ZSR

Nigeria Limited

Pre-Application Checklist

32 Points to Verify Before Spending a Single Naira

Academic Credentials • Financial Documentation • English Requirements
7 Key Decisions • Destination Requirements • Refusal Risk Guide

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How to Use This Checklist

Before paying any application fee, deposit, or processing charge to any institution or agent, work through all 32 points in this checklist. This document is organised into six sections:

- Section A — Academic Credentials (8 points): Your educational documents must be in order before any application proceeds.
- Section B — Financial Documentation (8 points): The single most common cause of visa refusal. Every item must be confirmed.
- Section C — English Language Requirements (6 points): Your test score must meet the exact threshold for your programme.
- Section D — 7 Key Decisions (7 points): Answer all 7 honestly. A negative answer means your application is not yet viable.
- Section E — Financial Requirements by Destination: Quick reference for UK, Canada, USA, Australia, and Germany.
- Section F — Common Refusal Reasons: The exact issues most frequently seen in failed applications — and how ZSR helps avoid each one.

⚠ Important: Do not proceed with any application or payment until you have ticked every applicable box in Sections A, B, and C, and answered YES to all 7 questions in Section D.

Section A: Academic Credentials

8-Point Academic Audit

Verify each document is in its original, certified, and consistent form before proceeding

☐ **1.** WAEC/NECO original results obtained and verified **[required]**
→ Ensure your scratch card is still valid for online verification. Many institutions run independent credential checks.

☐ **2.** University degree certificate obtained (postgraduate applicants) **[PG only]**
→ Must clearly show your class of degree. First Class or Second Class Upper is preferred for competitive programmes.

☐ **3.** Official university transcripts ordered and sealed **[critical]**
→ Transcripts must come directly from your institution — sealed and stamped by the registrar. Opened envelopes are routinely rejected.

☐ **4.** HND or OND certificate verified (if applicable) **[if applicable]**
→ Some UK institutions accept HND with top-up programmes. Confirm equivalency with ZSR before applying to any institution.

☐ **5.** Credentials assessed for the target country's academic equivalency **[required]**
→ ZSR offers a complimentary credentials assessment. What qualifies in Nigeria may not directly translate abroad — do not assume.

☐ **6.** All gaps in education history documented and ready to explain **[important]**
→ Any gap longer than 6 months will be questioned on your visa application. Prepare a brief written explanation with supporting evidence.

☐ **7.** Professional certificates and work experience letters obtained **[PG only]**
→ Relevant work experience significantly strengthens MSc and MBA applications. Letters must be on company letterhead and signed.

☐ **8.** All names consistent across every document **[critical]**
→ Your name must be identical across your passport, WAEC/NECO certificate, university degree, and bank account. Any discrepancy must be resolved with an affidavit before applying.

Section B: Financial Documentation

8-Point Financial Audit

Insufficient or improperly documented finances are the single most common cause of student visa refusal

☐ **1.** Bank statement covers the required period for your destination **[critical]**
→ UK: 28 days minimum. Canada: 6 months. USA: 12 months recommended. Germany: blocked account. Confirm your destination's specific requirement.

☐ **2.** Account balance meets the minimum threshold for your destination **[critical]**
→ See Section E for exact figures by country. Falling short — even by a small amount — is grounds for automatic refusal.

☐ **3.** Source of all funds is documented and explainable **[critical]**
→ Sudden large deposits (over 50% of the existing balance) are treated as red flags. Every naira must have a traceable, legitimate source.

☐ **4.** Sponsor letter prepared with supporting documents (if sponsored) **[if sponsored]**
→ Must include: sponsor's employment letter, recent payslips, bank statement, and a signed declaration of sponsorship responsibility.

☐ **5.** Scholarship award letter obtained and certified (if on scholarship) **[if scholarship]**
→ Specify clearly whether the scholarship covers full or partial fees and living costs. Partial scholarships still require proof of remaining personal funds.

☐ **6.** Tuition fee for at least one full academic year is available **[required]**
→ Most embassies require evidence of Year 1 tuition plus living costs — not tuition alone. Confirm the combined requirement with ZSR.

☐ **7.** Living cost estimate for your destination confirmed and included **[required]**
→ UK: £12,006/yr outside London or £15,240/yr in London. Canada: ~CAD 20,000/yr. USA: USD 15,000–25,000/yr. Germany: €11,208/yr blocked.

☐ **8.** No large unexplained deposits within the statement period **[critical]**
→ Funds placed into the account immediately before applying will not be counted. Build your balance gradually over the required statement period.

