



St Christopher's School and Nursery

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 education at 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 in cases of proven need, 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%.

Bursary awards are subject to an annual review of the family's financial circumstances, with fresh information being required about the pupil's parents' circumstances for every year that their child attends the school. Bursary awards may be removed or varied upwards or downwards, depending on parental financial circumstances.

Awards are made on the basis of the confidential St Christopher's scale of awards which sets out award levels in relation to each parent's financial circumstances, as amended from time to time. The scale of awards is reviewed and revised annually by the school and is approved by the Governors.

The school reserves the right to amend the way in which awards are assessed.

Awareness

Information relating to the Bursary Scheme is provided by the School in the Prospective Parents' Information Pack, Parents' Handbook and on the School's website

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 part way through a stage of their education.
- 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 (e.g. 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.
- Both parents/guardians seeking a bursary must complete an application form, which seeks to establish the identity and financial circumstances of the family and of each parent. In the event parents are separated and/or divorced, financial information from both parents should be provided, as should financial information of any other adults in the same household of either parent. The form, which requests details of all income, savings and capital may be found in Appendix 1 and must be accompanied by full documentary evidence. The completed forms, together with the necessary documentary evidence, should be returned to the Bursar.
- Both parents seeking a bursary will be required to sign a declaration stating that the information they have provided is both accurate and complete as well as requiring, if their application for a bursary is successful, them to update the school in the event those circumstances change during the academic year in question. If any information provided in the application, or as part of the broader assessment process, is subsequently discovered to be false or misleading or incomplete, the school may withdraw any award which has been made with immediate effect and, depending on the circumstances may require reimbursement.
- The Bursar will assess the application to establish the likely level of support needed to allow the child to attend the school. This may involve the Headteacher or Bursar visiting the applicant's home(s) to ensure the information has been correctly interpreted and the basis of the financial assessment has been fair. Parents may also be asked to meet the bursar at the school and/or provide additional supporting information.
- The Bursar will prepare a recommendation in accordance with the school's confidential scale of awards with the Headteacher and a recommendation is then reached.
- The recommendation is presented by the Bursar to the school Governor(s) with responsibility for bursaries for their consideration and approval. The school governors may request further information to inform their deliberations.
- The parents/guardians are advised whether their child is to be offered a bursary in writing.
- Where an award is made, both parents must sign a letter of acceptance and an acknowledgement of any conditions relating to the bursary.

All personal data processed in connection with the school's arrangements for bursaries shall be processed in accordance with the school's privacy policy which is available on the school's website and is otherwise available from the school upon request.

Additional Factors which may be considered

- The amount of the bursary award is not influenced by the child's academic ability but by the extent of need. Each case is assessed on its own merits and awards are made subject to the school's ability to fund these within the context of its overall budget.
- It is recognised that judgements about what sacrifices a family should make to pay school fees will be personal; however, the school has a duty to ensure that all bursary grants are well focused and so, as well as current earnings, other factors which will be considered in determining the necessary level of grant will include (but are not limited to):
 - 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 any capital. Significant capital savings and investments would be expected to be used for the payment of school fees, as would equity values in property assets.
 - In cases of parents who are divorced or separated, the contribution that is being made or could be made by both parents, regardless of who the child lives with, and based on the principle that liability for fees is joint and several. This means that the school may consider the financial circumstances of each parent separately and together, treating each parent's household separately.
 - Contribution to household costs including school fees by other family members or by third parties / outside sources.
 - Any fees which are being paid to other schools.
 - Acknowledging that others might have a different view, the school considers that the following would not be consistent with the receipt of a bursary. It should be noted that the list is not comprehensive; frequent or expensive holidays, new or luxury cars, investment in significant home improvements, ownership of a second property, or failure to honour school fee payments to other schools.

Other factors.

It is recognised that in addition to meeting financial constraints there may be other circumstances which should be considered as part of the school's holistic judgment. These include:

- Where a child has siblings at the school (though a bursary award to one child does not guarantee an award to a sibling).
- Where the social needs of the child are relevant (for example, where a child is suffering from bullying at their present school).
- Where a parent is critically or terminally ill or is unable to secure permanent employment due to poor health or incapacity.
- Where a separation has resulted or is likely to result in the child having to be withdrawn from the school, adding to the stress of coping with the parents separating, although the school will nonetheless consider the financial circumstances of both parents in such cases.
- Where a previous school has awarded bursary support (but please note that bursary support from a previous school is no indication or guarantee that the parents would be eligible for bursary support at St Christopher's School).

The factors to be considered 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 financial circumstances each year and may be varied upwards or downwards depending on the outcome of any review. Current bursary holders will be issued with the repeat means-testing forms the term before their bursary was originally issued, for return within two weeks. Bursary holders will usually be advised of the outcome of the annual review within two weeks of receipt. 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.

