



**ST JOSEPH'S
COLLEGE**

Bursary Policy

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Introduction

The Governors of St Joseph's College are committed to broadening access to education at the College by offering eligible parents means-tested financial support for the payment of school fees for as many students as possible within the College's budget. Such support is known as a bursary or bursarial assistance. Please note that St Joseph's College is however, a registered charity and without endowed funds. Any concession given to families is derived from College fee income and therefore the College has limited funds available when allocating scholarships and/or means-tested bursaries each academic year. The College does receive annually applications for financial support that exceed the level of support ultimately possible. Therefore, bursaries should not be expected to exceed 50% fee remission in cases of proven need, depending on the individual circumstances of the prospective student and each of his/her parents and in line with the limits of funds available. It should be noted that Scholarship and Bursary awards will not compound each other.

All bursarial awards are subject to an annual review of parents' financial circumstances, with fresh information being required about the student's parents' circumstances for each and every year the child attends the College. Bursary awards may be removed or varied upwards or downwards, depending on the student's and parents' financial circumstances.

Awards are made on the basis of the College's financial criteria in relation to the child's and each parent's financial circumstances, as amended by time to time. These are set by the Director of Finance and approved by the Principal. Bursary awards will vary depending on each family's financial circumstance (e.g., savings, investments, realisable assets as well as their income, size of their family and other persons dependent on them and other factors including fee concession in place from a scholarship award).

Awards may also be varied upwards and downwards for compassionate or other pertinent reasons, including but not limited to a student's behaviour, progress, attendance and/or attitude, where the parents have failed to support the College or have otherwise not acted in accordance with their obligations under the College's Parent Terms and Conditions, for example late payment of fees.

A Bursary may be withdrawn in its entirety in accordance with the terms upon which such an award is made or otherwise in accordance with the College's Parent Terms and Conditions. A bursary made also be withdrawn in its entirety, if in the opinion of the Principal, the student's attendance, progress and/or behaviour (and/or the parents' behaviour or conduct, or the behaviour and/or conduct of one of the parents) no longer merits the continuation of the Bursary award.

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

Requests for means-tested financial support usually falls into two categories:

1. New applicants to the College where a place has been offered but parents are unable to fund some or all of the fees and other educational expenses
2. Existing students where a change in their and/or their parents' circumstances has resulted in difficulty meeting fees and other educational expenses and may result in the student being withdrawn part way through a key stage of their education

Awareness

Information provided by the College alerting parents of prospective students to the possibility of gaining means-tested financial support with the payment of school fees is included on:

- The College's website
- The College's Registration Form

The Application Process

Bursaries may be made available to parents/guardians of children entering St Joseph's College as day students. Bursaries are **not**, however, available for those seeking Nursery or Boarding places. Please see the College's Admissions Policy for information on the College's entry criteria. They are awarded at the discretion of the Governors; the Principal and Director of Finance are responsible for the management and coordination of the process.

Step One

All families seeking to apply for bursarial support must first register their child with the College for entry. This is achieved by completing the College's Registration Form and returning it, together with copies of the child's last two school reports and the non-refundable £75 registration fee.

Step Two

Both parents are asked to complete an online financial form which seeks to establish and identify the financial circumstances of the family(ies) and of each parent. In the event that both parents are separated and/or divorced, financial information from **both** parents should be provided, as should the financial information of other adults in the same household of either of the parent. The form is sent, following completion of Registration, via the College's Parent Portal system and the deadline for completion may be found on the College's website: www.stjos.co.uk

Both parents seeking a means-tested bursary will be required to sign a declaration stating the information they have provided is both accurate and complete as we as requiring, in the event their application is successful, them to update the College in the event those circumstances change in 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 College may withdraw any award which has been made with immediate effect and, depending on the circumstances, require reimbursement. The College may also terminate its Parent Terms and Conditions and require the removal of the child in such circumstances.

Step Three

The Director of Finance assesses all applications to establish the likely level of support which will be required in order to allow the child to attend the College. This may involve a representative of the College visiting the parents' 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 with the Director of Finance or their nominee at the College and/or provide additional supporting information as may be requested.

Step Four

The Director of Finance or their nominee prepares a recommendation of awards which is considered by the Principal and a joint decision is then reached.

