



ST CHRISTOPHER'S SCHOOL TRUST (EPSOM) LIMITED

MEANS-TESTED BURSARY POLICY

General

This policy contains an overview of the Bursary Scheme currently in operation at the School. It sets out the principles by which bursaries will generally be awarded, but the Governors may make awards beyond the scope set out below in exceptional circumstances. The policy will be reviewed on an annual basis and will take into consideration the latest guidance from the Charity Commission.

Aims

The Governors of St Christopher's School are committed to broadening access to the school by offering to eligible parents/guardians means-tested financial support towards the payment of school fees. Such support (known as a Bursary) is awarded in the form of a discount of up to 50% on tuition fees payable, depending on the financial, compassionate and other pertinent circumstances of applicants. Where there is severe financial hardship, and funds permit, Governors have the discretion to award a Bursary greater than 50%.

Assessing the Award

Applicants complete a confidential Statement of Financial Circumstances to support their application and awards are assessed using, as a guide, the St Christopher's Scale of Awards (which sets out award levels as a percentage of fees payable in relation to a family's income) and taking into account all other financial circumstances including their savings, investments and realisable assets, the size of their family, any other persons dependent upon them and like factors, compassionate and other pertinent considerations.

The Scale of Awards is reviewed and revised annually by the Bursar and approved by the Governors.

Bursary awards are subject to repeat testing of parental means each year and may be varied upwards or downwards, depending on parental circumstances.

Publicity

Information relating to the Bursary Scheme is provided by the School in the Prospective Parents' Information Pack, Parents' Handbook, on the School's website and through advertisement in local publications. All bursary applications are treated in the strictest confidence and pupils will not be made aware that they benefit from a bursary. Recipients are expected to exercise the same discretion.

Availability

Financial support by way of a bursary is not, under normal circumstances, available with Nursery & Pre-Reception fees.

Requests will usually be considered under the following categories:

- Entrants to Reception class, either from the School's Pre-Reception Class or other settings, where parents/guardians are unable to fund the tuition fees;
- Existing pupils in Reception, Year One or Year Two where a change in parents'/guardians' circumstances has resulted in difficulty in meeting tuition fees and may lead to the child being withdrawn.
- Nursery and Pre-reception in cases of severe financial hardship.

The number of bursaries available varies and is subject to availability of funding. Where the parents/guardians are in receipt of any other funding or concession (eg Early Years Funding), this will be deducted from the amount of the bursary discount.

Application Process

Bursaries are awarded at the discretion of the Governors, and the Headteacher and Bursar are responsible for the management and co-ordination of the process.

- The parent/guardian contacts the Bursar on her direct phone number 01372 846984 to request an application pack.
- The parent/guardian completes an application form (Appendix 1), which seeks to establish the financial circumstances of the household, together with such documentary evidence as may be requested, and returns it to the Bursar.
- The Bursar reviews the application, which may involve the Headteacher or Bursar visiting the applicant's home to ensure the information has been correctly interpreted and the basis of the financial assessment will be fair.
- The Bursar, Headteacher and Governor(s) with responsibility for bursaries will meet to consider the application and prepare a recommendation in accordance with this policy. Additional factors which may impact on this recommendation are listed below.
- The recommendation is presented to the Governing Body whose decision is final. There is no right of appeal.
- The parents/guardians are advised of the outcome and, where an award is made, must sign a letter of acceptance agreeing to any conditions relating to the bursary.

Additional Factors which may be considered

- The ability to improve the financial position or earning power of the family, e.g. where there are two partners, both would be expected to be employed unless one is prevented from doing so through incapacity, the need to care for children under school age or other dependants, or the requirements of their partner's work.
- Opportunities to release capital such as savings and investments or equity in houses.
- In cases of separation, the contribution made by the absent parent.
- Contribution to household costs by other family members or outside sources.
- The school also considers that the following would not be consistent with the receipt of a bursary: frequent or expensive holidays, new or luxury cars, investment in significant home improvements or ownership of a second property.

The factors to be taken into account by the Governors are not limited to examples given in this document.

