

## Bursaries policy

### General

The Governors of The Ladies' College are committed to broadening access to education at the College by offering to eligible parents (which includes those with parental responsibility) means-tested financial support towards the payment of College fees for those students who meet the College's entry criteria. Such support is known as a bursary. Bursaries may be awarded in the form of a discount of up to 100 per cent fee remission in cases of proven need (and, where appropriate, an allowance for certain other educational expenses such as College uniform or certain College trips) but, in the majority of cases, will cover a lower percentage of the fees depending on the individual circumstances of the prospective student and each of their parents.

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

Awards are made on the basis of the College's **confidential** scale of awards which sets out award levels in relation to the child's and each parent's financial circumstances, as amended from time to time. The scale of awards is reviewed and may be revised annually by the College and each scale is approved by the Governors. Though awards are generally linked to this scale, they may be varied upwards or downwards depending 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 at the discretion of the College for pertinent reasons, including but not limited to a student's progress, attitude, attendance or behaviour; where the parents have failed to support the College or otherwise have not acted in accordance with their obligations under the College'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 bursary award and/or the College's Terms and Conditions.

A bursary may be withdrawn in its entirety in accordance with the terms upon which such an award is made or otherwise in accordance with the College's Terms and Conditions. A bursary may also be withdrawn in its entirety if, in the opinion of the Principal, the child's attendance, attitude, 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.

The College reserves the right to amend the way in which awards are assessed, from time to time.

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 fees and certain other educational expenses.
- Existing students where a change in the student's and/or parents' circumstances 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 College families.

### *The Application Process*

Bursaries may be made available to parents of children entering Remove (Year 7) or the Sixth Form (Year 12) of The Ladies' College. (See the College's Admissions and Exclusions Policy for further information on the College's entry criteria.) Bursaries are awarded at the discretion of the College Governors, and the Principal and the Bursar are responsible for the management and coordination of the process.

- Step one – both parents of a child in respect of which a bursary is to be requested 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 both 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 parents. The form, which requests details of all income, savings and capital, may be found at Form A annexed to this document and must be accompanied by full documentary evidence. The completed forms, together with the necessary documentary evidence, are to be submitted to the College no later than the **date of the entrance assessment** in any year for bursaries to start the following September.
- Both parents of a child in respect of which a bursary is to be requested 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 College 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 College may withdraw any award which has been made with immediate effect and, depending on the circumstances, may require reimbursement. The College may also terminate its parent contract (incorporating the College's Terms and Conditions) and require the removal of the child in such circumstances.
- Step two - the College will assess all applications to establish the likely level of support which will be required in order to allow each relevant child to attend the College. This may involve a representative of the College visiting the parents' home(s) to ensure the information has been correctly interpreted and the basis of the financial assessment has been fair. Parents may also be asked to meet a representative of the College and/or provide additional supporting information as may be requested.

- Step three - the Bursar or their nominee prepares a recommendation in accordance with the College's confidential scale of awards which is considered with the Principal and a joint decision is then reached.
- Step four - The parents are advised whether their bursary application has been successful or not. **All decisions are final and there is no right of appeal in respect of any bursary decision.**
- Step five – both parents are then required to sign a letter accepting the place at the College (if they so wish) and an acknowledgement agreeing to any additional terms and conditions relating to the bursary, at which point they will be bound by, amongst other things, the College's Terms and Conditions.

**The Ladies' College may use an external organisation to assist with processing bursary applications, including making home visits. Information provided by applicants may be made available, in confidence, to that organisation for those purposes.**

**All personal data processed in connection with the College's arrangements for bursaries shall be processed in accordance with the College's Privacy Notice which is available on the College's website and is otherwise available from the College upon request.**

#### *The Case for Assistance*

The College will consider a number of factors when making the judgement as to the justification for support and the extent of such support; inevitably this is a holistic judgment. In the main, the child's suitability for the College is the first consideration in granting support.