Confidentiality

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

Other Sources of Bursary Assistance

In addition to the school's bursary fund, there are a number of educational and charitable trusts which help with tuition fees. In the majority of cases, these are to assist children who are already attending a fee-paying school and due to a change of circumstances may be unable to remain. Further information on how to pursue such assistance may be obtained from:

The Educational Trusts Forum

Website: www.educational-grants.org

Royal National Children's SpringBoard Foundation

Website: <https://www.royalspringboard.org.uk/>

Signed *D Roberts*

Mr D Roberts
Chair of Governors

Signed *B Grehan*

Mrs B Grehan
Headteacher

Reviewed: February 2023

Previous Review: February 2022

Next Review: February 2025

APPENDIX 1

CONFIDENTIAL WHEN COMPLETED

ST CHRISTOPHER'S SCHOOL TRUST (EPSOM) LTD

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

Before completing this form, please read carefully the Notes for Guidance on pages 7 to 8. Please ensure that all sections are completed as an incomplete form cannot be assessed.

1. Name of Child needing assistance	
Full Names	
Date of Birth	
Term/Year of Entry	

2. Parent contact details <i>(see note)</i>		
	Parent 1	Parent 2
Full Names		
Title		
Address		
Post Code		
Day time Tel		
Evening Tel		
Mobile		
Email Address		

3. Parent occupation details:		
	Parent 1	Parent 2
Employment status	Employed/self-employed/unemployed	Employed/self-employed/unemployed
Occupation:		
Employers name, address, and telephone number		
Are you a director or shareholder of the company?	Yes / No	Yes/ No
If "YES", state proportion of Company owned:		

4. Income (see note):					
<i>Please enter below your current earnings and expected income from all sources for the tax years as detailed below:</i>					
		Parent 1		Parent 2	
		To April 2024 (actual)	To April 2025 (estimated)	To April 2024 (actual)	To April 2025 (estimated)
a	Gross earned income (including self-employed income)				
b	Benefits in kind				
c	Any pension payments received				
d	Student grants (not student loans)				
e	Social Security benefits (including Child Benefit and Child Tax Credits)				
f	Property income				
g	Gross interest income received from on all accounts				
h	Other gross investment income				
i	Dividends paid by company owned by parent				
j	Is there a Court Order/Separation Agreement? If yes, please state annual maintenance or separation payments	Yes/No	Yes/No	Yes/No	Yes/No
k	Redundancy / severance payments				
l	Any other income or gains not included in the above e.g.: trust or estate income, gains on sale of capital assets, surrenders or maturity of life assurance policies, royalties etc				
Total of income included above		£	£	£	£

5. Outgoings (see note)					
<i>Please enter below your current outgoings and expected outgoings for the tax years as detailed below</i>					
		Parent 1		Parent 2	
		To April 2024 (actual)	To April 2025 (estimated)	To April 2024 (actual)	To April 2025 (estimated)
a	Tax payable on income declared above <i>(including any 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>				
e	Student loan taken at source				
f	Any other interest payable e.g., overdrafts, credit cards, loans, etc <i>(please specify)</i>				
g	Annual rent payable on principal residence				
Total of outgoings included above		£	£	£	£

6. Capital assets (see note):			
		Parent 1	Parent 2
a	Do you own or rent your home?	Own / Rent	Own / Rent
b	Approximate market value of owned home (freehold or leasehold)		
c	Approximate market value of other possessions including house contents, car, collections, paintings, jewellery, etc		
d	Cash at bank or elsewhere		
e	Approximate market value of any other assets (shares PEP, ISAs etc)		
f	Approximate value of any other assets not included above		
g	Net worth/value of any businesses which you own or share		
h	Approximate market value of your interest in any other property, land, or buildings either at home or abroad		
i	Are any of the above properties rental properties?	Yes / No	Yes / No
j	List the addresses below of all the owned properties included in h) above, with a value for each one		
k	Other assets not listed above		
Total assets included above		£	£

7. Capital liabilities (see note):			
		Parent 1	Parent 2
Please give details of any capital charges against the assets declared in Section 6			
a	Outstanding mortgage (main property / family home)		
b	Total of any current overdraft		
c	Total of all loan balances outstanding		
d	Total of all other outstanding mortgages referred to in 6j) above		
e	Do you have any other charges listed against the properties you own?	Yes / No	Yes / No
f	If the answer in e) above is yes, please state the property address and the value of the charge		
Total liabilities included above		£	£

8. Net assets		
TOTAL ASSETS (section 6)	£	
TOTAL LIABILITIES (section 7)	£	
NET ASSETS (section 6-less section 7)	£	£

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
Forename				
Date of Birth				
School or College				
Boarding or Day				
a Annual school or other educational fees (excluding extras and sundry disbursements)				
b Compulsory additional school charges				
c Do you have the benefit of a court order for payment of school fees?	Yes/No	Yes/No	Yes/No	Yes/No
d If yes, please state the amount paid in respect of the current school year				
e Amount of fees shown above covered by other sources such as Scholarships, bursaries or other allowances, employer's education allowances, insurance policies or assistance from other sources (e.g. grandparents)				

a	Do you owe fees at any other school?	Yes/No
b	If yes, name of school and amount owed	£

