



# ST. JOSEPH'S COLLEGE

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## **Policy for the Provision of Means-Tested Financial Assistance**

### **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.

Means-tested financial assistance and discounts are expected to account for 6-8% of gross fee income.

No financial scholarships are awarded in the form of discount on fees.

All financial assistance is means-tested by an independent agent, Bursary Assessment Associates, and subject to annual review.

Assistance will be on a sliding scale such that parents in receipt of family income in excess of £80,000 would not normally receive fee assistance.

### **Means-Tested Financial Assistance (formerly 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 towards the payment of school fees. Such support may be awarded in the form of a discount on tuition fees payable, depending on the financial, compassionate or other pertinent circumstances of applicants.

Financial assistance is subject to repeat means-testing 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parents'/guardians' circumstances has resulted in difficulty in meeting tuition fees and may result in the child being withdrawn part way through a stage of education.



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## **Publicising the availability of financial assistance to new applicants to the College**

Information provided by the College alerting the parents/guardians of potential pupils to the possibility of gaining means-tested financial support towards the payment of school fees is included in:

- The College prospectus
- The College website
- Information sent to registered applicants about the entrance assessment process

## **The Application Process**

Means-tested financial assistance 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; the Head and Bursar are responsible for the management and coordination of the process – they enlist an independent external agent to make an assessment and recommendation about whether a family is suitable (or remains suitable) for financial assistance.

- **Step one** - parents/guardians seeking financial assistance with school fees are required to complete an online application via a portal provided by our current independent agent; Bursary Assessment Associates ([www.bursaryassessmentassociates.co.uk/information-for-parents](http://www.bursaryassessmentassociates.co.uk/information-for-parents)).
- **Step two** - the external agent assesses all applications to establish the likely level of support which will be required to allow the child to attend the College. This may involve the agent 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 agent prepares a recommendation. This recommendation is considered by the Bursar and the Head, and a joint recommendation is then reached in accordance with the St Joseph's College confidential scale of awards.
- **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 the outcome of their application for financial assistance.
- **Step six** - parents/guardians are then required to accept the terms and conditions relating to financial assistance when accepting their child's offer of a place.



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## The Case for Assistance

The Head and Bursar will consider a number of factors when making the judgement as to the justification for support and its extent. 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. Funds for financial assistance are limited and those judged most suitable will be given priority, as will those likely to gain most from the educational provision. Each pupil to whom support is offered must, in the opinion of the Head, be likely to make good academic progress following admission and possess the potential to develop the quality of their work and benefit from participation in the wider, co-curricular activities on offer at the College. Each applicant should meet the College's academic requirements. Previous school reports will be consulted for evidence of good behaviour.
- Financial limitations - the amount of the financial assistance 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's ability to fund these from its allocated 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 financial assistance is 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.
  - The College considers that the following would not be consistent with the receipt of a financial assistance:
    - 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.



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## **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 financial assistance are received out of the normal calendar cycle for requesting assistance. This sum will be set within budgetary constraints. Parents/guardians with a child at the College whose financial circumstances suddenly change may apply for financial assistance to the Bursar, explaining their situation and using the same application process via the Bursary Assessment Associates portal as mentioned above.

Such awards are subject to the availability of funding and cannot be guaranteed.

## **Annual Review**

All financial assistance is subject to the repeat testing of parental means each year and may be varied upwards or downwards depending on parental circumstances. Those currently in receipt of financial assistance will be asked to complete their reapplication in September for the following academic year.

For those previously in receipt of financial assistance, the Head 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, or extras.

## **Confidentiality**

The College respects the confidentiality of financial assistance made to families and recipients are expected to do likewise. Any breach of this confidentiality may be seen as a reason to remove the financial assistance at a future review point.

## **Other Sources of Financial Assistance**

In addition to the College funds, 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](http://www.educational-grants.org)



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## Appendix

### Financial Assistance with the Fees

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 funds to assist families who experience sudden and unexpected hardship.

### Frequently Asked Questions

#### **What is Financial Assistance?**

A means-tested award offering financial contribution towards school fees.

It is available to both external candidates joining the Senior School and pupils moving up from the Prep School.

#### **How do I apply?**

External candidates are required to register by completing the online 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 financial assistance. Following this, you will be sent details about how to complete the online application via the secure portal.

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

#### **Is there a deadline for a means-tested financial assistance application?**

Applications must be submitted to Bursary Assessment Associates by 1 December for assistance to commence the following September.

All external candidates must have also registered with the College for a place in the following September, prior to completing the online application.

#### **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 and demand usually exceeds availability.

#### **Are there a fixed number of families who can be assisted?**

No. Although we have a budgeted amount of funds available for financial assistance, we try to make these funds help as many parents as possible. 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 financial assistance awarded, a number of factors will be considered.

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



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and possess the potential to develop the quality of his or her work and benefit from participation in the wider co-curricular activities on offer at the College.

All assistance is 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 £80,000 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 be.

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?**

Financial Assistance of up to 90% of school fees is possible, although the majority of awards are around 25% of fees.

### **Is my application confidential?**

Yes. All information is treated in strict confidence by the external agent and by the College.

### **When will I find out if I have been awarded assistance?**

Decisions on financial assistance are made during the first few weeks of the spring term. All families who apply, are notified in writing by early February. Families who are offered a place are notified of the outcome of their application for financial assistance in their offer letter.

### **How will the financial information be checked?**

Following completion of the online application, a home visit may be arranged by the external agent, which provides the opportunity to discuss the means testing documents in a relaxed environment. This work is carried out by an independent external agent (Bursary Assessment Associates) who make a recommendation to the College on suitability and level of award.

As funds for financial assistance are limited, the College has a duty to take all reasonable steps to ensure their correct allocation.

### **If I am awarded 'Means-Tested Financial Assistance' do I have to re-apply each year?**

Bursary Assessment Associates will complete a review of your financial circumstances annually. As a result the amount of assistance will be reviewed by the College. The amount may stay constant, increase or decrease, if your financial circumstances alter.

### **How long does the financial assistance last?**

All assistance offered is a discretionary privilege, subject to high standards of progress, attitude to learning, behaviour and attendance on the pupil's part.

Subject to your financial situation not changing significantly, and your child progressing satisfactorily in the areas above, assistance is awarded for the full length of each stage of your child's secondary education e.g. Year 7 to Year 9, Year 10-11 and Year 12-13.



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## **Are extras included in the 'Means-Tested Financial Assistance'?**

There is no financial support available for transport, school lunches or uniforms. There is a separate fund which exists to support families towards the cost of some academic trips. A separate application needs to be made for each trip. Financial assistance is more likely to be provided for trips that are compulsory for the coverage of curriculum.

For pupils with a talent for music and/or drama there may be limited financial support towards the cost of individual peripatetic lessons. Again, this would require a separate application to the College.

For further information on either of the above funds please contact the Bursar.

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

During our long and successful history, boys and girls from all backgrounds have studied with us. We know that our diverse community with its broad social mix is something that we celebrate - it provides for a harmonious school community.