Section C: English Language Requirements

6-Point English Language Audit

Your test score must meet the exact threshold for your chosen programme — not just the institution's general minimum

☐ **1.** IELTS, TOEFL, or PTE test booked at an authorised test centre **[required]**
→ Book at least 8–10 weeks before your application deadline. Test slots in Lagos and Asaba fill up quickly during peak seasons.

☐ **2.** Target band score confirmed for your specific programme **[critical]**
→ Undergraduate: typically IELTS 6.0 overall. Postgraduate: 6.5–7.0. Nursing and Medicine programmes: 7.0 or above. Confirm with the university directly.

☐ **3.** No individual band score falls below the programme minimum **[critical]**
→ Many programmes require no single band below 5.5 or 6.0, even if the overall score is sufficient. Check all four skills: Listening, Reading, Writing, Speaking.

☐ **4.** Test result is within the validity period for your application **[critical]**
→ IELTS and TOEFL results are valid for 2 years from the test date. An expired score will be rejected automatically — check your certificate.

☐ **5.** English test waiver eligibility confirmed in writing (if applicable) **[if applicable]**
→ Some universities waive the test requirement for applicants who studied in an English-medium Nigerian institution. This waiver must be confirmed in writing from the admissions office.

☐ **6.** German language test result obtained (Germany applicants) **[Germany only]**
→ For German-taught programmes: TestDaF TDN 4 or DSH Level 2. For English-taught programmes in Germany: IELTS 6.0–6.5 is typically required.

Section D: 7 Key Decisions

7 Decisions That Determine Application Viability

Answer every question honestly. A NO answer means the application is not yet viable — stop and seek ZSR guidance before proceeding.

☐ **Decision 1: Have you confirmed the exact entry requirements for your chosen programme?**

→ Do not assume. Requirements differ by programme — not just by institution. Check the university's official admissions page and confirm with ZSR.

☐ **Decision 2: Does your academic background meet the minimum entry requirement without conditions?**

→ A conditional offer is not a visa-viable offer. Conditional admission frequently causes visa refusals at the application stage.

☐ **Decision 3: Can you demonstrate a genuine intention to study (not simply to migrate)?**

→ Your personal statement, career goals, and reasons for choosing the destination must be coherent, credible, and consistent across your application.

☐ **Decision 4: Is your chosen institution on the country's official approved institution register?**

→ UK: must be a Tier 4 sponsor. Australia: must be CRICOS registered. Canada: must be a Designated Learning Institution (DLI). Non-listed institutions cannot sponsor student visas.

☐ **Decision 5: Have you confirmed whether a CAS, LoA, or CoE is required before your visa application?**

→ UK students need a CAS number. Canadian students need a Provincial Attestation Letter (PAL). Australian students need a CoE. None of these can be obtained without a firm unconditional offer.

☐ **Decision 6: Does your financial documentation show funds held for the full required period — not just the current balance?**

→ The UK requires funds held for 28 consecutive days. Canada requires 6 months of history. Funds deposited immediately before applying will not satisfy this requirement.

☐ **Decision 7: Have you declared all previous visa refusals honestly — including refusals from any country?**

→ Failing to declare a previous refusal, even from a country unrelated to your current application, is treated as misrepresentation and can result in a permanent ban.

Section E: Financial Requirements by Destination

Confirm the specific financial documentation requirements for your chosen destination. Requirements vary significantly and change periodically — always verify current figures with ZSR before finalising your application.

GB United Kingdom	
Tuition in account	Full first year's tuition fee — exact amount stated on your CAS
Living costs (outside London)	£10,539 per year / £1,171 per month
Living costs (in London)	£13,761 per year /£1,529 per month
Funds holding period	28 consecutive days minimum before application date
Bank statement period	28 days (funds must be in account on the date of application)
Accepted proof	Bank statement, building society account, investment account
Key document required	CAS number from your UK institution
Maintenance test	Balance must be at required level on each day of the 28-day period

CA Canada	
Minimum funds (single student)	CAD 20,635 + first year tuition fee
Bank statement period	6 months minimum (12 months strongly preferred)
Funds stability requirement	No large unexplained deposits within the statement period
Accepted proof	Bank statement, or Guaranteed Investment Certificate (GIC)
GIC option	CAD 20,635 GIC via approved Canadian bank is widely accepted
Key document required	Letter of Acceptance (LoA) from a Designated Learning Institution (DLI)

US United States	
Minimum funds	Full first year tuition + USD 15,000–25,000 living costs
Bank statement period	12 months recommended
Sponsor option	Affidavit of Support (Form I-134) accepted from US-based sponsor
Key document required	Form I-20 from an SEVP-approved institution
Interview required	Yes — US Embassy in Lagos or Abuja
Visa type	F-1 Student Visa

