BURSARY POLICY

(This policy relates to the whole College including EYFS)

Responsible person:	Bursar
Last reviewed:	August 2026
Next review date:	August 2027
Approved by:	Governing Body
Related Documents:	Scholarships Policy, Admissions Policy, Parent Contract (Terms and Conditions, Privacy Notice

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1. Purpose

St Columba's College is a Catholic day school founded on the charism of the Brothers of the Sacred Heart, whose mission is to serve young people through education. Consistent with that mission, the Governing Body is committed to broadening access to an education at St Columba's College by offering means tested financial support to eligible families who meet the College's entry criteria but who could not otherwise afford the fees.

Bursaries are an expression of the College's Catholic values of compassion, service and solidarity. They reflect our belief that able and deserving young people should not be denied the opportunity to benefit from a St Columba's education solely because of their family's financial circumstances. At the same time, bursary funds are finite and the College has a duty to ensure that all awards are made responsibly, in a manner that is fair, transparent and consistent with the College's long-term financial sustainability. The College does not apply a fixed income threshold, a set list of disqualifying assets, or any other automatic cut off when assessing eligibility. Every application is considered on its own merits through an individualised, holistic assessment of financial need, as set out in Section 8. The Governing Body considers this the fairer and more accurate way to identify genuine need, recognising that family circumstances rarely fit neatly within a single figure.

The College's bursary programme has two main categories of award, which are treated equally: there is no order of priority between them, and each is assessed on the basis of individual need and the availability of funds.

Category	Description
Hardship bursaries	Existing pupils whose family circumstances have changed significantly after joining the College.
New entrant bursaries	Prospective pupils meeting the College's entry criteria whose families require fee support to join.

A bursary may also, in more limited circumstances, be used to supplement a scholarship award, as set out in Section 6. This is a smaller and more specific form of support and is not the principal route into the bursary programme.

2. Relationship Between Scholarships and Bursaries

Scholarships and bursaries are distinct awards that serve different purposes. Scholarships are merit-based awards made in recognition of exceptional talent or ability, as set out in the College's Scholarships Policy, and are not means tested.

Bursaries are means tested awards made on the basis of financial need. They are not awarded on the basis of academic or other ability, although a pupil must meet the College's entry criteria to be eligible. Scholars who hold a scholarship award may apply for a bursary to supplement their scholarship where the level of fee remission provided by the scholarship alone is insufficient to enable them to attend the College. Such applications are assessed on the same basis as other bursary applications, as set out in Section 6; holding a scholarship gives no automatic entitlement to, or priority for, a bursary. The combined value of a scholarship and a bursary may, in exceptional circumstances, amount to full fee remission, subject to the assessment of financial need and the availability of funds.

Existing pupils not in receipt of a scholarship may also apply for a bursary where there has been a significant and unforeseen change in family circumstances (Section 4). New applicants to the College may also be considered for a bursary (Section 5). Hardship and new entrant applications are treated equally, as set out in Section 1.

3. General Principles

- Bursary awards are made at the discretion of the Governing Body, on the recommendation of the Head and Bursar. The Governing Body retains overall responsibility for the bursary fund and the principles upon which awards are made.
- Awards may be made as a reduction of up to 100% of the annual tuition fee, and in appropriate cases may include an allowance towards other educational expenses such as uniform or trips, depending on the individual circumstances of the family.
- All bursary awards are subject to annual review. Awards may be increased, reduced or withdrawn depending on the outcome of the annual means-testing process. No award is guaranteed to continue from one year to the next without review.
- There is no fixed scale of automatic entitlement. Awards are informed by the College's confidential scale of indicative award levels, which is reviewed and approved by the Governing Body annually, but the final level of any award reflects the holistic assessment of the individual family's circumstances.
- The amount of a bursary award is determined by the level of assessed financial need, not by the academic ability or achievement of the pupil. A pupil in receipt of a bursary is nonetheless expected to maintain satisfactory progress, attendance and conduct throughout the period of the award.
- The College reserves the right to vary an award upwards or downwards in the light of the family's individual circumstances, including compassionate or other pertinent factors, as set out in this policy.
- The College may withdraw a bursary in its entirety in certain circumstances, as set out in Section 10 of this policy.
- All personal data processed in connection with the bursary programme will be handled in accordance with the College's Privacy Notice and UK data protection legislation.