- Suitability – Students applying for entry at Year 7 will be required to meet the entry requirements of the College's Entrance Assessment. Students applying for entry at Year 12 will be required to meet the College's entrance requirements for entry to the Sixth Form. Bursary funds are limited and those judged most suitable will be given priority as those likely to contribute to and gain the most from the College's educational provision. Each student to whom support is offered must, in the opinion of the Principal, be likely to make good academic progress following admission and possess the potential to make a significant positive contribution to the life of the College. Previous school reports will be consulted for evidence of the student's attainment, progress and behaviour.
- Financial limitations - the amount of the bursary award is not influenced by the child's 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 College 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 (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 College 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 College 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 College 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 College fees by other family members, any adults unrelated to the child or by third parties / 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. It should be noted that the list is not comprehensive:
  - frequent or expensive holidays;
  - 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 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 (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 College, adding to the stress of coping with the parents separating, although the College 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 The Ladies' College).

### **Existing Students - Change in Family Circumstances**

Parents with a child at the College whose financial circumstances suddenly change may apply for a hardship award to the Bursar, explaining their situation and using the form headed Form A annexed to this document. 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.

### **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 the beginning of January each year, for return before the start of the February half-term. Bursary holders will usually be advised of the outcome of the annual review by the end of March.

For those previously in receipt of bursaries, the Principal and the Bursar have the discretion to decide on the reduction or withdrawal of an award not only where a student's progress, attitude, attendance or behaviour has been unsatisfactory but also where the parents 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, or by otherwise not acting in accordance with the terms of the award.

All bursaries will be reassessed in detail before a student enters the Sixth Form.

### **Confidentiality**

**The College respects the confidentiality of bursary awards made to parents and recipients and prospective recipients are expected to do likewise and, therefore, all parties are expected to keep the terms of any award given, or the review or withdrawal of any award, confidential.**



CONFIDENTIAL STATEMENT OF FINANCIAL CIRCUMSTANCES IN SUPPORT OF AN APPLICATION FOR A BURSARY  
"Bursary Application Form"  
**FORM A**

This form should be completed and returned to the College by email to [bursaries@ladiescollege.ac.gg](mailto:bursaries@ladiescollege.ac.gg) no later than **15 November 2024**. Forms submitted after this date may not be assessed and therefore a bursary place will not be offered.

*Please read the Notes for Guidance before completing this questionnaire.*

Based on the information you provide on Form A, the College will make a provisional assessment as to whether the child, for whom the application is being made, is eligible to be considered for a bursary and estimate the amount payable by you for the academic year **2025/2026**. Bursaries are re-assessed each year on relevant income and assets and all bursary holders are required to complete and submit Form B for each child annually.

Please ensure that photocopies of all evidential documentation referred to in the checklist are provided for the tax year indicated (please see section 13).

The College reserves the right to request any further documentary evidence which it deems necessary to complete a thorough assessment of this application.

All questions must be answered by entering a description or figure. If a question is not applicable, please indicate by writing N/A. If you have difficulty in answering any of the questions, please contact the College for further advice on [bursaries@ladiescollege.ac.gg](mailto:bursaries@ladiescollege.ac.gg)

1. DETAILS OF CHILD THIS APPLICATION IS BEING MADE FOR	
Surname	
First name	
Middle names (s)	
Date of birth	
Place of birth	
School / College currently attended and start date	
Term/Year of Entry	

2. PARENTAL/GUARDIAN APPLICANTS		
	Parent 1	Parent 2
Full name		
Title		
Relationship to child		
Address		
Postcode		
Email		
Home telephone number		
Mobile number		

3. PARENTAL/GUARDIAN OCCUPATIONS		
	Parent 1	Parent 2
Employment status (Employed, Self-employed, Unemployed, Retired)		
Profession, business, or trade		
Name and address of employer or address of business		
Are you a director of this company?		
If YES, please state proportion of each class of shares you and your spouse / partner hold		
Are you a partner of a business?		
If YES, please state the share of the business held by you and your spouse / partner		
If YES, please state nature of the business		
Are you the proprietor of a business?		
If YES, please state nature of the business		

4. INCOME				
	Parent 1		Parent 2	
	To December 2023 (Actual)	To December 2024 (Estimated)	To December 2023 (Actual)	To December 2024 (Estimated)
<b>4.1 TAXABLE INCOME</b>				
	£	£	£	£
a. Gross Salary and other similar earnings (including all taxable benefits and emoluments)				
b. Profits of business or profession				
c. Gross pension, retirement pay, widow's pension, etc				
d. Gross investment income from dividends, interest, etc				
e. Gross rental profit				
f. States' allowances/Insurance payments				
g. Any other income, gratuities, or lump sum payments (please give details)				
<b>4.2 OTHER EMOLUMENTS</b>				
	£	£	£	£
a. Benefits in kind provided by reason of employment not already included in 4.1.a above				

b. Child Allowances				
c. Maintenance payments received				
d. Any other non-taxable emoluments or income (please give details)				

