



BURSARIES AND FINANCIAL AID POLICY

(This policy relates to the whole College including EYFS)

Responsible person: Bursar
Last reviewed: October 2025
Next review: October 2027

In keeping with the founding spirit of the Brothers of the Sacred Heart, the Governors of St Columba's College are committed to broadening access to education at the College by offering to eligible parents / guardians means-tested financial support for the payment of College fees. This support is known as a bursary. Bursaries may be awarded in the form of a discount of up to 95% of the tuition fees in the case of proven need, depending on the individual circumstances of the prospective pupil and each of his / her parents / guardians.

All bursarial awards are reviewed annually, and the value of a bursary may be adjusted upwards or downwards and can be removed. The College must be informed of any changes in family income or circumstances immediately which may result in the value of the award being adjusted accordingly. The College reserves the right to carry out further financial reviews during the student's time at the College to ensure that bursary criteria continue to be met, and this review may involve the services of an independent third party. All information provided by applicants will be treated in the strictest confidence. The College reserves the right to amend the way in which awards are assessed.

The below criteria are very likely to disqualify Bursary applications and parents/guardians in any one of these circumstances should not apply:

- Family income of >£85,000 per annum
- Significant savings or investments
- The ownership of property other than the home in which the child/children reside

Whilst the Board would wish to offer a similar level of experience to all pupils it would be usually be inappropriate for pupils whose parents are in receipt of bursary funding to attend expensive, optional trips, e.g. overseas residential trips, ski trips etc.

Requests for financial support usually fall into two categories:

- New applicants to the College where a place has been offered but parents are unable to fund the tuition fees.
- Existing pupils where a significant or material change in the pupil's and/or parents'/guardians' circumstances has resulted in difficulty in meeting tuition fees and may result in the child being withdrawn part way through a stage of their education.

New Applicants to the College

Awareness

Information provided by the College alerting parents/guardians of prospective pupils to the possibility of gaining means-tested financial support with the payment of school fees and is included in:

- The College's prospectus.
- The College's website.
- Adverts in local churches and the Catholic press

The Application Process

Bursaries may be made available to parents/guardians of children entering the College at Forms 1, 3 and Lower Sixth. Bursaries are not awarded to children entering the Preparatory School. They are awarded at the discretion of the Head and Bursar in line with the policy agreed by the Governors.

1. Parents/ guardians who wish to apply for a bursary should request a bursary application pack on the College application form, pay the relevant College application fee, and are expected to have read the Bursaries and Financial Aid Policy before entering the process, and to confirm they have done so by ticking the relevant box. All requests for bursary applications must be made by the relevant College application deadline which is displayed on the College website.

An invitation with access to an online portal will be sent from the Bursar's office to the email address provided to our Admissions Department. Your online application requires details of income, expenditure, assets and liabilities and must be accompanied by full documentary evidence. Bursary applications, together with the supporting evidence, must be uploaded within the METIS Secure Portal by the specified deadline as shown on the College website (usually November each year).

Requests for bursarial funding are reviewed by independent advisors prior to consideration by the College Bursary Panel. A home visit may be carried out by Bursary Administration Ltd.

Competition for bursaries is very strong, so students who are found to be eligible for financial support are then reviewed for exceptional academic promise. This will include consideration of the entrance assessment, interview, school report and reference.

2. The Bursar prepares a recommendation in accordance with the confidential scale of awards which is considered with the Head and a joint decision is then reached in accordance with the Bursary Policy agreed with the Governors.
3. Parents/ guardians are then advised whether their child is to be offered a place at the College and of the bursary offer decision. A full fee-paying place at the College may still be offered even if the bursary application has not been successful.
4. To accept the place at the College, parents/ guardians are required to return a signed copy of the Acceptance Form and pay the deposit, which is explicitly deemed as agreement to the conditions relating to the bursary. Parents/guardians should note that bursaries are allocated on entry to the College; if a bursary is not granted on entry to the College, a subsequent grant of a bursary is highly unlikely unless there is a significant, material and demonstrable change in circumstances. **Parents should therefore not take up a place if they feel that they cannot afford to pay the fees, nor should they have an expectation that once a pupil has joined the College, the decision not to award bursary funding might be reversed.**

The Case for Assistance

The Head, Bursar and Bursary Panel will consider a number of factors when making the judgement as to the justification for support and the extent of such support.

Suitability - In assessing a child's suitability, attention will be given to their academic assessment results, as well as exceptional academic promise. Bursary funds are limited and those judged most suitable will be given priority as those likely to gain most from the College's educational provision. Each pupil to whom support is offered must, in the opinion of the Head, be likely to make good academic progress following admission and possess the potential to develop the quality of his / her work and benefit from participation in the wider, extra-curricular activities on offer at the College. Previous school reports will be consulted for evidence of the pupil's attainment, progress and behaviour.