Length of award and annual review

A bursary is normally awarded on the basis that assistance will be required for as long as the child remains at the school. All bursaries, however, are subject to repeat testing of parental means each year and may be varied upwards or downwards depending on parental circumstances. Current bursary holders will be issued with the repeat means-testing forms the term before their bursary was originally issued for return within 2 weeks. In addition, recipients are expected to inform the Headteacher or Bursar without delay of any material changes in their circumstances during the academic year.

For those in receipt of bursaries, the Governing Body may reduce or withdraw an award where a pupil's behaviour has been unsatisfactory or where the parents/guardians have failed to support the school, for example by the late payment of any contribution they are making to the fees.

Signed *H M Crossley*
Mrs H M Crossley
Chair of Governors

Signed *A C Thackray*
Mrs A C Thackray
Headteacher

Reviewed: February 2020

Previous Review: February 2019

Next Review: February 2021

APPENDIX 1 – BURSARY APPLICATION FORM

CONFIDENTIAL WHEN COMPLETED

ST CHRISTOPHER'S SCHOOL TRUST (EPSOM) LTD

Confidential Statement of Financial Circumstances in Support Of an Application for a Bursary

Please read the Notes for Guidance on pages 10 to 12 before completing this questionnaire

[This questionnaire is in the form recommended by the Independent Schools' Bursars Association]

1. CHILD		
a	Full Names	
b	Date of Birth	
c	Term/Year of Entry	

2. PARENT CONTACT DETAILS (see note)			
		Father/Step Father	Mother/Step Mother
a	Names		
b	Title		
c	Address		
d	Post Code		
e	Day time Tel		
f	Evening Tel		
g	Mobile		
h	Fax		
i	E Mail Address		

3. PARENTS' OCCUPATIONS			
a	Employed (insert employer's name, address and phone number)		
	Are you a Director or Shareholder or Proprietor of this Company?	Yes / No	Yes/ No
	If "YES" state proportion of Company or Business you and/or your spouse/partner own:		
b	Self-employed (complete type of business) / partner in partnership:	Yes / No	Yes/ No
	If a partner, state your share of partnership income and capital, if any:		
c	Unemployed	Yes / No	Yes/ No
d	Retired	Yes / No	Yes/ No

4. INCOME (see note) Please enter below your current earnings and expected income from all sources for this tax year			
		Father/Step Father	Mother/Step Mother
a	Gross Salary and other emoluments (including all taxable benefits & expenses) for the year to 5 th April 2019		
	Gross Salary earned after 6 th April 2019 to-date		
b	Taxable profits of trade or profession for last two tax years		
c	Gross pension, widow's pension, State pension etc		
d	Gross investment income from:		
	• Building Societies /Banks		
	• Dividends and interest (other securities)		
e	Gross rental profit		
f	Social Security benefits (including Child Benefit and Child Tax Credits)		
g	Separation or Maintenance Allowance		
h	Is there a Court Order/Separation Agreement? If yes, please state annual amount payable for school fees.	Yes/No	Yes/No
i	Benefits in Kind provided free by reason of employment not already included in (a) above		
j	Any other income or gains not included in (a) to (i) above e.g.: trust or estate income, gains on sale of capital assets, surrenders or maturity of life assurance policies, royalties etc		
k	Please enclose a copy of your self assessment tax calculation for the previous year.		

5. OUTGOINGS (see note)			
a	Tax payable on Incomes declared above (<i>including tax deducted at source</i>)		
b	National Insurance Contributions		
c	Pension or superannuation contributions (net)		
d	Mortgage repayments (<i>include capital repayment as well as interest</i>) Capital Interest		
e	Endowment mortgage insurance		
f	Any other interest payable e.g. overdrafts, credit cards, loans, etc (<i>please specify</i>)		
g	Annual rent payable on principal residence		