10. Other dependants (see note):

Please give details of any other dependants:

11. Assistance from other sources
<p>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.</p> <p>Please state whether you have applied to trusts or foundations for a grant, and if so to which and with what results.</p>

12. Any other information
<p>Please include any other information that would be helpful for the school to consider when reviewing your application.</p>

13. Supporting Documentation	
<p>Where relevant, the School requires sight of the following documents for all people with parental responsibility, to support the bursary application.</p> <p>Please tick the relevant boxes below to indicate which documents are being submitted with this application. Please only send photocopies as it may not be possible to return original documentation.</p>	
<input type="checkbox"/>	P60 to April 2024 and latest P11D
<input type="checkbox"/>	March 2024 payslip(s) and most recent payslip(s)
<input type="checkbox"/>	P45 (if left employment since April 2024 and evidence of redundancy / severance package)
<input type="checkbox"/>	Inland Revenue Self-Assessment Tax Return (all pages) for the year ended 2023/24 (or 2022/23)
<input type="checkbox"/>	Inland Revenue Tax Calculations for the tax year 2022/23
<input type="checkbox"/>	Copy of business accounts (profit/loss/expenses) if applicant is majority shareholder, director or the proprietor
<input type="checkbox"/>	All Social Security benefits for the tax year 2022/23 (income support, housing benefit, etc)
<input type="checkbox"/>	Court order and details of any maintenance payments (CSA, court order required or informally agreed)
<input type="checkbox"/>	Last 3 months bank statements for <u>all</u> accounts and evidence of stocks and shares etc.
<input type="checkbox"/>	Latest rent statement for the property in which you reside, if not owned
<input type="checkbox"/>	Latest mortgage statement for all properties owned
<input type="checkbox"/>	Council Tax bill for 2024/25 for the property in which you reside
<input type="checkbox"/>	Copies of all loan agreements plus most recent statement of account

14. Home visit	
The school may wish to visit your home address(es) to discuss your application for support. Both parents should please indicate whether you are happy to receive a visit from the school's representative	Yes/ No (Delete as appropriate)

15. 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 and the St Christopher's School:

- a) our 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 must complete an annual declaration of our financial circumstances and supply all relevant supporting evidence by the return date indicated;
- c) we will report immediately any material change in the financial position declared;
- d) the Bursary may be withdrawn or reduced if:
 - i) we act or our child acts in breach of the School's Terms and Conditions;
 - ii) we have failed to return the annual declaration of our financial circumstances by the return date indicated;
 - iii) we have failed to produce any additional information required by the School to evidence our financial circumstances;
 - iv) in the opinion of the Head, our child's attendance, progress, or behaviour no longer merits the continuation of the award;
 - v) we 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 financial circumstances;
 - vii) the School's resources are insufficient to maintain the level of award.
- e) **IMPORTANT** - the Bursary will be withdrawn with immediate effect and the value of any amount of the Bursary previously credited against our child's fee account will become repayable to the School forthwith if we/I have fraudulently, knowingly, or carelessly provided false or misleading information in relation to the award of the Bursary.

Parent 1	Parent 2
Signature	Signature
Printed name:	Printed name:
Date:	Date:

Please note: Each person with parental responsibility for the child is required to sign this form and where the parents do not live together in the same household, should provide the requested information in respect of their own household's circumstances.

Bursaries are awarded at the full discretion of St Christopher's School

NOTES FOR ADVICE ON COMPLETING THIS 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.

Clear writing and keeping a copy. Please write in capital letters and in black ink, as this form may need to be photocopied. We advise you to keep a copy of what you write.

Full answers. Please answer all sections as fully as possible – gaps could delay the processing of your application.

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, and all questions must be answered by entering a description or figure. If a question is not applicable please indicate by writing N/A.

SECTION 2: PARENTS

The form should be completed by all holders of parental responsibility for the child.

As responsibility for payment of the fees is in most cases 'joint and several', where both parents do not live together in the same household, each parent should complete the form with full details of their own financial circumstances and the circumstances of their own household. Please err on the side of caution and provide as much information as possible.

Please contact the Bursar if you are unsure who should complete this form or have questions about whose financial circumstances should be included.

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. 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.
- b) Include free benefits in kind agreed by HMRC as not subject to tax, e.g. representative occupation of house, free canteen.
- 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) All social security benefits received should be declared and type of benefit specified.
- f) Enter income from letting or subletting of property at the amount of the profit declared to HMRC; net of related expenditure before tax.
- j) 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 (e.g. 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.

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:

- 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.
- The current market value of your principal residence. The current market value should be estimated by parents where a current valuation is unavailable.
- 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.
- 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 should be provided of any outstanding school fee payments or charges and any arrangements entered into with the relevant school in respect of payment.

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.

Figures used should relate to the current academic year.

Members of HM Forces and Diplomatic Service should include the amount of any Education allowances which they receive and parents in other occupations should include any similar sum provided by their employers to assist with the payment of school or university fees.

If an 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.

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.

Where the child has any unearned income, e.g. 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 grants. 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.