

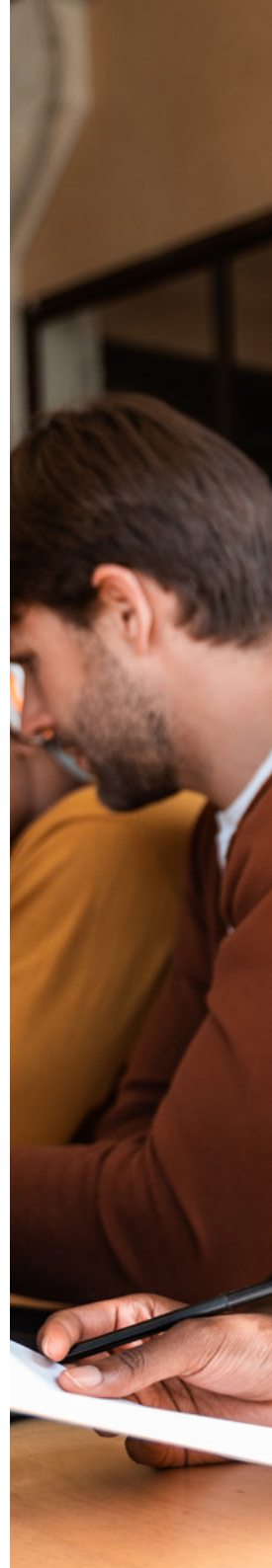


Student Relocation Guide

bvi.org.uk

Contents

- 5 Welcome Message**
- 6 When to Arrive**
- 6-7 Planning Your Travel**
 - 7 Housing**
 - 8 Climate, Clothing & Essentials**
 - 9 Transportation**
 - 10 Communication**
- 10-11 Money Matters**
 - 11 Student Financing**
 - 12 Food & Groceries**
 - 12 Health, Well-being and Medication**
 - 12 Personal Safety**
- 13 Student Relocation Checklist**
- 13 Additional Information**









Welcome Message

Congratulations on taking the life-changing step to further your education in the United Kingdom (UK). This guide, prepared by the British Virgin Islands London Office (BVILO), offers a wide range of advice and information to help you with your relocation and transition into student life.

The BVILO is the British Virgin Islands' official representative office in the UK and Europe and serves as a point of contact for British Virgin Islands (BVI) nationals living and travelling in the region. We strongly encourage BVI students to register with the BVILO. By doing so, you will receive regular updates on events, opportunities, and other important notices. In the event of emergencies, it is also helpful that the office has your details readily available. Please register with us on the

[student section of our website.](#)

When To Arrive

Consider arriving in time for your institution's orientation week. For undergraduate students, this is sometimes referred to as 'Fresher's Week' in the UK.

This week of events helps overseas students settle into life in the UK, become familiarised with their institution and meet fellow students.

Planning Your Travel

There are many international and regional airports located throughout the UK. Your journey may be more convenient if you fly to the regional airport closest to your campus.

The most popular airports for international travel are in located in London-London Heathrow and London Gatwick airports. However, many international flights now arrive and depart from other cities, for instance the Birmingham, Manchester and Glasgow airports. Direct and onward connections are available from these locations to other destinations throughout the UK.



Helpful tip:

- *Travel insurance is recommended to cover your journey to the UK in the event of any delays or emergencies (medical and other).*
- *Consider travelling with a small amount of British pounds (£) and/or a debit/credit card to pay for essentials.*



If you are planning to study in the United Kingdom (UK) we recommend that you hold a UK passport. Students who plan to apply for a UK passport after they arrive in the UK may face unnecessary delays and challenges with enrolment.

BVI students can stay and study in the UK for up to six months on a British Overseas Territories Citizen (BOTC) Passport. If you wish to remain in the UK to pursue a longer course, you must apply for a [Student Visa](#) or [British Passport](#) if eligible. The application for a Student Visa must be lodged from outside the UK.

Further information is available under the student section of on the [BVI London Office](#) website.

