



CROSFIELDS SCHOOL

Policy/Procedure Name:	Bursary Policy
Policy Owner:	Admissions Manager, Director of Finance
Approved by:	Head
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Date of next Review:	October 2027

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** and/or cashflow solutions. This Policy sets out the circumstances under which such financial support may be offered, the application process, assessment and review and governance arrangements.

No parent has any entitlement to financial assistance. All bursaries, hardship grants and cashflow support arrangements are entirely discretionary and may be offered, varied or declined by the School having regard to the circumstances of the application, the School's charitable objectives and the funds available.

Bursaries - 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 and can be up to 100%. 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.

Hardship Grants and Cashflow Support

Crosfields recognises that every family's situation is different and hence provides a range of supporting options.

- Bursaries are long-term support normally offered until the end of the child's current educational stage and also start from the beginning of the next academic year.
- Hardship Grants are in-academic-year support where existing families find themselves in unexpected and material financial difficulty that is not temporary.
- Cashflow Support are a range of flexible options Crosfields can offer where unexpected material financial difficulty arises that is temporary in nature, such as redundancy.

Bursaries and Hardship Grants - Applications

New parent applications

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 Team will identify children for whom a transformational bursary may be appropriate.

Existing parent applications

Existing parents should approach the Admissions Team who will arrange a confidential requirements meeting with the School's Finance Director in the first instance. Cashflow Support arrangements may be offered by the Finance Director within the bounds of any existing Governor internal guidance issued. Note the school is not FCA registered and so cannot offer long-term credit arrangements; these need to be sought from various third-party organisations.

The Application Process

Bursaries may be made available to both parents/guardians of children entering the School and existing parents whose situations have materially altered. Hardship Grants are available to existing parents and only available to the end of the current academic year.

The application and consideration processes for both Bursaries and Hardship Grants is identical other than Bursaries must be applied for by the published dates each year whereas Hardship Grants can be considered on a rolling basis as need arises and funds allow.

Families with existing Bursaries will be required to complete interim and/or renewal reviews of eligibility set depending on individual circumstances. This to be on no more than an annual basis, but no less than the end of each Key Stage of education.

- Prospective families register interest in a bursary/hardship grant.
- This is acknowledged by Admissions
- Once an 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 assessed against the School's eligibility criteria and, if qualifying, will be assigned to an independent organisation which carries out the financial assessments for the School (Bursary Administration Ltd or "BAL")
- Bursary Administration Ltd reviews applications and conducts (virtual) home visits in order to make an assessment as to the likely level of support required to allow the child to attend the school.

- Prospective pupils are to complete an Assessment Day in School to be considered suitable for entry.
- Bursaries – Once the published bursaries deadline has been reached and BAL has completed required reviews, a summary report is considered by the Bursaries Committee of all applicants.
- Hardship Grants – Once the BAL review is complete, the Bursaries Committee will review that recommendation against remaining School Hardship Funds and other applications and, where affordable, endorse BAL's recommendation or otherwise.
- For bursaries the parents/guardians are advised of the offer of a place and the award (new parents) or the renewal or change to bursary levels (existing parents) 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, Finance Director, relevant SLT and Head of Admissions will determine the successful applications for both bursaries and hardship grants.

The Committee will normally meet in December or 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 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 several 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, extracurricular 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, consistent with UK Government early years funding policy both would be required to be employed at least 16hrs a week 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.
 - One parent would be expected to work full-time unless 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.
 - Other significant discretionary spending be curtailed in any future spending ahead of requesting the School to provide financial support.
 - Capital repayment elements of mortgages to be minimised.
 - Limiting personal pension contributions to average UK levels
- 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, investments, companies and similar. The school does not expect the release of capital from a shared private home with equity value (market value less outstanding mortgage) of up to £500,000, age average pensions savings or cash reserves of no more than £50,000. Any deliberate deprivation or structuring of assets to circumvent the spirit of these guidelines or non-disclosure of assets whether purposeful or accidental – together referred to as a “false declaration”, will render the application ineligible. Where an award has already been utilised that was granted on the basis of a false declaration, all amounts enjoyed are immediately repayable.
- Contribution to household costs by other, wider, family members, any adults unrelated to the child or by outside sources.
- Where a family is paying fees to another educational setting or childcare provider, the School will not normally take those costs into account unless satisfactory evidence is provided that the other provider is offering financial assistance at least proportionate to that requested from Crosfields.
- University contributions are not taken into account
- Acknowledging that others might have a different view, the School considers that the following is unlikely to be consistent with the receipt of a bursary or hardship grant:
 - Annual household income from all sources in excess of £140k for the first child plus £30k per additional child.
 - 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.

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 and Hardship Grants. This may vary from year to year depending upon the School's financial position but wherever possible, the budget for Bursaries 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.

Extras

For those pupils awarded a bursary of 85% 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 regular self-declaration review or a full re-testing as part of the annual Bursaries cycle, with timings aligned to external applicants

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 several 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

The Deakin Scholarship Fund

[Deakin Scholarship Fund](#)