



ST. JOSEPH'S COLLEGE

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Policy for the Provision of Bursaries

Overview

It is the stated aim of the Governors of St Joseph's College (The Board) to set and maintain the level of fees at St Joseph's College at an "affordable level" whilst continuing to deliver high quality education.

Bursaries and discounts are expected to account for 6-8% of gross fee income.

No financial scholarships are awarded.

All bursaries are means tested and are subject to annual review.

Means-Tested Bursaries

General

The Governors of St Joseph's College are committed to broadening access to the College by offering to eligible parents/guardians means-tested financial support with the payment of schools fees. Such support is known as a bursary and bursaries may be awarded in the form of a discount on tuition fees payable, depending on the financial, compassionate or other pertinent circumstances of applicants.

Bursary awards are subject to repeat testing of parental means each year and may be varied upwards or downwards, depending on parental circumstances. Awards are made on the basis of the confidential St Joseph's College scale of awards which sets out award levels in relation to a family's financial circumstances. The scale of awards is reviewed and revised annually by the Governors' Finance & General Purposes Committee to reflect any changes in fee costs and is approved by the Governors. Though awards are generally tied to this scale, they may be varied upwards or downwards depending on individual parents'/guardians' circumstances (e.g. their savings, investments and realisable assets as well as their income, the size of their family, any other persons dependent upon them and like factors), compassionate or other pertinent considerations.

Requests for financial support usually fall into two categories:

- New applicants to the College where a place has been offered but parents/guardians are unable to fund the tuition fees.
- Existing pupils where a change in parents'/guardians' circumstances has resulted in difficulty in meeting tuition fees and may result in the child being withdrawn part way through a stage of education.

New Applicants to the College

Awareness - information provided by the College alerting the parents/guardians of potential pupils to the possibility of gaining means-tested financial support with the payment of schools fees is included in:



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- The College prospectus
- The College website
- The local press by means of advertisements

The Application Process

Bursaries may be made available to parents/guardians of children entering the Senior School, for both external candidates and pupils moving up from the Prep School. They are awarded at the discretion of the Governors and the Headmaster and Bursar are responsible for the management and coordination of the process.

- Step one - parents/guardians seeking a bursary are required to complete a Bursary Application Form which seeks to establish the financial circumstances of the household. The form, which requests details of income and capital, can be downloaded from the College website and must be accompanied by full documentary evidence. The completed forms, together with the necessary documentary evidence, are to be submitted to the Bursar by early December for bursaries to start the following September. The date will be the same date for which registration forms need to be submitted by.
- Step two - the Bursar assesses all applications in order to establish the likely level of support which will be required in order to allow the child to attend the College. This may involve the Bursar, or his representative, visiting the parents'/guardians' home to ensure the information has been correctly interpreted and the basis of the financial assessment has been fair.
- Step three - the Bursar prepares a recommendation in accordance with the St Joseph's College confidential scale of awards which is considered with the Headmaster and a joint recommendation is then reached.
- Step four - the joint recommendation is presented to the Governors' Finance & General Purposes Committee for approval.
- Step five - **early February**. The parents/guardians are advised whether their child is to be offered a place at the College and of the bursary offer.
- Step six - parents/guardians are then required to sign a letter accepting the place at the College and an acknowledgement agreeing to any conditions relating to the bursary.

The Case for Assistance

The Headmaster and Bursar will consider a number of factors when making the judgement as to the justification for support and the extent of such support. In the main, the child's suitability for the College is the first consideration in granting support.

- Suitability - in assessing a child's suitability, attention will be given to the academic assessment result of each applicant but potential will also be considered as well as actual achievement. Bursary funds are limited and those judged most suitable will be given priority as those likely to gain most from the educational provision. Each pupil to whom support is offered must, in the opinion of the Headmaster, be likely to make good academic progress following admission and possess the potential to develop the quality of his or her work and benefit from participation in the wider, extra-curricular activities on offer at the College. In normal circumstances, each applicant should meet the College normal academic requirements. Previous school reports will be consulted for evidence of good behaviour.



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- Financial limitations- the amount of the bursary award is not influenced by the level of the academic ability of the child but by the extent of need. Each case is assessed on its own merits and awards are made accordingly subject to the College ability to fund these within the context of what is viable 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 College 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:
 - The ability to improve the financial position or earning power of the family. For example, 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 dependents 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 houses.
 - In cases of separation, the contribution made by the absent parent.
 - Contribution to household costs by other, wider, family members, any adults unrelated to the child or by outside sources.
 - Where fees are being paid to other schools (or universities) the College grant will take into account all these outgoings.
 - Acknowledging that others might have a different view, the College 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;
 - a second property/land holdings.
- Other factors- it is recognised that, in addition to academic ability and financial constraints, there may be other circumstances which should be considered. These include:
 - Where a child has siblings at the College.
 - Where the social needs of the child are relevant (e.g. may be suffering from bullying at their present school).
 - Where a parent/guardian is terminally ill or is unable to secure permanent employment due to poor health.
 - Where a separation has resulted in the child having to be withdrawn from the College adding to the stress of coping with the parents/guardians separating.

