



ST MARY'S SCHOOL HAMPSTEAD

Providing Access to the Wider Community

Bursary Policy

2024-2025

Updated September 2024

MISSION STATEMENT

St Mary's School seeks to provide an outstanding education firmly founded on the Catholic Faith.

Spiritual and moral principles are nurtured in a way that is reflected in daily life.

Within a happy and caring environment and based on the recognition of the dignity and worth of each child, high standards are expected. Intellectual development is emphasised and fostered along with the pursuit of academic excellence.

St Mary's values the unique contribution of every child within the school community.

St Mary's is inclusive and welcomes girls from all communities and faith backgrounds, or none, and believes that all benefit from the school's values.

St Mary's aims to encourage an active partnership between home, school, parish and the wider community.

ST MARY'S SCHOOL, HAMPSTEAD

MEANS-TESTED BURSARIES

INTRODUCTION

St Mary's School, Hampstead is a charity providing Roman Catholic education at its school in Fitzjohn's Avenue, London, NW3 6PG.

St Mary's is committed to broadening access to education at the School by offering to eligible parents means-tested financial support for the payment of school fees. Such support is known as a bursary. Bursaries may be awarded in the form of a discount of up to 95% remission on tuition and other related fees payable (lunches and school trips), depending on the individual circumstances of a prospective pupil and each of her parents. In very exceptional circumstance, additional discounts may be granted.

St Mary's receives very little income other than that from fee income. The school fees for 2024-2025 are £6,650 per term (exclusive of VAT). As a charity, the School regards it as appropriate to extend access to the high-quality Catholic education it offers to those who are in real financial need. The ability of the School to award bursaries in any one year will depend on the availability of funds within our agreed budget and the quality and circumstances of the applicants.

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

Awards depend on the child's and each parent's financial 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 other factors).

Awards may also be varied upwards or downwards for compassionate or other pertinent reasons, including but not limited to a pupil's progress, attitude, attendance or behaviour; where the parents have failed to support the School or otherwise have not acted in accordance with their obligations under the School's Terms and Conditions, for example by the late payment of any contribution they are making to the fees; or otherwise in accordance with the terms of the award or the school's Terms and Conditions.

The lack of availability of funds in the School's budget or a higher number of applications in a particular year group may result in awards being scaled back from the level that would otherwise be given.

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 School's Terms and Conditions. A bursary may also be withdrawn in its entirety if, in the opinion of the Headmistress, the child's attendance, progress and/or behaviour (and/or the parents' behaviour or conduct (or the behaviour or conduct of one of the parents)) no longer merit the continuation of the award.

For awards for academic year 2024-25, the School is using Bursary Assessment Associates, an independent company, to confidentially assess the family's financial circumstances in support of a potential award. The School reserves the right to amend the way in which awards are assessed.

Requests for financial support usually fall into two categories:

- New applicants to the School, where a place has been offered but parents are unable to fund the fees and other educational expenses.
- Existing pupils where a change in the pupil's and/or parents' circumstances, or the imposition of VAT on fees, has resulted in difficulty in meeting fees and other educational expenses and may result in the child being withdrawn part way through a stage of their education.

Within the second category there may be temporary arrangements dealing with the disbursement of "hardship" funds when local or national economic circumstances affect the income of school families.

NEW APPLICANTS TO THE SCHOOL

Awareness

Information provided by the School alerting the parents of prospective pupils to the possibility of gaining means-tested financial support with the payment of school fees and other educational expenses is included in:

- The school website.
- The local press and national publications and directories by means of advertisements / entries.
- Local institutions including parish churches and other schools.
- At the time of the tour of the School and meeting with the Headmistress.
- At the time of 7+ entry advertising.

The Application Process

Bursaries may be made available to parents of children entering the School (see the School's Admissions Policy). They are awarded at the discretion of the Governors through the Bursary Committee and the Bursar is responsible for the management and coordination of the process. Bursaries are normally limited to 1-2 per year group in Reception to Year 6. Bursaries in the Nursery and Pre-Nursery would usually only be granted in exceptional circumstances.

Parents interested in applying for a bursary should inform the Head of Marketing & Admissions of this during the admissions process. The Head of Marketing & Admissions will pass this information to the Bursar who will be in contact with the parents to initiate Step One below.

- Step One
Both parents seeking a bursary are required to complete a 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 still be provided, as should the financial information of any other adults in the same household of either of the parent. The form, which requests details of all income, savings and capital, is accessed via a secure portal, details of which will be provided by the Bursar on request.

Full documentary evidence must be provided with the application. The completed form, together with the necessary documentary evidence, should be submitted to Bursary Assessment Associated at the time of submitting an application form for their daughter's place at the School.

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 them, in the event their application for a bursary is successful, 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 School may also terminate its parent contract (Terms and Conditions) and require the removal of the child in such circumstances.