Since 1st September 2007, British Overseas Territories Citizens are eligible for home tuition fees in the UK. This provision was made through amendments to the [Student Fees \(Qualifying Courses and Persons\) \(England\) Regulations 2007](#) and [The Education \(Fees and Awards\) \(England\) Regulations 2007](#).

To qualify for home tuition fees, the following criteria mainly apply:

- You must have been ordinarily resident in the overseas territories for three years before the first day of the first academic year of the course.
- The main purpose of your residence in the overseas territory's area must not have been to receive full-time education during any part of the three-year period.
- Additional details/other criteria can be found [here](#) or by contacting the BVI London Office.



Housing

It is recommended that you arrange accommodation before travelling to the UK, even if only on a temporary basis. Common options include university accommodation, off-campus student housing, and private rented accommodation.

When choosing where to live, consider:

- Safety and security
- Distance from your place of study
- Access to public transport
- Cost and affordability
- Nearby shops, healthcare services, and other amenities

Most private rentals in England are now offered as **assured periodic tenancies**. Prior to 1 May 2026, the most common

type of tenancy was an **Assured Shorthold Tenancy (AST)**. Following the introduction of the **Renters' Rights Act 2025**, ASTs were abolished and replaced with periodic tenancies. Landlords can no longer use Section 21 "no-fault" evictions and must rely on statutory grounds for possession.

Before signing any tenancy agreement, ensure you understand your rights and responsibilities. Further guidance is available from [Shelter UK](#).

Private rental properties can be found through websites such as [Rightmove](#), [Zoopla](#), and [SpareRoom](#).

Landlords and letting agents will usually carry out referencing checks, which may include identity verification, proof of income or employment, credit checks, and references.

You may be asked to pay a holding deposit to reserve a property and a security deposit before moving in. Security deposits are generally capped at five weeks' rent and must be protected in an approved tenancy deposit scheme.

Many landlords may also require a UK-based guarantor, particularly for those new to the UK. The BVI London Office cannot act as a guarantor. If needed, organisations such as [Housing Hand](#) may provide guarantor services for eligible applicants for a fee. Further housing advice is available from [Shelter UK](#).

Landlords are required to carry out [Right to Rent checks](#) to confirm that tenants have the legal right to live in the UK.

Before signing a tenancy agreement, ask to see:

- Gas Safety Certificate
- Electrical Safety documentation
- Energy Performance Certificate (EPC)

Properties may be advertised as:

- Unfurnished
- Partly furnished
- Fully furnished

Check whether the rent is inclusive or exclusive of bills. Additional costs may include:

- Gas and electricity
- Water
- Broadband
- TV Licence
- Council Tax

Always confirm what is included in the rent, as Council Tax and utility costs can vary depending on the property and local authority area.

Helpful tip:

In the UK:

- *To rent = To let*
- *Apartment = flat*
- *Flat sharing = Sharing accommodation with other tenants*

Climate, Clothing & Essentials

The UK is in North-west Europe and consists of four countries: England, Scotland, Northern Ireland and Wales.

It has a temperate climate with four distinct seasons: spring, summer, autumn/fall, and winter.

It can be quite wet and cold in the winter (roughly November to March) and UK weather is notoriously changeable in any given day so be prepared.

Helpful tip:

- *A warm topcoat, scarf, gloves, umbrella, and water-resistant shoes are a must.*
- *Be mindful that it is more cost effective to purchase warm/winter clothing in the UK.*
- *Several layers of light-weight clothing are better than a single layer.*

Transportation



National Travel: Once you arrive at the airport, you should be prepared to make your way to your accommodation. It is highly recommended that you plan your journey in advance. Public transportation such as trains and coaches (buses) are common and generally reliable means of travelling throughout the UK. Flying between major cities is also an option.

Travel within cities and towns: Once you are in your city or town, underground train (sometimes called the 'tube'), overground train, taxi and buses are good options for getting around within your area. Public bike rentals are also becoming increasingly popular.