4. Hardship Bursaries for Existing Pupils

One of the two main categories within the bursary programme is the support of existing pupils whose families have experienced a sudden, significant and unforeseen change in financial circumstances after joining the College. The College recognises the particular pastoral importance of enabling pupils to continue their education without interruption at times of family difficulty.

Circumstances which may give rise to a hardship application include, but are not limited to:

- The death, serious illness or incapacity of a parent or primary earner.
- Redundancy or significant loss of employment income not of the family's choosing.
- The breakdown of a marriage or civil partnership resulting in a significant reduction in household income.
- Other sudden and unforeseen financial difficulties which could not reasonably have been anticipated.

Parents wishing to apply for hardship support should contact the Bursar confidentially at the earliest opportunity. The College will endeavour to respond promptly and sympathetically, subject to the availability of funds. Hardship awards are subject to the same means testing process as other bursary applications and are not guaranteed and are subject to the annual review process in the same way as all other bursary awards.

The College sets aside a hardship fund within its annual budget for this purpose. The size of the fund is determined by the Governing Body as part of the annual budget process and is subject to overall financial sustainability.

5. New Entrant Bursaries

The other main category within the bursary programme is support for prospective pupils who meet the College's entry criteria but whose families require financial support to take up a place. New entrant bursaries are treated on an equal footing with hardship bursaries, subject to the availability of funds; neither category takes precedence over the other. The College is committed to ensuring that financial need is not a barrier to a St Columba's education for suitable candidates.

5.1 Awareness

Information about the availability of means tested bursary support is made available to prospective families through:

- The College's prospectus and admissions materials.
- The College's website.
- The College's Registration Form.
- The Admissions Department, who are available to discuss the bursary programme with prospective families in confidence.

5.2 Eligibility

Bursaries for new entrants are available to prospective pupils seeking admission to the College at any of its principal points of entry, including the Prep School (from Reception through to Year 6) and the Senior School (Year 7, Year 9 and the Lower Sixth). Bursary awards are dependent upon the pupil satisfying the College's entry criteria and an offer of a place being made.

The suitability of the pupil for the College is the first consideration in granting support. The College will assess each pupil's academic assessment results in accordance with its published entry criteria. Previous school reports will be consulted for evidence of attainment, progress and behaviour. Bursary funds are limited and those judged most suitable for the College's educational provision will be given priority.

As with Senior School applications, the level of any Prep bursary award reflects the holistic assessment of financial need set out in Section 8, applied to the relevant Prep fee level for the pupil's year group.

6. Scholarship Top Up Bursaries

In more limited circumstances, a bursary may also be used to supplement a scholarship award, where a pupil has been awarded a scholarship but their family cannot afford to meet the remaining fees after the scholarship reduction has been applied. This is a smaller and more specific form of support, distinct from the two main categories set out in Sections 4 and 5 and is not the principal route into the bursary programme.

Scholars wishing to apply for a bursary top up should contact the Bursar in the first instance. Applications are processed in accordance with the means testing procedure set out in Section 7 and are assessed on exactly the same basis as other bursary applications. Holding a scholarship does not in itself entitle a pupil to a bursary, nor does it give a scholar's application any priority over a hardship or new entrant application; all applications are assessed on the basis of financial need and the availability of funds.

Where a scholar is also a bursary holder, both awards are reviewed annually. Changes to the value of a scholarship at a Key Stage review may affect the level of bursary support required, and the Bursar will take this into account as part of the annual review process.

7. Application Process

All bursary applications, whether for scholarship top up, hardship or new entrant support, follow the same means testing process, as set out below. The Head and Bursar are responsible for the management and coordination of the process, and the Bursar is the first point of contact for all enquiries.