5. OUTGOINGS				
	Parent 1		Parent 2	
	To December 2023 (Actual)	To December 2024 (Estimated)	To December 2023 (Actual)	To December 2024 (Estimated)
	£	£	£	£
a. Tax payable on incomes declared above (including tax deducted at source)				
b. States' Insurance contributions				
c. Any pension or superannuation contributions				
d. Mortgage interest per annum (state interest only, not including repayment instalments)				
e. Monthly mortgage repayment amount & date of final mortgage repayment/maturity				
f. Any other interest payable (please specify)				
g. Any annual rent payable on home				

6. CAPITAL ASSETS				
	Parent 1		Parent 2	
	To December 2023 (Actual)	To December 2024 (Estimated)	To December 2023 (Actual)	To December 2024 (Estimated)
	£	£	£	£
a. Approximate value of all Investments (total sum of a.)	£ -	£ -	£ -	£ -
Building Society/Bank deposits/National Savings accounts				
Equity investments (shares, unit trusts), Corporate bonds and other securities and Government stocks				
Individual Savings Accounts (ISAs)				
Life assurance bonds and policies including endowments				
b. Approximate market value of house (if owned)				
c. Approximate market value of any second/ other property owned either locally or elsewhere				
d. Approximate market value of other possessions including house contents, collections, paintings, jewellery etc				
e. Details and approximate value of any other assets, motor vehicles, boats etc				
f. Cash at banks or elsewhere (current accounts only)				
g. Approximate market value of any other assets (please specify and include the market value of any Insurance Policies maturing in this tax year or the last five years)				
h. Net worth/value of any businesses which you own or share				
i. Redundancy or other termination payments				
j. Monies that are owed to you				
k. Other assets not listed e.g., share options, trust interests/assets held on your behalf by a third party, assets likely to be received in the foreseeable future etc				

7. CAPITAL LIABILITIES - please give details of any capital charges against the assets declared in Section 6				
	Parent 1		Parent 2	
	To December 2023 (Actual)	To December 2024 (Estimated)	To December 2023 (Actual)	To December 2024 (Estimated)
	£	£	£	£
a. Mortgage – amount outstanding				
b. Mortgage – final payment date				
c. Overdraft at bank				
d. Other loans				

8. NET ASSETS				
	Parent 1		Parent 2	
	To December 2023 (Actual)	To December 2024 (Estimated)	To December 2023 (Actual)	To December 2024 (Estimated)
	£	£	£	£
TOTAL ASSETS (6)	£ -	£ -	£ -	£ -
LIABILITIES (7)	£ -	£ -	£ -	£ -
NET ASSETS (6-7)	£ -	£ -	£ -	£ -

Please explain any reason why net assets cannot be converted or utilised to pay College fees

9. DEPENDENT CHILDREN - include the child to whom this application refers, if more than 4 children please give details on a separate sheet				
	Child 1	Child 2	Child 3	Child 4
a. Forename				
b. Date of Birth				
c. Gender				
d. School or college				
e. Boarding or day				
f. Annual School fees or other educational fees				
g. Compulsory additional school charges				
h. Amount of fees shown in (a) covered by:				
Scholarships, Bursary, or allowances given by school				
Services/Company allowances (gross) state whether the sum has been included on gross salary				

Annual sum arising from Educational Insurance Policies				
Assistance from any other source e.g., grandparents, trusts, settlements, States' Higher Education Awards (Please specify)				
i. Annual income of child (if any)				

**10. OTHER DEPENDENTS** (If you qualify for a Carer's Allowance, or have a relative living with you or dependent upon you, please provide details)

