



CROSFIELDS SCHOOL

Bursaries Policy

Policy Owner:	Director of Finance and Operations (DFO)
Approved by:	Head
Review date:	January 2025
Next review due:	By August 2025

The Governors of Crosfields are committed to broadening access to the School, through a **bursary**, and to supporting families of existing pupils during periods of financial difficulty, through a **hardship grant**. This Policy sets out the circumstances under which such financial support may be offered, the application process, assessment and review and governance arrangements.

Access

The Governors of Crosfields are committed to broadening access to the School through transformational bursaries. A transformational bursary will be for a high proportion of the fees up to 95%. It will provide for children with significant potential but for whom independent education would otherwise be wholly out of reach.

The Governors also recognise that a lower level of fee assistance may be necessary for those families who need some support with the payment of school fees.

All bursaries are discretionary and means-tested and awarded in the form of a discount determined primarily by financial, but also compassionate or other pertinent circumstances of applicants.

New Applicants to the School

The Admissions Team will promote the availability of means tested bursaries and inform prospective parents/guardians of pupils entering the School as to the possibility of gaining financial support with the payment of school fees. The Admissions Manager will identify children for whom a transformational bursary may be appropriate.

The Application Process

Bursaries may be made available to parents/guardians of children entering the School, and hardship grants may be offered where a change in parents'/guardians' circumstances has resulted in significant, short term difficulty in meeting the core fee and compulsory extras and may otherwise result in the child being unable to remain at School beyond the term in which the application is made.

- Prospective families register interest in a bursary/hardship grant.
- This is acknowledged by the DFO and/or Admissions and a Frequently Asked Questions form is shared with the family providing more information regarding the process and eligibility.
- Once a bursary applicant has been registered for entry, Admissions will send an invite to the family to make an application via an online portal.
- The online application form seeks to establish the financial circumstances of the household; the family will be asked to upload documentation to support their application.
- For bursaries, the completed online application will be assigned to an independent organisation which carries out the financial assessments for the School (Bursary Administration Ltd) by no later than the end of December prior to entry in the following September unless special circumstances apply.

- Bursary Administration Ltd reviews all applications and conducts (virtual) home visits in order to make an assessment as to the likely level of support which will be required in order to allow the child to attend the school. A recommendation is made to the DFO.
- Prospective pupils are to complete an Assessment Day in School to be considered suitable for entry.
- The DFO will reconcile all the applications for bursary or hardship grant support and prepares a report which is considered by the Bursaries Committee.
- For bursaries the parents/guardians are advised of the offer of a place and the award by Spring Term half term. Parents/guardians are then required to accept the place at the school and the conditions relating to the award of the bursary in line with the Parental Contract.
- For hardship grants, parents/guardians will be informed as soon as possible after the review by the Bursaries Committee.

Bursaries Committee

A Bursaries Committee comprising the Head, DFO, Director of Studies and Head of Admissions will determine the successful applications for both bursaries and hardship grants.

The Committee will normally meet in January to discuss bursaries for the following September's entry. It may be necessary to repeat the review process for later applicants if funds allow. Other ad hoc meetings of the Bursaries Committee will be convened once per term to consider applications for hardship grants.

The decisions made by the Bursaries Committee are final and there is no right of appeal.

Bursaries and Hardship Grants: Assessment Criteria

The Bursaries Committee 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 School is the first consideration in granting support.

- Suitability - Each pupil to whom support is offered must, in the opinion of the Head, be likely to make sound academic progress 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 School. In normal circumstances, each applicant for a bursary should meet the requirements for entry as set out in the *Admissions Policy*.
- Financial limitations- The amount of the bursary award or hardship grant is not influenced by the academic ability level of the child but primarily by the extent of need. Each case is assessed on its own merits and awards are made accordingly subject to the school's ability to fund these within 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:

- 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 School's grant will take into account all these outgoings.
- Acknowledging that others might have a different view, the School considers that the following would not be consistent with the receipt of a bursary or hardship grant:
 - Annual household income from all sources in excess of £125k,
 - Substantial net assets including property (the main residence) and investments
 - frequent or expensive holidays;
 - new or luxury cars;
 - investment in significant home improvements;
 - a second property/land holdings.
- In determining available income consideration is given to:
 - Protecting pension or superannuation contributions and funds.
 - Mortgage repayments (capital and interest), vehicles to repay mortgage such as endowment policies, mortgage offset arrangements
 - Life insurance premiums

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 School.
- 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 or may result in the child having to be withdrawn from the School adding to the stress of coping with the parents/guardians separating.

Budget

The Governors will establish an annual budget (in terms of full fee equivalent) available for bursaries for the new cohort into the School. This may vary from year to year depending upon the School's financial position but wherever possible, the budget will be supported to the next formal stage of education – see below in 'Reviews.' The number of beneficiaries is not limited but will depend upon the number of applicants and funds available.

Hardship Grants: Existing Pupils' Change in Family Circumstances

The School may also provide temporary support for fees in cases of sudden, unforeseen need for parents of existing pupils in any year. Parents/guardians with a child at the School whose financial circumstances suddenly change may apply for a means-tested hardship grant at any time to the DFO,, explaining their situation. Such awards are subject to the availability of funding and cannot be guaranteed. Any such award will be made immediately following the decision of the Bursaries Committee and given for a definitive period of time subject to either review or re-testing (especially if an extension is required) – see below.

Extras

For those pupils awarded a bursary of 90% or more, a funding application for some non-compulsory extras might also be considered by the Bursaries Committee.

Review

Bursaries are expected to be given for the child's whole time in the School but subject to periodic reviews. Parents/guardians will be asked to complete either a self-declaration review or a full re-testing each year. The current policy is that full re-testing will be carried out in the Spring term for families with pupils going into Year 2, Year 4, Year 7 and Year 9 the following September.

For those in receipt of bursaries or hardship grants, the Head has the discretion to reduce or withdraw an award not only where a pupil's progress, attendance, attitude or behaviour has been unsatisfactory but also 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 such awards made to families and recipients are expected to do so likewise.

Other Sources of Bursary Assistance

In addition to the School's Bursary Fund, there are a number of educational and charitable trusts which provide assistance 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. Crosfields encourages parents/guardians to apply for support where it is felt a good case can be made for assistance. Further information on how to pursue such assistance may be obtained from:

The Educational Trusts Forum

Website: www.educational-grants.org

The Royal National Children's Foundation

Website: www.rncf.org.uk