	What happens
Step 1	Both parents (or all those with parental responsibility) complete the College's confidential Means Testing Application Form, establishing the identity and full financial circumstances of the family and of each parent or guardian. Where parents are separated or divorced, financial information must be provided by both parents, together with details of any other adults in either household. The completed form and full supporting documentary evidence must be submitted to the Bursar by the published deadline for the relevant year of entry or review.
Step 2	The Bursar, or their nominee (which may be an independent third party), assesses each application to establish the likely level of support required. This may involve a home visit to verify that the information has been correctly interpreted and that the assessment is fair. Parents may also be asked to meet the Bursar and/or to provide additional supporting information.
Step 3	The Bursar prepares a recommendation in line with the College's confidential scale of awards, considered jointly with the Head. A joint recommendation is reached in respect of each application.
Step 4	The joint recommendation is presented to the Bursary Panel (or the Finance and General Purposes Committee) for approval. The Panel may request further information to inform its decision.
Step 5	Parents are notified of the outcome. Successful applicants receive a written offer setting out the level of the award and the terms and conditions to which it is subject. Both parents are required to sign a letter accepting the award and acknowledging those terms.

For new entrant applications, Step 1 materials should normally be submitted no later than the date of the relevant entrance examination, to allow sufficient time for the assessment to be completed before offer letters are issued. The Bursar can confirm current deadlines on request.

The College may use an external organisation to assist with the processing of bursary applications, including making calls or home visits. Information provided by applicants may be shared with that organisation in confidence for those purposes only.

8. Financial Assessment

8.1 Assessment of Need

The College assesses financial need on an individual basis. There is no fixed income figure, savings threshold or list of disqualifying assets that determines eligibility on its own; instead, the Head and Bursar consider the whole picture of a family's circumstances in order to reach a fair and proportionate view of the level of support genuinely required. The following factors are taken into account, as applicable:

- The total household income of each parent, including earnings, self-employment income, investment income, rental income, pension income and any other income.
- The capital and savings of each parent, including bank and savings accounts, investments, property (including equity values in the family home and any second properties or land holdings), and other realisable assets. Significant capital would normally be expected to be used in part towards fees before bursary support is provided.
- In cases of separation or divorce, the contribution being made or which could reasonably be made by both parents, regardless of residence arrangements, on the principle that responsibility for fees is joint and several. The financial circumstances of each parent's household will be considered separately and together.
- The number of dependent children in the household and any other financial dependants.
- Fees being paid to other schools or universities.
- Any contributions to household costs being made by other family members or third parties.
- The ability of each parent to improve their earning capacity.

8.2 Lifestyle and Discretionary Spending

Acknowledging that individual circumstances vary and that this list is not exhaustive, the College will look at discretionary spending as part of the overall picture, including matters such as:

- Frequent or expensive holidays.
- Luxury or new vehicles where more modest alternatives would be available.
- Significant investment in home improvements.
- Ownership of a second property or other significant capital assets not being used to contribute to fees.
- Failure to honour fee payment obligations to other schools.

These are treated as relevant context within the assessment described in Section 8.1, rather than as automatic grounds for refusal; the Head and Bursar will always consider the family's full circumstances before reaching a decision.

8.3 Compassionate and Other Factors

The College recognises that there may be additional circumstances which are relevant to an assessment of an application. These may include:

- Where a child has siblings already at the College, although a bursary award to one sibling does not guarantee an award to another.
- Where a parent is critically or terminally ill, or is unable to seek employment due to poor health or incapacity.
- Where a family separation has occurred or is occurring and is likely to result in a pupil having to leave the College, adding to the stress already experienced by the child.
- Where there are particular social or pastoral circumstances relating to the child which are relevant to their welfare and educational continuity.
- Where a previous school has awarded bursary support, though this does not guarantee eligibility at St Columba's College.