**11. MONTHLY INCOME/EXPENDITURE SCHEDULE**

<b>INCOMINGS (monthly):</b>	<b>£</b>
My / our usual monthly take home pay (including overtime, bonuses etc) net of tax and NI	
Social Security Benefits	
Child Allowances	
Income related to pensions	
Maintenance payments	
Investment Income	
Rental Income	
Dividends received	
Other income e.g., from property (give details below)	
<b>TOTAL MONTHLY INCOME</b>	<b>£ -</b>
<b>EXPENDITURE (monthly):</b>	<b>£</b>
Mortgage payments (including second mortgage)	
Rent	
Income Tax	
House Insurance	
Gas/Electricity/Water	
Other Household	
Broadband/Internet/Phone	
Supermarket (food, household products)	
Clothing	
Car Expenses	
Travelling expenses	
Maintenance payments	
Holidays	
Loans – Bank etc	
Other expenditure (give details below)	
<b>TOTAL MONTHLY EXPENDITURE</b>	<b>£ -</b>
<b>GRAND TOTAL – LESS EXPENDITURE</b>	<b>£ -</b>

**12. FOR APPLICANTS FOR REMOVE (YEAR 7)**

Please explain why you would like your child to be educated at The Ladies' College and what you feel your child will contribute to the College. (Applicants for Sixth Form will be asked for interview)

**13. VERIFICATION OF SUBMISSION CHECKLIST**

Please enclose photocopies of all documentary evidence in support of your application.  
Please mark 'Yes' for those you are enclosing:

Child's full birth certificate (must include names of parents and places of birth)	
Child's most recent school report	
Passports for each family member included on the application, including dependent	
Official evidence of named dependents in full-time higher education	
Court order for the payment of school fees	
Most recent payslip	



Latest Income Tax Return	
Copy of latest business accounts (profit/loss/expenses and balance Sheet - if shareholder, director or sole proprietor or partner)	
Last 3 months bank statements/investment accounts for all accounts and evidence of stocks/shares et	
Latest rent statement for the property in which you reside, if not owned	
Latest mortgage statements for all properties owned	
Latest Tax on Real Property (TRP) bill for the property in which you reside	
Copies of all loan agreements plus most recent statement of account	
Documentary evidence if divorced/widowed (decree absolute/death certificate)	
Other (please specify)	

**14. DECLARATION**

We/I declare to the best of our/my knowledge and belief, all the particulars here submitted and true and contain a full statement of our income from all sources during the period shown.

<b>Parent 1 signature</b>	.....	<b>Date</b>	.....
<b>Print name</b>	.....		
<b>Parent 2 signature</b>	.....	<b>Date</b>	.....
<b>Print name</b>	.....		
<b><i>NB: Each person with parental responsibility for the child is required to sign this form and the College is entitled to treat any information received from any person who has signed this form as having been on behalf of both or all such persons.</i></b>			

We/I understand that the provision of false information will lead to our application being disqualified from assistance under the bursary scheme and full fees would become payable thereafter.

## NOTES FOR GUIDANCE FOR COMPLETION OF BURSARY APPLICATION FORM

Before completing the form, please read these notes carefully, and contact the College ([bursaries@ladiescollege.ac.gg](mailto:bursaries@ladiescollege.ac.gg)) if further information or advice is required. These notes refer to the corresponding paragraph on the Form.

The College reserves the right to seek any other documentary evidence in support of the income and asset figures submitted, and to make enquiries which it deems necessary.

All financial values should be shown in GBP (£).

### **SECTION 2: PARENTS/GUARDIANS/APPLICANTS**

These are defined as:

- The natural father and mother of the child where they live together (whether or not they are married to each other) and the child normally resides with them both in the same household; or
- 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 (please use a copy of the form to provide information on any such people)
- If parents are separated or divorced before or while their child attends the College, both mother and father will be required to complete and sign the Application Form.

### **SECTION 4: INCOME**

#### **4.1: TAXABLE INCOME**

- a. The gross annual amount of salaries and wages, including any earnings from profit related pay, part-time employment and any sum received as bonus, commission etc, statutory sick pay, statutory maternity pay giving GROSS amounts (before deduction of tax, SS, superannuation, etc) for the current or latest financial year. Taxable benefits in kind agreed with the States of Guernsey Revenue Service should also be shown (free or subsidised housing, meals, petrol, cars, etc) – at the amount agreed for taxable purposes.
- b. Profits from a business or profession – at the amount of GROSS income agreed by the States of Guernsey Revenue Service for the year in question (deductions should be made only in respect of capital allowances). Copies of the latest set of accounts should be included.