Step Five

The parents are advised whether their child is to be offered a place at the College and of any bursary offer.

Step Six

Both legal parents/guardians are required to sign documentation accepting their child's place at the College as well as acknowledgement and paperwork agreeing to additional terms and conditions relating to the bursary.

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

The Case for Assistance

The Principal and Director of Finance will consider a number of factors when making the judgement as to the justification for the support and the extent of the support; inevitably this is a holistic judgement. In the main, the child's suitability for the College is the first consideration in granting bursarial support.

Suitability

In assessing a child's suitability, attention will be given to their academic assessment results, references, and reports from their previous school(s). Bursary funds are limited and those judged most suitable will be given priority as those likely to gain most from the College's academic and pastoral provision, sporting, performing arts and/or pastoral provision(s). Each student to whom support is offered must, in the opinion of the Principal, be likely to make a positive contribution to the College and good academic progress following admission to St Joseph's and possess the potential to develop and benefit in the wider, extra-curricular activities on offer at the College.

Financial Limitations

The amount of the bursary award is not influenced by the child's academic, sporting, performing arts (Drama, Art, Music), STEM, pastoral or any other requirement but purely by the extent of need. Each case is assessed on its own merits and awards are made subject to the College'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 College has a duty to ensure all bursary grants are focused appropriately and so, as well as current earnings, other factors which will be considered in determining the necessary level of grant will include (but not limited to):

- The ability to improve the financial position or earning power of each parent. For example, where there are two partners, both would expect to be employed full-time 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. 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 the fees is joint and several. This means that the College will 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, any adults unrelated to the child or by third parties/outside sources.
- Any fees which are being paid to other schools (or universities)
- Acknowledging that others might have a different view; the College considers the following would not be consistent with the receipt of a bursary. It should be noted the following list is not exhaustive:
 - Frequent or expensive holidays
 - Luxury or new cars
 - Significant home improvements
 - Second (or more) property(ies)/land holdings
 - Expensive hobbies (e.g., upkeep of horses)
 - Failure to honour school fee payment of payment to other schools, or to St Joseph's College (if applying as a current parent)

Other Factors

It is recognised that, in addition to meeting academic, financial and certain other constraints as named above, there may be other circumstances which should be considered as part of the College's holistic judgment. These include:

- Where a child has a sibling at the College (though a bursary award to one child does not guarantee an award to a sibling)
- 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 College adding to the stress of coping with the parents separating, although the College will nonetheless consider the financial circumstances of both parents in such cases.

Existing Students – Change in Family Circumstances

Within overall budget funding, the College will in normal circumstances set aside each year an amount, for cases of sudden, unforeseen need or where applications meriting bursary assistance are received out of the normal calendar cycle for bursaries. This sum will be set within budgetary constraints. Parents with a child at the College whose financial circumstances suddenly change may apply for a bursary, with an explanation of their circumstances, to the Director of Finance. The Bursary Application Form will be sent to them via the Parent Portal System and the Director of Finance will review the financial information upon submission. Such awards are subject to the availability of funding and cannot be agreed.

If parents continue to require financial support in subsequent years, they will be required to submit repeat means-tested forms in the same way as other bursary holders.

Annual Review

All bursary awards are subject to repeat consideration of the child's and each parent's financial circumstances annually and may be varied upwards or downwards depending on the outcome of the review. Current bursary holders will be issued with repeat means-tested bursary forms during the Christmas Term for return by the deadline date given on the website. Bursary holders will usually be advised of the outcome of the annual review by the end of the Lent Term.

For those previously in receipt of bursaries, the Principal and Director of Finance have the discretion to reduce or withdraw a bursary award not only where a student's progress, attitude, attendance or behaviour has been unsatisfactory but also where the parents have failed to support the College, for example by late payment of any contribution they are making to the fees or by otherwise not acting in accordance with the College's Parent Terms and Conditions, or otherwise in accordance with the terms of the award or the College's Parent Terms and Conditions.

Confidentiality

The College 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 support from the College, there are several 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 establishment and due to a change in circumstance may be unable to remain. St Joseph's College encourages parents to apply for support where it is felt a good case may be made for assistance. Further information on how to pursue such assistance may be obtained from the College's Finance Department: finance@stjos.co.uk or The Education Trusts Forum: www.educational-grants.org