AU Australia	
Minimum funds (living)	AUD 29,761 per year
Tuition required	Full tuition fee for the programme
Bank statement period	3 months minimum

Mandatory insurance	OSHC (Overseas Student Health Cover) — must be purchased before visa
GTE statement required	Genuine Student statement — explains why you intend to return to Nigeria
Key document required	CoE (Confirmation of Enrolment) from a CRICOS-registered institution
Visa type	Subclass 500 Student Visa

DE Germany

Blocked account amount	€11,904 per year minimum
Account type	Sperrkonto (blocked account) — Deutsche Bank, Fintiba, or Expatrio
Monthly release	€992 released per month from the blocked account
Tuition fees	Most public universities: €0. Semester administrative fee: €150–400. Private institution fees are from €12,000 upwards
Language: German-taught	TestDaF TDN 4 or DSH Level 2
Language: English-taught	IELTS 6.0–6.5 or equivalent TOEFL score
Visa type	National Visa (Type D) for study periods exceeding 90 days

Section F: Common Refusal Reasons

8 Most Common Reasons for Visa Refusal — and How to Avoid Each One

These are the exact issues ZSR's team encounters most frequently in failed applications

1. Insufficient funds or funds not held long enough

The most common refusal across all destinations. Funds must be at the required level for the required period — topping up the account immediately before application does not satisfy the requirement.

How ZSR helps: ZSR's credential and financial assessment confirms your readiness before any fee is paid. We review your bank statements before submission and advise on timing if your balance needs to be built up.

2. Undisclosed previous visa refusal

Failing to declare a previous refusal from any country — even one completely unrelated to the current destination — constitutes misrepresentation and can result in a permanent entry ban.

How ZSR helps: ZSR counsellors help you frame previous refusals correctly and honestly in your application to minimise negative impact. Full disclosure, properly contextualised, is always the right approach.

3. Weak or inconsistent personal statement

An unconvincing explanation of why you chose this programme, this institution, and this country is a major red flag. Officers look for a coherent study-career narrative — generic statements are easily identified.

How ZSR helps: ZSR provides personal statement review and guidance as part of our application processing service. We will not submit a generic, unreviewed statement on your behalf.

4. Chosen institution is not a licensed visa sponsor

UK universities must hold Tier 4 sponsorship. Australian institutions must be CRICOS-registered. Canadian institutions must be Designated Learning Institutions. Applying to an unlisted institution makes the visa impossible.

How ZSR helps: ZSR only partners with fully verified, licensed institutions across all 20 of our study destinations. Every institution in our network is confirmed for student visa sponsorship.

5. Large unexplained deposits in the bank statement

A sudden cash injection — even if entirely legitimate — is treated as manufactured evidence of funds. Officers examine the account history, not just the current balance.

How ZSR helps: ZSR advises all clients to build their bank balance gradually over the required period. If a legitimate large sum must be deposited, we guide you on how to document its source thoroughly.

6. Name discrepancy across documents

Different spellings or formats of your name across your passport, WAEC certificate, university degree, and bank account are a frequent cause of delays, queries, and outright refusals.

How ZSR helps: ZSR's document review process catches name discrepancies before submission. If any inconsistency exists, we advise you to obtain an affidavit of name correction before any application is filed.

7. Applying for a visa without a firm, unconditional offer of admission

Some students apply for a student visa on the strength of a conditional offer, or before receiving any offer at all. Both approaches result in automatic refusal in most destination countries.

How ZSR helps: ZSR's application processing ensures you hold a firm unconditional offer — or clearly understands what conditions remain — before any visa application is submitted.

8. IELTS or TOEFL score below the programme's specific requirement

An overall band score may appear to meet the headline requirement, but a low individual band (e.g. Writing at 5.0) can disqualify the application for many programmes — particularly nursing, medicine, and law.

How ZSR helps: ZSR confirms both the overall and individual band requirements for your specific programme before you book your test. If a retake is necessary, we advise on preparation resources and realistic timelines.

Next Step: Book Your Free ZSR Consultation

If you have worked through this checklist and are confident all 32 points are in order, you are ready to begin your application with ZSR Nigeria Limited. Our expert counsellors will review your documentation, confirm your eligibility, and guide you through every step — from choosing the right programme to landing at your destination.

If any item in this checklist is unresolved, do not pay any application fee or processing charge (if applicable) until you have spoken with a ZSR counsellor. Many students lose money to avoidable mistakes that a single consultation would have prevented.

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