Travel to/from major airports: Most major airports have good connections to trains. For instance, try [Heathrow Express](#) and [Gatwick Express](#) for express train travel from the respective London airports to Central London for onward connections.

Airport taxis are also available but these are typically more costly than train travel. Consider the amount of luggage you have when deciding between train or taxi travel to/from the airport, particularly if you are travelling alone.

Helpful journey planning and booking sites/apps:

National Travel:

- [Network Rail Journey Planner](#)
- [Trainline](#)
- [Google Maps](#) (app also available)
- [National Express](#) (Coach)
- [Megabus](#) (Coach)
- [Flixbus](#) (Coach)

Travel within cities and towns:

- [Google Maps](#) (app also available)
- [City Mapper](#) (app specific to cities, i.e. [City Mapper Manchester](#) and [City Mapper London](#))
- [Transport for Greater Manchester](#)
- [Transport for London](#)
- [Transport for West Midlands](#) (includes Birmingham)



Communication

We recommend that you have internet access and a phone you can use on arrival in the UK. Before you leave home, check with your mobile provider to make sure you can use your phone in the UK. You may need to unlock your device in advance if you want to use a UK SIM card. SIM cards can be purchased at the airport or at many local shops. eSIMs can also be bought before you leave your territory and activated once you arrive in the UK. When you first arrive, you can use your existing mobile phone service from home to make calls, but you may be charged roaming fees for the service. You may access free Wi-Fi from cafés and other establishments, including those at the airport. Please use these connections with caution, as although they are free, they are not guaranteed to be secure.

Helpful tip:

To call the BVI direct from the UK dial "001 284" then the 7 digit number.



Money Matters

Most shops and service providers accept local currency (Pounds/GBP/£) however bank cards (including contactless cards) are the most frequently used form of payment in the UK. You can use your bank card to pay for transport to your accommodation (if you have not pre-paid) and to buy food, groceries and other goods in shops and online. Mobile payment services such as Apple Pay and Google Pay are also very popular.



If you use a non-UK bank, check that you can use your card in the UK and what the commission, charges and limits might be. You should apply to open a UK bank account as soon as you are in the UK. It is recommended that you bring a reference letter from your bank in the

BVI – this will be useful when you come to open a bank account in the UK. For some banks, in particular digital banks, you may be able to open an account as soon as you have a UK address.

Helpful tip:

Use the [UCAS online student calculator](#) for advice on how to budget and manage your money.

Some student friendly UK banks:

- [Barclays](#)
- [HSBC](#)
- [Halifax](#)
- [Lloyds Bank](#)
- [Metro Bank](#)
- [NatWest](#)
- [Santander](#)
- [Monzo Bank](#) (digital bank)
- [Starling Bank](#) (digital bank)

Student Financing

Since 2022, students with settled status upon arrival in the UK (e.g. full British citizenship, right of abode, or indefinite leave to enter and remain in the UK) from specified British Overseas Territories, who are starting designated full-time or part-time undergraduate courses, will be eligible for tuition fee loans in England. This is provided they meet the following criteria:

"... persons resident in the British Overseas Territories will need to satisfy the three-year ordinary residence requirement in the UK, Islands (the Crown Dependencies) or specified British Overseas Territories immediately before the start of the course."

Additionally, postgraduate student loans are available for students pursuing postgraduate master's degree courses and postgraduate doctoral degree courses, and those starting further education courses will qualify for advanced learner loans.

Eligibility for tuition fee loans, postgraduate loans, and advanced learner loans is not based on students' household income from specified British Overseas Territories. However, a household income assessment is used to determine entitlement to loans for living costs and grants for students with adult or child dependants attending undergraduate higher education courses. The eligibility criteria mentioned above remain the same.

To apply for student financing visit: www.gov.uk/apply-online-for-student-finance

More information regarding repayment options and the conditions for repayment of student loans can be found in the Education (Student Loans) (Repayment) Regulations 2009 (as amended) found at: www.legislation.gov.uk/uksi/2009/470/contents/made.

