

Application for a Withington Girls' School Bursary- 2017/2018

BACKGROUND INFORMATION FOR APPLICANTS 2017

Withington Girls' School is unusual in not offering any form of Scholarship or other non-means-tested financial support, even though it is consistently ranked in the top ten nationally in academic league tables. However, from its foundation in 1890, Withington has been committed to offering means-tested assistance which has, in the past, included Government grants and Assisted Places.

The WGS Trust was established in the 1970s and a £2m Bursary Appeal, launched in 2005, has significantly increased the availability of means-tested bursaries. The Development Office continues to raise funds for bursaries and currently one in six girls in the Senior School benefits from a means-tested bursary.

The School is indebted to the late Miss Margaret Connell whose legacy has enabled a limited number of bursaries to be available in the Junior School (for Year 5 and Year 6 entry) from September 2015 onwards.

A guideline figure for qualifying household income is **£50,000** but a small number of bursaries are available to families who have been identified in the press as the 'squeezed middle'. In these circumstances, qualifying family income may be in the region of **£70,000** and the family may be eligible with some financial support in order to provide their daughter with an opportunity to take up a place at the School. The demand for bursaries is oversubscribed; performance in the Entrance Examination is a key factor in prioritising bursary support.

We are indebted to our donors, who include parents, former parents, alumnae, staff, governors, external Trusts and local businesses.

Bursary support varies from 10% to 100% of the annual fee. The level of support is reviewed annually following completion by parents of a Bursary form and may be amended accordingly. The Trust also provides contingency support for parents whose financial circumstances change significantly during the course of their daughter's secondary education. The annual Bursary forms are reviewed by the Bursar, Headmistress and Finance Officer.

Additional assistance may also be available to parents who are offered a 100% bursary with the cost of uniform, music lessons and school trips.

The Governors have a limited fund which is available for all pupils, whether or not in receipt of a bursary, to provide contributions towards the cost of school trips. The maximum contribution is 50% of the cost of the trip or £250 whichever is the lower amount. To apply for this assistance please email the Bursar on senns@wgs.org.

Parents of prospective pupils are asked to read the accompanying notes and to complete the bursary form as fully as possible and return to Mrs Vicky Bickerton, Finance Officer, as soon as possible. Paperwork should be attached to support figures for income, benefits, assets and liabilities (eg mortgage) as appropriate.

Prior to the offer of a Bursary a home visit may be requested – this is a requirement for some external Trusts who provide matched bursary funding for Withington pupils.

Declaration Concerning the Validity of Information

These notes are provided for the guidance of parents completing the application form for a Withington Girls' School Governors' Bursary. They cover a variety of circumstances but **if you have difficulty answering any of the questions, please consult the Finance Officer, Mrs Vicky Bickerton (bickertonv@wgs.org or 0161 249 3496) or the Bursar, Mrs Sharon Senn (senns@wgs.org or 0161 249 3469).**

Parents are required to provide documents to support the figures in the bursary application. Evidence for income, benefits, savings, investments, and mortgage liabilities help the Finance Department to process the application more quickly.

PARENTS

- 1 Parents are advised that:
 - a) If their child is selected for a bursary they will be required to provide details of their actual income and assets, together with documentary evidence (e.g. Inland Revenue Form P60 or an appropriate tax assessment) and their child will not be eligible for any assistance unless such information and documentation is provided.
 - b) If false information is provided in any particular, the School will disqualify any or all of the parents' children from remission of fees.
- 2 The declaration at the foot of the form should be signed by both parents (see Note 3 below) of the child for whom the application is made, or if only one parent signs the reason for that should be given (e.g. divorced, separated, deceased, living overseas). If parents are divorced or separated, relevant documentation to substantiate this must be submitted to the School.
- 3 a) The persons about whom details should be given on the form, together with declaration of income and assets, are as follows:
 - i The natural father and mother of the child where they live together as husband and wife (whether or not they are married to each other) and the child normally resides with them both in the same household; or
 - ii The parent of the child with whom the child normally resides and the partner of that parent (whether or not they are married to each other) where the partner normally resides with that parent and the child in the same household; or
 - iii The child's guardian appointed in accordance with section 5 of the Children Act 1989 (or any earlier enactment) and the spouse (if any) of that guardian where the spouse normally resides with that guardian and the child in the same household; or
 - iv The person with whom the child resides in accordance with either (a) a subsisting residence order made under section 8 of the Children Act 1989; or (b) any subsisting court order (other than a residence order) which specifies who is to have actual custody or care and control of the child; or
 - v Where a child either has no parents as defined above or the School is satisfied that no such parents can be found, and the child is either looked after by a local authority or provided with accommodation within the meaning of section 105(1) of the Children Act 1989, the child shall be treated as one whose parents have no income for the purposes of assistance; or
 - vi Where none of the above applies, the parent is the person with whom the child normally resides in accordance with any informal care or fostering arrangement and that person's spouse (if any) where the spouse normally resides with that person and the child in the same household.