6. CAPITAL ASSETS (see note)			
		Father/Step Father	Mother/Step Mother
a	Approximate market value of all investments		
	<ul style="list-style-type: none"> Building Society/Bank deposits/National Savings accounts 		
	<ul style="list-style-type: none"> Equity investments (shares, unit trusts), Corporate bonds and other securities and Government stocks 		
	<ul style="list-style-type: none"> ISAs 		
	<ul style="list-style-type: none"> Life assurance bonds and policies including endowments 		
b	Approximate market value of principal residence (freehold or leasehold)		
c	Approximate market value of other possessions including house contents, car, collections, paintings, jewellery, etc		
d	Cash at banks or elsewhere (<i>current accounts only</i>)		
e	Approximate market value of any other assets (<i>please specify and include the market value of any Insurance Policies maturing in this tax year or the last five years</i>)		
f	Net worth/value of any businesses which you own or share		
g	Approximate market value of your interest in any other property, land or buildings either at home or abroad		
h	Redundancy or other termination payments		
i	Monies that are owed to you		
j	Other assets not listed e.g. share options, trust interests/assets held on your behalf by a third party, assets likely to be received in the foreseeable future etc		

7. CAPITAL LIABILITIES (see note)			
		Father/Step Father	Mother/Step Mother
	Please give details of any capital charges against the assets declared in Section 6		
a	Mortgage Details		
	<ul style="list-style-type: none"> amount outstanding on principal residence 		
	<ul style="list-style-type: none"> a final payment date 		
b	Other liabilities (please specify)		

8. NET ASSETS		
	TOTAL ASSETS (6)	
	LIABILITIES (7)	
	NET ASSETS (6-7)	
<p>Please explain any reasons why net assets cannot be converted or utilised to pay school fees.</p>		

9. DEPENDENT CHILDREN (see note)					
Include the child to whom this application refers: if more than 4 children, give details on a separate sheet.					
		1	2	3	4
a	Forename				
b	Date of Birth				
c	School or College				
d	Boarding or Day				
		£	£	£	£
e	Annual school or other educational fees (excluding extras and sundry disbursements)				
f	Compulsory additional school charges				
g	Amount of fees shown in (e) covered by:				
	<ul style="list-style-type: none"> Scholarships, Bursaries or other allowances given by school 				
	<ul style="list-style-type: none"> Annual sum arising from capital repayment scheme 				
	<ul style="list-style-type: none"> Services/Diplomatic/ Company Education Allowances (gross) (state whether sum has been included in gross salary at 3 (a)) 				
	<ul style="list-style-type: none"> Annual sum arising from Educational Insurance Policies 				
	<ul style="list-style-type: none"> Assistance from any other sources, eg grandparents, trusts, charities, etc (please specify) 				
h	<ul style="list-style-type: none"> Annual income of child (if any) 				
	<ul style="list-style-type: none"> Capital value of Trust 				
<p>The details requested with regard to the fees payable and Bursaries on behalf of your other children are for information only and will not normally be taken into account in the assessment of the level of Bursary awarded.</p>					

10. OTHER DEPENDANTS (please give details) (see note)	

11. VERIFICATION OF INCOME Please enclose all documentary evidence in support of the income figures in Section 4. Please tick those you are enclosing:			
	P60 and P11D		Copy of HMRC tax calculation issued under Self Assessment
	Last 3 months Pay Advice		Last 3 months current account bank statements
	Annual Report & Accounts (including Balance Sheet) for the years 20[] & 20[]		Confirmation of Schedule D self employment income from an independent accountant
	Others such as rental agreements (please specify)		E.g. copies of dividend vouchers, bank interest certificates
	Court Orders and Legal Separation agreements		Covering the payment of school fees and child maintenance
	Benefits received		Social Security Benefit, Housing Benefit, Job Seekers' Allowance, Employment & Support Allowance, Income Support, Disability Living allowance, Incapacity Benefit, Child Benefit

12. VERIFICATION OF ASSETS Please enclose documentary evidence of capital assets and tick those you are enclosing:				
	Property Valuation	£	Investment Portfolio Valuation	£
	Mortgage Statement	£	Contents Insurance	£

13. HOME VISIT	
The school may wish to visit your home address to discuss your application for support. Please indicate whether you are happy to receive a visit from the school's representative.	Yes/ No (Delete as appropriate)

ASSISTANCE FROM OTHER SOURCES

In order to help the greatest number of parents who need financial assistance, all those who apply for a Bursary from the school are asked first to enquire if they are eligible for assistance from any other source.

Please state whether you have applied to trusts or foundations for a Bursary, and if so to which and with what result.

ANY ADDITIONAL INFORMATION

14. DECLARATION

After having read the attached notes, the following declaration should be signed by both parents/applicants (or see below):

We/I have read the notes and have made a complete and accurate declaration of our/my income and assets.