Coindre Bursaries are awarded in memory of Father André Coindre, the founder of the Brothers of the Sacred Heart. Coindre Bursaries as well as the standard criteria are open to practising Roman Catholic students. Evidence of baptism into the Roman Catholic faith is required to qualify for a Coindre Bursary.

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 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 tuition fees will be personal; however, the College 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 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 tuition fees, as would equity values in property assets. Ownership of second properties and assets owned abroad must also be disclosed.
- In cases of parents who are divorced or separated, the contribution that is being made or could be made by both parents, regardless of with whom the child lives, and based on the principle that liability for the fees is joint and several. This means that the College may consider the financial circumstances of each parent separately and together, treating each parent's household separately.
- Contribution to household costs including tuition fees by other family members, any adults unrelated to the child or outside sources.
- Any fees which are being paid to other schools (or universities).
- Acknowledging that others might have a different view, the College considers that the following would not be consistent with the receipt of a bursary:

Family income of >£85,000 per annum

- frequent or expensive holidays;
 - new or luxury cars;
 - investment in significant home improvements;
 - property/land holdings other than the property in which the relevant child lives;
 - attendance on discretionary, non-educational College trips such as ski trips etc.
- These must be discussed with the Bursar prior to committing.

Please note that this is not an exhaustive or prescriptive list.

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

- Where a child has siblings at the College (though a bursary award to one child does not guarantee an award to a sibling).
- Where the social needs of the child are relevant;
- Where a parent is critically or terminally ill or is unable to secure permanent employment due to poor health or incapacity.

Existing Pupils - Change in Family Circumstances – Hardship Funding

Within overall budget funding, the College will in normal circumstances set aside each year a hardship fund, for cases of sudden, unforeseen need or where applications meriting bursary assistance are received out of the normal calendar cycle for a bursary award. This sum will be set within budgetary constraints.

Parents/guardians with a child at the College whose financial circumstances suddenly change may apply for a hardship award to the Bursar, explaining their situation. **This must be a new significant situation that has emerged since the child started at the College, such as (critical) illness, death or redundancy. Parental divorce/separation is unlikely to be a good reason on its own for a hardship award.**

Such awards are subject to the availability of funding and cannot be guaranteed. Hardship awards will be time-limited, usually to the end of the academic year or the end of the key-stage. 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. Hardship awards are available to pupils in the Prep School and the Senior School at the discretion of the Head and Bursar in conjunction with the Bursary Panel.

Annual Review

All bursary awards are subject to repeat assessment of the parent/guardian's financial circumstances each year and may be varied upwards or downwards depending on the outcome of the review. Current bursary holders will be issued with repeat means-testing forms. The Bursar's office will send an access code to an online portal and the forms must be completed within the timescale specified. If the form and information are not uploaded by the required deadline and no satisfactory explanation is received, the award will cease at the end of the current academic year. The College may require parents/guardians in receipt of a bursary to submit additional mid-year information when more up to date financial information becomes available, such as P60 issued by an employer post April year end.

For those previously in receipt of bursaries, the Bursary Panel, in making their decision in accordance with the policy agreed by the Governors, have the discretion to reduce or withdraw an award not only where a pupil's progress, attitude, attendance or behaviour has been unsatisfactory but also where the parents/guardians have failed to support the College, for example by the late payment of any contribution they are making to the fees or by otherwise not acting in accordance with the College's Terms and Conditions.

Confidentiality

The College respects the confidentiality of bursary awards made to parents/guardians and recipients and prospective recipients are expected to do likewise. The College reserves the right to amend or withdraw financial support of any kind if the College becomes aware of parental discussions regarding the value of awards made.

The obligation to make full disclosure of any changes in circumstances relevant to eligibility for the existing award is binding upon signing the Acceptance Form. If the College becomes aware or is made aware that the information provided is not accurate, the bursary award may be amended or withdrawn.

Other Sources of Bursary Assistance

In addition to the College'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. The College encourages parents/guardians to apply for support from these trusts where it is felt a good case can be made for assistance.

For further details on applying for a bursary please contact our Admissions Department (admissions@stcolumbascollege.org).

To discuss bursary related issues or financial aid, please contact the Bursar (bursarpa@stcolumbascollege.org).

There are limited funds available for bursary support in the College. In order to allow the College to continue the practice of extending such help we hope that, should future financial circumstances permit, recipients of bursary funding or their families will consider making a donation to the Bursary Fund either as a one-off donation, regular payment or by remembering the College in their Will.

For details of how to make donations to the College please contact the Development Office (finance@stcolumbascollege.org)