In all cases, the assessment reflects the College's values of compassion, fairness and responsible stewardship of its charitable resources.

9. Terms and Conditions of Award

- Both parents must sign a declaration that all information provided in the application is accurate, complete and not misleading, and must agree to notify the Bursar promptly if their financial circumstances change materially during the academic year.
- If any information provided in an application is subsequently found to be false, misleading or incomplete, the College may withdraw the award with immediate effect and, depending on the circumstances, may require reimbursement of sums paid. The College may also terminate the Parent Contract and require the removal of the child.
- The pupil in receipt of a bursary is expected to maintain satisfactory academic progress, attendance and conduct throughout the period of the award, and to contribute positively to the life of the College and to its Catholic ethos and values.
- Bursary recipients are expected to respect the confidential nature of their award. The College will not disclose details of bursary awards to other members of the school community.
- Awards may be varied upwards or downwards, or withdrawn, for the reasons set out in Section 10 of this policy.
- All personal data provided in connection with a bursary application will be held and processed in accordance with the College's Privacy Notice.

10. Annual Review and Withdrawal of Awards

10.1 Annual Review

All bursary awards are subject to annual review. No award is guaranteed to continue from one academic year to the next without a fresh assessment of the family's financial circumstances. Current bursary holders will be issued with a means testing review form at the beginning of the Spring Term each year, for return by a published deadline. Bursary holders will normally be advised of the outcome of the annual review before the end of the Spring Term, to allow sufficient time for families to plan for the following academic year.

Awards may be increased, reduced or maintained following the annual review, depending on changes in the family's financial circumstances. A significant improvement in the family's financial position may result in a reduction or withdrawal of the award.

Where a pupil is entering the Sixth Form, all bursary awards will be subject to a fresh assessment at that point. The College may advise in exceptional circumstances that it is no longer able to provide bursary support at the same level as in previous years.

10.2 Variation and Withdrawal

The Head and Bursar may recommend to the Governing Body (or its delegated committee) the reduction or withdrawal of a bursary award in any of the following circumstances:

- A significant improvement in the family's financial circumstances, whether or not reported proactively by the family.
- The pupil's academic progress, attendance or conduct has been unsatisfactory over a sustained period.
- The pupil has not upheld the values and ethos of the College in a manner consistent with the terms of the award.
- The parents have failed to support the College, for example by the repeated late payment of the contribution they are making towards fees, or by otherwise failing to comply with the Parent Contract or the terms of the bursary award.
- Information provided in the application or review process is found to have been false, misleading or materially incomplete.

Before withdrawing a bursary award on grounds other than financial circumstances, the Head will normally give due warning to the family, except where the circumstances are such that immediate

withdrawal is warranted. The College will act in accordance with its values of fairness and pastoral care in all cases.

11. Confidentiality and Data Protection

The College respects the confidentiality of all bursary applications and awards. Information provided by families in connection with a bursary application will be held securely and shared only with those members of staff and governors who need it to administer the programme. It will not be disclosed to other members of the school community.

Recipients of bursary awards are expected to treat the details of their award as confidential and not to disclose them to other members of the school community.

All personal data processed in connection with the bursary programme will be handled in accordance with the College's Privacy Notice and in compliance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. Applicants have the right to access their personal data and to exercise other rights under UK GDPR by contacting the Bursar.

12. Contact

All bursary enquiries should be directed to the Bursar in the first instance, who will respond with discretion and in confidence. All enquiries and applications are treated sensitively, and the fact that an enquiry has been made will not be shared beyond those who need to know in order to administer the process.

Contact details
Bursar, St Columba's College
King Harry Lane, St Albans, Hertfordshire AL3 4AW
Email: bursarpa@stcolumbascollege.org

13. Policy Review

This policy is reviewed by the Bursar and approved by the Governing Body. It will also be reviewed in the event of significant changes to relevant legislation, sector guidance, or the College's financial circumstances. It should be read alongside the College's Scholarships Policy, Admissions Policy and Parent Contract.