- d. All other Investment income (e.g. interest or National Savings Bank deposits; dividends, annuities etc) should be entered GROSS of tax. If tax was deducted at source, parents should add in the amount of tax paid, or tax credit notified. Building Society interest must be disclosed GROSS.
- e. Enter income from letting or subletting of property at the amount of the NET profit agreed with the States of Guernsey Revenue Service; and royalties and all other sources including entertainment and travel allowances etc.
- f. All social security benefits received should be declared and type of benefit specified.
- g. Court Orders, Legal Separation Agreements and Voluntary Arrangements for College Fees – Where a parent is required by a Court Order, or a legal binding separation agreement (e.g. Deed of Separation) to pay part of the College fees, then only that part of the fee which is not covered by the Court Order/agreement will be used to calculate any grant to be awarded. This is irrespective of whether or not the order or agreement is being complied with. Where the whole amount of the fees are required to be paid by virtue of a Court Order or separation agreement, applicants are not eligible for a grant. You should indicate how many years are payable and any annual variations. All receipts relating to maintenance payments, separation allowances and sums in respect of Child Support maintenance must be declared.

#### **4.2: OTHER ENOLMENTS**

- a. Include benefits in kind agreed by the States of Guernsey Revenue Service as not subject to tax, representative occupation of house, free meals.

#### **SECTION 5: OUTGOINGS**

- a. Enter Income Tax and tax on unearned income SEPARATELY.
- c. Enter annual superannuation contribution or (if applicable) payments to other Pension Schemes SEPARATELY.
- d. Enter capital as well as interest payment on a mortgage for the principal residence.
- e. Only complete this if repayment is affected by means of a full Endowment Policy.
- f. Include bank overdraft and other loan charges incurred during the year (specifying the purpose of the loan).

## **SECTION 6: PARENTS/GUARDIANS/APPLICANTS CAPITAL ASSETS**

In addition to taking account of all relevant sources of income, the College takes account of the following assets:

- a. The capital sum of any monies on deposit with any bank, deposit taker or building society. Investments in stocks and shares, valued as near as possible to the date of submitting the application form.
- b. The current market value of your principal residence. The current market value should be estimated by parents where a current valuation is unavailable.
- e. In the case of second homes and/or other properties, these should also be included at their estimated current market value; no allowance will be made for any outstanding mortgage.
- h. If you run your own business or are partners in a business, then you should show the net worth of the business. Shares in a company not listed on a stock exchange should be valued at the relevant proportion of the net value of the company.

## **SECTION 7: PARENTS'/APPLICANTS' CAPITAL LIABILITIES**

Details of other liabilities should be provided along with the lender.

## **SECTION 9: DEPENDENT CHILDREN**

Use column number 1 for the child for whom you are now applying at his/her current College rate. Enter in other columns any other of your children who are unmarried and at a College, university or other educational institution which attracts a county grant.

- f. The figures to be inserted here refer to the current academic year.
- h. (iv) Insurance Policies for College Fees – If any insurance policy for the payment of College fees exists, then the amount declared is the amount receivable under the policy for the academic year for which the application is being made. If the insurance policy covers the full cost of the tuition fees, then the pupil is not eligible for a grant. The types of policy concerned are those which stipulate that the company shall pay the College fees, in whole or in part, to the College in respect of the pupil.  
  
(v) Where a Trust has been established in favour of the child for whom you are applying, details of the annual amount available and the date of commencement of payment from the Trust should be given.

- i. Where the child has any unearned income, you should enter the source of income and the gross amount received before deduction of any tax. Do not include any income from part time employment or student grants. You should enter the capital value of any beneficiary or other trust set up for each child.

### **SECTION 10: OTHER DEPENDENTS**

If you qualify for a Carer's Allowance, or have a dependent relative living with you, please provide details including age, address, condition, etc.

### **ANY OTHER RELEVANT INFORMATION**

Please enter on a separate sheet, if necessary, any details which may affect the assessment of a grant, e.g., a known significant change in income or outgoings for the coming year.

### **CONFIDENTIALITY**

The College respects the confidentiality of applications and bursary awards made to families and recipients are expected to do likewise.

### **ASSESSING YOUR APPLICATION – DATA PROTECTION**

All personal data processed in connection with the College's arrangements for bursaries shall be processed in accordance with the College's Privacy Notice <https://www.ladiescollege.com/media/117777/Privacy-Notice-v200615-.docx> which is available on the College's website and is otherwise available from the College upon request.