- Step Two
Bursary Assessment Associates 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 School. This may involve a representative visiting the parents' home(s) to ensure that the information has been correctly interpreted and the basis of the financial assessment has been fair. Parents may be asked to meet with a representative of Bursary Assessment Associates and/or provide additional supporting information as may be requested.
- Step Three
Bursary Assessment Associates prepares a recommendation to the Bursary Committee.
- Step Four
Bursary Assessment Associates' recommendation is considered by the Bursary Committee for approval. The Bursary Committee may request further information to inform their deliberations.
- Step Five
The parents are advised whether their child is to be offered a place at the School and of the bursary offer.
- Step Six
Both parents are then required to sign a letter accepting the place at the School and an acknowledgement agreeing to any additional terms and conditions relating to the bursary.

For awards for academic year 2024-25, St Mary's is using an external organisation to assist with assessing bursary applications, including making home visits. Information provided by applicants to Bursary Assessment Associates will be shared with the School, in confidence, for those purposes.

All personal information processed in connection with the School's arrangements for bursaries shall be processed in accordance with the School's privacy policies which are available on the School's website and are otherwise available from the School upon request, and Bursary Assessment Associates' privacy policy, which will be provided by the Bursar together with information on how to access the secure portal for making an application.

The Case for Assistance

The Bursary 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
Bursary funds are limited and those judged most suitable will be given priority. Each pupil to whom support is offered must, in the opinion of the Headmistress, be likely to make good academic progress following admission and possess the potential to develop the quality of her work, and benefit from participation in the wider, extra-curricular activities on offer at the School. Previous school reports will be consulted for evidence of the pupil's attainment, progress and behaviour.
- Financial Limitations

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 each parent. 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 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 School may consider the financial circumstances of each parent separately and together, treating each parent's household separately.
- The number of school aged children in the household.
- 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 being paid to other schools (or universities) and the extent to which bursary assistance for these fees (where it is available) has been applied for and obtained.
- 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 this list is not comprehensive:
 - Frequent or expensive holidays.
 - New or luxury cars.
 - Investment in significant home improvements.
 - A second property/land holdings.
 - Failure to honour school fee payments to other schools.
- 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 (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 Mary's School).

EXISTING PUPILS - CHANGE IN FAMILY CIRCUMSTANCES

Within overall budget funding, the School will in normal circumstances consider cases of sudden, unforeseen need or hardship 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 School whose financial circumstances suddenly change may apply for a hardship award to the Bursar or Headmistress, explaining their situation. The Bursar will then provide access to the secure portal to submit an application form via Bursary Assessment Associates. Such awards are subject to the availability of funding and cannot be guaranteed.

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

The ability to apply bursary support in the event of hardship is brought to the attention of all current parents annually with the notification of the fees for the next academic year.

EXISTING PUPILS – IMPOSITION OF VAT ON FEES

The Government has published draft legislation to be introduced later this year which, if enacted, will introduce VAT on school fees for children in Reception to Year 6 for terms starting on or after 1 January 2025.

We are aware that this will be challenging for some parents, and we are therefore offering targeted bursary support to those who need it, with the intention of ensuring all girls can remain at our school and benefit from all we can offer.

This bursary support will be funded primarily from the input tax that we will be able to recover once we begin to make VATable supplies and will range in value so that the impact of VAT will be mitigated in full or in part, depending on the needs of each family.

Parents already in receipt of bursary support for 2024-25 will automatically receive an adjustment to their bursary so that the impact of the VAT is removed in its entirety from their fee invoice. For example, a family with a 40% bursary (i.e., they are paying 60%) would have their bursary adjusted to 50%, so that the amount payable with VAT after the new 50% bursary (£3,990, being £3,325 plus 20% VAT) is the same as it would have been with a 40% bursary without VAT (£3,990).

This adjusted level of bursary support would normally only be applied to tuition fees.

Parents who do not already have bursary support may apply for a VAT bursary. This will be for up to 16.67% bursary support (which would remove the impact of VAT in full). Parents wishing to apply for such bursaries should contact the Bursar who will provide access to the secure portal to submit an application form via Bursary Assessment Associates. Such awards are subject to the availability of funding and cannot be guaranteed, however the School will make every effort to provide support where it is needed.

If parents continue to require financial support to mitigate the impact of VAT in subsequent years, they will be required to submit repeat means-testing 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 each year and may be varied upwards or downwards depending on the outcome of any review. Current bursary holders will be issued with repeat means-testing forms at or before the start of the summer term (ready for a Bursary Committee meeting held in the second half of the summer term). Bursary holders will usually be advised of the outcome of the annual review by the end of June.

For those previously in receipt of bursaries, the Bursary Committee has the discretion to determine the reduction or withdrawal of an award not only where a pupil's progress, attitude, attendance or behaviour has been unsatisfactory but also where the parents have failed to support the School, for example by the late payment of any contribution they are making to the fees or by otherwise not acting in accordance with the School's Terms and Conditions, or otherwise in accordance with the terms of the award or the School's Terms and Conditions.

CONFIDENTIALITY

The School respects the confidentiality of bursary enquiries and awards made to parents and recipients and prospective recipients are expected to do likewise. A breach of confidentiality in respect of a bursary award may result in it being withdrawn by the School.

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. St Mary's encourages parents to apply for support where it is felt a good case can be made for assistance. Useful sources of information are:

The Educational Trusts Forum

Website: www.educational-grants.org

Royal National Children's SpringBoard Foundation

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

FURTHER RELATED INFORMATION

Please contact the School for further information and copies of the Admissions Policy.