

1. Conditions where you would not need a TOEFL/IELTS test

A TOEFL/IELTS test is not normally required if:

- a. You are a national of and have studied at a secondary or tertiary level in a List A country (see list below); or
- b. You have completed a three-year qualification equivalent to a UK Bachelor's Degree in an academic institution located in the following list. The graduation date must be within two years of the start date of the Cambridge MFin programme; or
- c. You have completed a three-year qualification equivalent to a UK Bachelor's Degree in an academic institution located in the following list AND have been working in a country located in the following list since completing your degree:

List A	
• Antigua and Barbuda • Australia (also Christmas Island, Norfolk Island, Keeling Islands, Cocos Islands) • Bahamas • Barbados • Belize • British Overseas Territories • Canada (with the exception of French speaking areas) • Dominica • Grenada • Guyana	• Republic of Ireland • Jamaica • Malta • New Zealand (also Nieu, Tokelau, Cook Islands) • St Kitts and St Nevis • St Lucia • St Vincent and the Grenadines • Trinidad and Tobago • UK (including holders of Isle of Man and Channel Island variant passports) • USA

British Nationals (Overseas) are not included in List A.

2. Conditions where an internal assessment by the University's Language Centre would be required

A TOEFL/IELTS test is not normally required, however, you will be assessed upon admission internally by the University's Language Centre if:

- a) You are a national of and have studied at a secondary or tertiary level in a List B country (see list below); or
- b) You have completed a two-year qualification equivalent to a UK Bachelor's Degree or above in an academic institution located in the following list, and the graduation date must be within two years of the start date of the MFin programme; or

List B	
• Botswana	• Sri Lanka
• Ghana	• Singapore
• India	• Sudan
• Kenya	• South Sudan
• Mauritius	• Swaziland
• Netherlands	• Uganda
• Nigeria	• Zambia
• South Africa	• Zimbabwe

- c) You have completed degree-level education for a minimum of two years at an institution using **English as a Medium of Instruction (EMI)**, regardless of country, and the graduation date must be within two years of the start date of the Cambridge MFin programme. Documents are required to provide evidence of EMI (English as Medium of Instruction); or
- d) You have completed a two-year qualification equivalent to a UK Bachelor's Degree or above in a **List A country** AND have been working in a country located in List A for at least six months within two years of the start date of the Cambridge MFin programme. If you are given an offer and would like to be referred for internal assessment you will be given a declaration document for your company HR to sign confirming your dates and location of employment; or
- e) You have completed a two-year qualification equivalent to a UK Bachelor's Degree or above in a **List A country** AND have been working for an international company for at least six months whose official operating language is English, and the role required you to use English on a regular basis, within two years of the start date of the Cambridge MFin programme. If you are given an offer and would like to be referred for internal assessment you will be given a declaration document for your company HR to sign confirming your dates of employment and that English is the official language. An "international" organisation is defined as one that has offices in more than two countries.

3. Conditions where a TOEFL/IELTS test would be required

If none of the above applies, you are required to take IELTS (Academic or UKVI Academic) or the TOEFL iBT (when taken before 21 January 2026). TOEFL iBT Home Edition and IELTS Indicator scores are also accepted.

Please note: After 21 January 2026, TOEFL iBT is no longer, on its own, an accepted test. From this date, an applicant who has achieved the test score via TOEFL iBT will receive a Language Centre referral and will need to achieve a successful outcome from the assessment.

The minimum English language requirements for admission into the Cambridge MFin are as follows:

The IELTS/TOEFL test must be taken within two years of the start date of the Cambridge MFin programme. To meet the language requirement outright, a TOEFL iBT must have been taken before 21 January 2026.

a) IELTS (Academic)

Element	Score
Listening	7.0
Writing	7.0
Reading	6.5
Speaking	7.0
Overall	7.0

b) TOEFL iBT (institution code 0908)

Element	Score
Listening	25
Writing	25
Reading	25
Speaking	25
Overall	100

If you have 'narrowly missed' the minimum required levels in either the TOEFL or IELTS, then you may be referred to the Language Centre for assessment, upon admission by your Admissions Coordinator.

Please note: For TOEFL iBT tests taken after 21 January 2026, the "narrow miss" criteria will no longer apply.

Definitions of a "narrow miss" can be found below:

a) IELTS (Academic)

Element	Score
Listening	6.0
Writing	6.0
Reading	6.0
Speaking	6.0
Overall	6.5

b) TOEFL iBT (institution code 0908)

Element	Score
Listening	22
Writing	22
Reading	22
Speaking	19
Overall	95

Please be aware that it is at the discretion of the Admissions Committee to introduce a TOEFL/IELTS test or internal Language Centre Assessment requirement at any stage in the admissions process, even if you have complied with the conditions outlined above.