Helpful tip:

Undergraduate application deadline is May 31. The postgraduate application deadline is 9 months after the first day of your course.

Food & Groceries

Here are some of the main grocery stores for food and toiletries:

- [Aldi](#) • [Co-op](#) • [Lidl](#) • [Iceland](#) • [Morrisons](#) • [Tesco](#) • [Sainsbury's](#)
- [Ocado](#) • [Waitrose](#) • [Asda](#) • [Amazon](#)

Many of these companies offer grocery delivery service to your residence for a small fee. To have fully prepared meals delivered to you, you may try [Deliveroo](#), [UberEats](#), [JustEat](#) and other food delivery services. These may also offer some basic grocery deliveries.

There are also many independent convenient stores or "corner shops" in most areas, offering basic grocery items.



Health, Well-being and Medication

Anyone in England can register with a GP surgery (Clinic). It's free to [register](#) and you do not need proof of address or immigration status, ID or an NHS number.

GP surgeries are usually the first contact if you have a non-emergency health problem. They can treat many conditions and give health advice. They can also refer you to other NHS services.

For medical and other emergencies call 999. If you need any less urgent medical assistance, please visit the [NHS 111 website](#) or call **111**.

You mental health is just as important as your physical health. For assistance try mental health hotlines – [Samaritans](#) dial **116** or **123** and [Papyrus Hope Line](#) dial **0800 068 4141**. You can also ask for help on campus through your student well-being service or campus police if available.

You can purchase medication online or in store from [Boots](#), [Superdrug](#), [Lloyds Pharmacy](#) and other pharmacies.

Personal Safety

The UK is generally safe, but it is worth taking precautions for your personal safety and security.

Helpful tips to note:

Do not carry around a large amount of cash

Keep your personal effects safely stored away

Be mindful of your surroundings when travelling on public transportation

Speak to your institution's student services for safety advice specific to your area

Student Relocation Checklist

- ☐ Have you arranged suitable accommodation?
- ☐ Do you have a valid passport?
- ☐ Do you require a visa?
- ☐ Have you purchased your air ticket?
- ☐ Have you arranged suitable accommodation, and do you have the address of your accommodation?
- ☐ Have you had a health check?
- ☐ Have you created a list of the items in your luggage in case it gets lost?
- ☐ Do you have an adequate amount of British currency or a debit card you can use in the UK when you first arrive?
- ☐ Are you prepared for the different study methods used in the UK?
- ☐ Do you know where to seek advice if you have difficulties?
- ☐ Do you have a UK SIM card and telephone number?
- ☐ Do you have enough prescribed medication for your journey? Note that a license may be required for a longer-term supply of controlled drugs?
- ☐ Do you know what to do if you become ill?
- ☐ Do you know if you want to live in a small town or a city in the UK?

Additional Information

Useful links:

- prepareforsuccess.org.uk | Free resource containing activity base interactive learning to help you prepare for your study in the UK
- studentminds.org.uk/findsupport.html | Support for your mental health at university
- study-uk.britishcouncil.org/moving-uk | Information and advice about moving to the UK once you have accepted your offer
- caribbstudents.com/category/student-life | Blog for Caribbean and BOTC students pursuing a degree in the UK

Further guidance if you would like to rent private accommodation:

- <https://www.gov.uk/private-renting>
- <https://www.gov.uk/tenancy-deposit-protection>
- <https://www.gov.uk/private-renting-tenancy-agreements>

Helpful tip:

'Google is your best friend', independently research everything. Seek out as much credible information from different sources as you can before you make decisions.



BVI London Office

Contact information

☎ +44 207 355 9570 🌐 bvi.org.uk

@ enquiries@bvi.org.uk 📘 BVI in the UK

📷 [@BVILondonOffice](https://www.instagram.com/BVILondonOffice) ✉ [@BVILondonOffice](https://www.twitter.com/BVILondonOffice)

📍 [BVI House, 15 Upper Grosvenor Street, London, W1K 7PJ](#)

