



CROSFIELDS SCHOOL

APPLYING FOR A BURSARY – FREQUENTLY ASKED QUESTIONS

What is a bursary?

A bursary is a means-tested award to help with the payment of fees. Bursaries are usually for a substantial amount (50-100%) of the fees and are awarded to pupils whose family circumstances mean that they would be unable to access private education.

Is a bursary the same as a scholarship?

No. A bursary is awarded based on the ability to pay. A scholarship is awarded based on an exceptional ability in academics, creative arts or sport.

Does my child need a confirmed place in order to apply for a bursary?

We will accept initial applications from families who have registered with us and signed up for an assessment. We encourage bursary applicants to attend the January assessment day. We will be unable to confirm a bursary award until a place is confirmed and the application is completed in full.

What does means-tested mean?

We look at a family's income and expenditure, their savings and other assets to determine how much they could contribute towards fees.

How do you means-test?

We will be using an online portal to support the means-testing. You will be sent an invitation to create a profile and complete the initial application. This is a detailed assessment of income, expenditure, savings and assets. We will then undertake a preliminary assessment of the family's financial position. If we think that a bursary would be required in order for the pupil to join us then we ask for you to upload evidence in support of the application. This will then be passed to Bursary Administration Ltd to complete the assessment.

What level of income would not be considered for a bursary?

This is a very difficult question as every family's circumstances are different. Most bursaries are awarded to pupils where the family income is less than £50,000 pa and there are no other savings or assets. We are unlikely to award a bursary where the annual household income from all sources is over £100k.

What are other factors do you take into consideration?

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:
 - Annual household income from all sources over £100k,
 - frequent or expensive holidays;
 - new or luxury cars;
 - investment in significant home improvements;
 - a second property/land holdings.

Is the assessment carried out only through the online portal?

No, Bursary Administration Ltd will conduct a "home visit" on our behalf. This is actually carried out virtually and is an important part of the assessment process.

We are an estranged family, how do you make the assessment?

Both parents will set up their profiles online separately and provide their own financial information. We will then have a complete picture of the ability to contribute to fees. We will not share information with the other parent.

Does the means test impact on our credit rating?

No, although a check of credit history is undertaken as part of the assessment process.

What information will we need to provide?

The application asks for a breakdown of income, tax, national insurance, pension contributions and all household expenditure. It also asks for information on the value of your property and your mortgage. You will need to provide evidence of income and expenditure through pay slips, P60, bank statements and mortgage statements etc at the second stage.

How do you protect our personal information?

All parties adhere to the Data Protection Act and UK GDPR and take the protection of personal information very seriously. Details can be found on our websites and application forms.

Our circumstances are a little unusual, what should we do?

We would encourage you to be open and honest about your circumstances and discuss them as part of the home visit.

When do we need to submit our application?

It is best to complete the first stage of the application as soon as possible and to upload the evidence by 1 December. Please note that it is Bursary Administration Ltd's busiest time of year so the sooner the better.

When are decisions made?

We aim to notify applicants by mid-February in time for the national acceptance date of 1 March.

Who makes the decision?

Bursary Administration will provide a report on financial and family circumstance and they will give an opinion upon the ability of the family to pay fees. They do not make any decisions. The Bursary Awards Committee comprising the Head, Bursar and Registrar will meet to make the final decision on awards.

Can we appeal?

There is no appeal process.

How many bursaries are awarded each year?

This is entirely dependent upon our financial position and we cannot make any guarantee on the number that will be made each year.

Once my child has a bursary, can it be taken away?

Providing that there is no change in your financial circumstances, we would expect that the bursary will remain in place for the time that your child is a pupil at the school. We may review periodically and this can alter the level of bursary available if your financial circumstances have improved. Our bursary pupils are expected to make good progress in their studies and to uphold the standards expected in the school. If there are disciplinary issues then the bursary may be withdrawn.

Who knows that a pupil is the recipient of a bursary?

We keep the information on bursary awards to those that need to know. It is only the Bursary Award Committee that will know your family's financial circumstances. Others within Admissions, Finance and Pastoral Teams will know that the pupil has a bursary in order that they can provide the necessary support.

Any further questions?

Please do not hesitate to contact:

Miss Roxy Harpham, Admissions Manager at admissions@crsofields.com or
Mr Anthony Simler, Director of Finance and Operations at
bursar@crossfields.com.