On the form, for simplicity, any male parent, step-parent or guardian as defined above is

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referred to as 'father' and any female parent, step-parent or guardian as 'mother'.

3 b) **Court Orders And Separation Agreements For School Fees**

Where a parent is required by a Court Order or separation agreement to pay all or part of the School fees for a child, then only that part of the tuition fee which is not covered by the Court Order or agreement will be regarded as the basis for calculating fee remission. This is irrespective of whether or not the Order is being complied with.

The School will not select for a bursary any child the whole of whose fees for her first assisted year are required to be paid pursuant to a Court Order or separation agreement.

Where a Court Order or separation agreement exists, parents applying for assistance with tuition fees should enclose a copy of the appropriate document.

c) **Insurance Policies for School Fees**

Where a parent has an insurance policy which is specifically for the payment of School fees, then the amount to be declared is the amount payable under the policy for the academic year for which the application is being made, i.e. 2017/2018. If the insurance policy covers the full cost of the tuition fees, then the pupil is not eligible for a bursary.

This does not apply to other types of savings plans, the taxable benefits from which should be included in the calculation of relevant income, and the value of which should be included in section 7.

4 **INCOME**

Actual income should be declared for the financial year 2015/2016 and estimated income for the financial year 2016/2017. If you are employed, the declaration for income in 2015/2016 must be supported by a P60 and the estimated income for 2016/2017 by a recent payslip.

If you are self-employed, the actual figures must be supported by accounts and an agreed tax return for 2015/2016. If parents do not declare income for either of these years or submit the required documentation, their child cannot be selected for a bursary in 2016. Those who use an accounting year other than the 'tax year' ending 5 April, should state this fact and give the dates to which the income declared refers. Documentation should be submitted to support all the other actual figures for 2015/2016.

As a guide, to receive a bursary we would not expect your household income to be in excess of **£50,000** unless there are exceptional circumstances.

5 The general rule is that gross income before tax from ALL sources must be declared. In ALL cases income arising outside the UK should be included.

6 The amounts quoted for earned income should include:

- a) The gross amount of salaries and wages and superannuation including any earnings from part-time employment and any sum received as bonus, profit-related pay, commission etc., statutory sick pay and statutory maternity pay.
- b) Profits from a business or profession - at the amount of gross income agreed by HM Revenue & Customs for the year in question. Deductions should be made only in respect of capital allowances, losses and stock relief; the amount of any balancing charges or stock relief recovery charges should be included;
- c) Benefits in kind (e.g. free or subsidised housing, meals, cars or private medical insurance) at the amount agreed for tax purposes;
- d) Members of HM Forces should include the amount of any Services School Allowance which they receive. Parents in other occupations should include any similar sum received from their employer.

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- 7** If parents enter an amount for earned income at section 7 which is net of superannuation or other pension contributions paid during the year, the total of those contributions should be entered at section 7b and additional voluntary contributions at section 7c.
- 8** Income from the letting or sub-letting of property should be declared at the amount of the net profit agreed with HM Revenue & Customs.
- 9** Most building society interest, bank interest and some local authority interest is taxed at source at a composite rate. The net amount of interest actually received during the financial year should be entered, and the School will make the appropriate adjustment to take account of the tax deemed to have been paid.
- 10** All other investment income (e.g. interest on National Savings Bank deposits, but excluding the first £70 of interest from a National Savings Bank ordinary account, dividends and annuities) 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. Reinvested dividend income from personal equity plans should also be disclosed. The taxable amount only should be included where income is received under an insurance policy.
- 11** Parents receiving maintenance payments or separation allowances under a Court Order, arrangements made by the Child Support Agency or separation agreement should enter the amount paid under the agreement or order in the year. This applies irrespective of whether the order is being complied with. Parents should also enter the amount of any tax recovered on the payment. Where parents make such payments under a court order or separation agreement the gross amount they paid during the year should be clearly entered as a negative sum. In cases where parents both receive and pay sums for maintenance, two separate entries should be made. Any voluntary maintenance, receipts or payments should also be entered.
- 12** Any other income should include any sums received as redundancy payments, 'golden handshakes', capital gains etc. However the following will not be included in the calculation of relevant income:-
 - a) Redundancy payments of up to £30,000. Amounts received in excess of this figure will be included in the calculation of relevant income;
 - b) The amount of any student award received by a parent from a local education authority;
 - c) Any allowance paid by an adoption agency under the Adoption Act 1976, as amended.
 - d) Residence allowances paid under the Children Act 1989;
- 13** Parents should declare the gross amount of all income received by children who are wholly or mainly dependent on them, excluding only sums earned from part-time employment (including vacation jobs) and sums received as scholarships or student awards.
- 14** Successful candidates for bursary awards will be required to submit an annual statement of finances. The School must be advised of likely changes in family circumstances.