Existing Pupils - Change in Family Circumstances

Within overall budget funding, the College will in normal circumstances set aside each year a hardship fund, for cases of sudden, unforeseen need or where applications meriting bursary assistance are received out of the normal calendar cycle for bursary submission, scrutiny and award. This sum will be set within budgetary constraints. Parents/guardians with a child at the College whose financial circumstances suddenly change may apply for a bursary to the Bursar, explaining their situation and using the Bursary Application Form, which can be downloaded from the College website. Such awards are subject to the availability of funding and cannot be guaranteed.



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Annual Review

All bursary awards 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 repeat means-testing forms early February each year for return by mid-March in relation to the academic year starting in September of that year. For those previously in receipt of bursaries, the Headmaster and Bursar, in making their joint recommendation to the Governors' Finance & General Purposes Committee, have the discretion to recommend to the Governors the reduction or withdrawal of an award not only where a pupil's progress, attitude, behaviour or attendance has been unsatisfactory but also where the parents/guardians have failed to support the College, for example by the late payment of any contribution they are making to the fees.

Confidentiality

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

Other Sources of Bursary Assistance

In addition to the College bursary fund, there are a number of educational and charitable trusts which provide assistance with tuition fees. Further information on how to pursue such assistance may be obtained from:

The Educational Trusts Forum

Website: www.educational-grants.org



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Appendix

Financial Assistance with the Fees (Bursaries)

We are committed to widening access to St Joseph's College and each year we are able to offer some financial support to a limited number of pupils whose parents would otherwise be unable to afford the fees.

In addition, the College makes provision for the award of hardship bursaries to assist families who experience sudden and unexpected hardship.

Frequently Asked Questions

What is a Bursary?

A bursary is a means tested award offering financial contribution towards school fees.

Bursaries are available to pupils joining the Senior School for both external candidates and pupils moving up from the Prep School.

How do I apply?

External candidates are required to register by completing the Registration Form and paying the registration fee. On the Registration Form please ensure that you have ticked the appropriate box to indicate that you are interested in applying for a bursary. Following this a Bursary Assessment Form will need to be completed and returned. A copy of the Bursary Assessment Form is available from the College website.

External candidates will also need to sit the relevant entrance assessment.

Is there a deadline for a Bursary application?

All completed Bursary Assessment Forms must be received by the College by early December for bursaries to start the following September. All external candidates must have also registered with the College for a place in the following September, prior to submitting the Bursary Assessment Form.

If I fulfil the financial criteria will I automatically receive an award?

Neither the offering of a place, nor meeting the eligibility criteria for financial assistance, mean that an award will necessarily be made. The College has limited funds available from which to make awards.

Bursaries are popular and therefore as demand will exceed availability it is not guaranteed that every family who applies and meets the criteria will receive an award.

Are there a fixed number of Bursaries available?

No. Although we have a budgeted amount of funds available to support bursaries we try to make these funds help parents who wish to apply. Some may need only a small amount of help, others much more.

How will the College decide which pupils will receive an award?

When making judgements about the bursaries awarded a number of factors will be considered.



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The child's suitability for the College is the first consideration in granting support. Each pupil to whom support is offered must be likely to make good academic progress following admission and possess the potential to develop the quality of his or her work and benefit from participation in the wider extra-curricular activities on offer at the College.

All awards are subject to means-testing of family income, capital and expenditure.

Assistance will be on a sliding scale such that parents in receipt of family income in excess of £70,000 would not normally receive fee assistance. Where there are two parents both would be expected to be employed unless there are good reasons not to.

Other factors will also be taken into account including family circumstances (e.g. the number of children, any other persons dependent upon them) and compassionate or other pertinent considerations.

If I am successful how much am I eligible to receive?

Bursaries of up to 90% of school fees are possible, although the majority of bursaries awarded are around 25%.

Is my application confidential?

Yes. All information in a bursary application is treated in strict confidence.

When will I find out if I have been awarded a Bursary?

Decisions on bursaries are made during the first few weeks of the spring term. All families who apply for a bursary are notified in writing by early February along with the offer of a place.

Please note that the value of any offer is provisional at this stage and based on the financial information you have supplied. The bursary amount will be finalised once the financial information has been confirmed and supporting documentary evidence supplied.

How will the financial information be checked?

Following completion of the Bursary Assessment Form a home visit may be arranged, which provides the opportunity to discuss the means testing documents in a relaxed environment.

As bursary funds are limited the College has a duty to take all reasonable steps to ensure their correct allocation.

If I am awarded a Bursary do I have to re-apply each year?

A Bursary Assessment Form will be required annually and the amount of the bursary will be reviewed by the College. The bursary may be adjusted, increased or reduced, if your financial circumstances alter.

How long does the Bursary award last?

Subject to your financial situation not changing significantly, and your child progressing satisfactorily, bursaries are awarded for the full length of your child's secondary education through to age 18.

Every bursary is a discretionary privilege, subject to high standards of progress, attitude, behaviour and attendance on the pupil's part.

Are extras included in the Bursary?



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There is no financial support available for transport, school lunches or uniforms. There is support towards the cost of some academic trips, for which we have a separate fund to help families with these. An application needs to be made for each trip.

For pupils with a talent for music and/or drama there is limited financial support towards the cost of individual peripatetic lessons.

For further information on this please contact the College.

We are not very well-off financially so will my child fit in at St Joseph's if most children are full fee payers?

We have no doubt that your son or daughter will fit in extremely well. During our long and successful history boys and girls from all backgrounds have studied with us. We know that our broad social mix is something that we all value very highly and provides for a harmonious school community.