We/I understand that if we/I are/am offered a Bursary for our/my child and accept a place for him/her at the school, the following terms and conditions will apply as between ourselves/myself and the School:

- a) our/my child's fees account with the School will be credited termly with the amount of the Bursary for so long as the award remains in effect;
- b) any award of a Bursary is subject to annual review and we/I must complete an annual declaration of our/my financial circumstances on the form sent to us/me by the School and supply all relevant supporting evidence by the return date indicated;
- c) we/I will report immediately any material change in the financial position declared;
- d) the Bursary may be withdrawn or reduced if:
 - i) we/I act or our/my child acts in breach of the School's Terms and Conditions attached to the Acceptance Form for our/my child at the school;
 - ii) we/I have failed to return the annual declaration of our/my financial circumstances by the return date indicated;
 - iii) we/I have failed to produce any additional information required by the School to evidence our/my financial circumstances;
 - iv) in the opinion of the Head, our/my child's attendance, progress or behaviour no longer merits the continuation of the award;
 - v) we/I are more than [28] days in arrears in respect of any amount due and owing to the School;
 - vi) there is a material change in our/my financial circumstances;
 - vii) the School's resources are insufficient to maintain the level of award.
- e) the Bursary will be withdrawn and the value of any amount of the Bursary previously credited against our/my child's fee account will become repayable to the School forthwith if we/I have fraudulently, knowingly or recklessly provided false information in relation to the award of the Bursary.

Signatures: (See note on Parents/Applicants)

Parent/Guardian* Date

Parent/Guardian* Date.....

[NB: Each person with parental responsibility for the child is required to sign this form and the school is entitled to treat any information received from any person who has signed this form as having been on behalf of both or all such persons]

NOTES FOR GUIDANCE FOR COMPLETION OF THE BURSARY APPLICATION FORM

Before completing the form, please read these notes carefully, and contact the Bursar if further information or advice is required. These notes refer to the corresponding paragraph on the Application Form.

The School reserves the right to seek any other documentary evidence in support of the income and asset figures submitted, and to make enquiries which it deems necessary.

All financial values should be shown in Sterling. References to Her Majesty's Revenue & Customs (HMRC) include the relevant national Taxation Authority.

SECTION 2: PARENTS/APPLICANTS

These are defined as:

- the natural father and mother of the child where they live together (whether or not they are married to each other) and the child normally resides with them both in the same household; or
- the parent of the child with whom the child normally resides and the partner (if any) of that parent where the partner normally resides with that parent and the child in the same household; or
- the child's guardian appointed in accordance with section 5 of the Children Act 1989 (or any earlier enactment) and the partner (if any) of that guardian where the partner normally resides with that guardian and the child in the same household; or
- the person with whom the child resides in accordance with either:
 1. a subsisting residence order made under section 8 of the Children Act 1989; or
 2. any subsisting court order (other than a residence order) which specifies who is to have actual custody or care and control of the child; or
- where a pupil either has no parents as defined above or the school is satisfied that no such parents can be found, and he is either looked after by a local authority or provided with accommodation within the meaning of section 105(1) of the Children Act 1989, the pupil shall be treated as one whose parents have no income for the purposes of the scheme; or
- where none of the above applies, the parent is the person with whom the pupil normally resides in accordance with any informal care or fostering arrangement and that person's partner (if any) where the partner normally resides with that person and the pupil in the same household.
- If parents are separated or divorced before or while their child attends the School, both mother and father will require to complete and sign the Application Form.

