Office to waive the requirement on compassionate grounds, except in very limited cases involving human rights. For example, if refusing the visa would breach the right to family life under Article 8 of the European Convention on Human Rights, the Home Office may consider exceptional circumstances. But this is not a guaranteed route and should not be relied on without legal advice.

A refusal means the application fee is lost, and the applicant must reapply from abroad. The refusal can also affect future applications because the Home Office will have a record of the previous decision. It is better to wait until the sponsor meets the requirement than to apply too early.

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Getting professional help

Immigration rules change often, and the financial requirement is one area where mistakes are costly. Many applicants find it helpful to speak with a solicitor who specialises in UK immigration law. A solicitor can review the documents, check that the income calculation is correct, and advise on any gaps in the evidence. They can also help with the application form and the supporting statement.

For those applying from outside the UK, the process can feel overwhelming. The Home Office expects a high standard of evidence, and even small errors can lead to refusal. A solicitor who

understands the rules can make the process smoother and give you confidence that the application is complete.

If you need help with a fiancé visa or any other UK immigration matter, consider contacting a firm that focuses on this area. Adamir Immigration Solicitors London provides UK immigration and nationality services, including family visas and entry clearance applications. Their team can advise on the financial requirement and help you gather the right documents for a fiancé visa application.

Planning your application timeline

Once you know the financial requirement is met, you can plan the rest of the application. The fiancé visa allows you to enter the UK and marry within six months. After the wedding, you switch to a spouse visa, which gives you 30 months of leave to remain. The spouse visa also has a financial requirement, which is the same as for the fiancé visa. So if you meet it now, you should be able to meet it again when you apply for the spouse visa.

It is important to keep all your evidence from the fiancé visa application, because you will need it again for the spouse visa. The Home Office will check that the relationship is ongoing and that the financial requirement is still met. If anything changes - for example, if the sponsor loses their job - you need to address that before the spouse visa application.



Some couples choose to apply for a spouse visa directly from abroad instead of a fiancé visa. This can save time because you do not need to switch visas later. But it requires that you are already married. The financial requirement is the same, so the same rules apply. The choice between a fiancé visa and a spouse visa depends on your personal circumstances and how soon you can marry.

For those who are already in the UK on a different visa, the rules can be different. If you have permission to work, you may be able to use your own income to meet the financial requirement. This is something to discuss with a solicitor, because the rules vary depending on your immigration status.

Finally, remember that the financial requirement is only one part of the application. You also need to meet the English language requirement, provide a valid passport, and show that you have no criminal record that would make you inadmissible. Each part is equally important, and missing any one can cause a refusal.

If you are unsure about any part of the process, it is worth getting professional advice. **Adamir Immigration Solicitors London** can help you understand the requirements and prepare a strong

application. Their office is at Unit-1, 5 Norman Rd, London N15 4ND, UK, and you can reach them at +44 20 3302 0074.