SECTION 4: INCOME

- a) The gross annual amount of salaries and wages, including any earnings from profit related pay, part-time employment and any sum received as bonus, commission etc, statutory sick pay, statutory maternity pay giving GROSS amounts (before deduction of tax, NI, superannuation, etc) for the current or latest financial year. Taxable benefits in kind agreed with HMRC should also be shown (free or subsidised housing, meals, petrol, cars, etc) at the amount agreed for taxable purposes.
- b) Profits from a business or profession - at the amount of GROSS income declared to HMRC or relevant tax authority for the year in question. Copies of the latest set of accounts should be included. Where the profits assessed relate to a basis period in excess of or less than 12 months, please state the length of that period.
- d) All other Investment income (e.g. interest or National Savings Bank deposits; dividends, annuities etc) should be entered GROSS of tax. If tax was deducted at source, parents should add in the amount of tax paid or tax credit notified. Building Society interest must be disclosed GROSS.
- e) Enter income from letting or subletting of property at the amount of the profit declared to HMRC; net of related expenditure before tax.
- f) All social security benefits received should be declared and type of benefit specified.
- h) Court Orders, Legal Separation Agreements and Voluntary Arrangements for School Fees: Where a parent is required by a Court Order, or a legal binding separation agreement (eg Deed of Separation) to pay part of the School fees, then only that part of the fee which is not covered by the Court Order/agreement will be used to calculate any Bursary to be awarded. This is irrespective of whether or not the order or agreement is being complied with.

Where the whole amount of the fees is required to be paid by virtue of a Court Order or separation agreement, applicants are not eligible for a Bursary.

You should indicate how many years are payable and any annual variations.

All receipts relating to maintenance payments, separation allowances and sums in respect of Child Support maintenance must be declared.

- i) Include free benefits in kind agreed by HMRC as not subject to tax, e.g. representative occupation of house, free canteen.

SECTION 5: OUTGOINGS

- a) Enter tax on earned and unearned income SEPARATELY.
- c) Enter annual superannuation contribution of (if applicable) payments to other Pension Schemes SEPARATELY.
- d) Enter capital as well as interest payment on a mortgage for the principal residence.
- e) Only complete this if repayment is effected by means of a full Endowment Policy.
- f) Include bank overdraft and other loan charges incurred during the year (specifying the purpose of the loan).

SECTION 6: PARENTS'/APPLICANTS' CAPITAL ASSETS

In addition to taking account of all relevant sources of income, the School takes account of the following assets:

- a) The capital sum of any monies on deposit with any bank, deposit taker or building society. Investments in stocks and shares, valued as near as possible to the date of submitting the application form.
- b) The current market value of your principal residence. The current market value should be estimated by parents where a current valuation is unavailable.
- f) If you run your own business or are partners in a business, then you should show the net worth of the business. Shares in a company not listed on a stock exchange should be valued at the relevant proportion of the net value of the company.
- g) In the case of second homes and/or other properties, these should also be included at their estimated current market value; no allowance will be made for any outstanding mortgage.

SECTION 7: PARENTS'/APPLICANTS' CAPITAL LIABILITIES

Details of other liabilities should be provided along with the lender.

SECTION 9: DEPENDENT CHILDREN

Use column number 1 for the child for whom you are now applying at his/her current school rate. Enter in other columns any other of your children who are unmarried and at a school, university or other educational institution which attracts a county Bursary.

- f) The figures to be inserted here refer to the current academic year.
- g) (iii) Members of HM Forces and Diplomatic Service should include the amount of any Education Allowances which they receive. Parents in other occupations should include any similar sum.
(iv) Insurance Policies for School Fees - If any insurance policy for the payment of School fees exists, then the amount declared is the amount receivable under the policy for the academic year for which the application is being made. If the insurance policy covers the full cost of the tuition fees, then the pupil is not eligible for a Bursary. The types of policy concerned are those which stipulate that the company shall pay the school fees, in whole or in part, to the school in respect of the pupil.
(v) Where a Trust has been established in favour of the child for whom you are applying, details of the annual amount available and the date of commencement of payment from the Trust should be given.
- h) Where the child has any unearned income, eg interest from National Savings, bank or building society deposits, or receives share dividends, you should enter the source of income and the gross amount received before deduction of any tax. Do not include any income from part-time employment or student Bursaries. You should enter the capital value of any beneficiary or other trust set up for each child.

SECTION 10: OTHER DEPENDANTS

If you qualify for a Carer's Allowance, or have an aged grandparent or relative living with you or dependent upon you, please provide details including age, address, condition, etc.

ANY OTHER RELEVANT INFORMATION

Please enter, on a separate sheet if necessary, any details which may affect the assessment of a Bursary, e.g. a known significant change in income or outgoings for the coming year.

CONFIDENTIALITY

The school respects the confidentiality of bursary awards made to families and recipients are expected to do likewise.