

## **How to apply to an independent school if you need help in meeting the cost of school fees**

**Did you know that independent schools in Scotland provide financial assistance to help parents meet the cost of school fees? Schools do this to enable children to attend whose families would not otherwise be able to afford the fees. The total amount of money awarded is currently around £24 million each year.**

Awards vary considerably, depending on a family's financial circumstances. Some children receive a free place (where 100% of the fees are met by the school) while others receive a smaller contribution ranging from 10% upwards.

Schools use “means testing” to decide what level of financial assistance they will offer each family, since this is the fairest way to help those in genuine need. In other words, it's based on ability to pay.

If you choose to apply to an independent school for financial assistance, you will be asked to complete an application form, giving details about your income and your outgoings. The information you provide is totally confidential. Any school that you choose to apply to for financial assistance will need to know about your income – gross salary, gross pension, investment income, redundancy or lump sum payments and social security benefits. The application form will also ask about your outgoings such as tax payable, national insurance contributions, superannuation contributions, mortgage repayment or rent and council tax on your home. Capital assets, such as the value of savings and investments, are also taken into account as are capital liabilities such as the amount outstanding on a mortgage and any other borrowing.

The best advice is to complete the application form in full, to avoid delays in processing the application, and to be open about relevant personal circumstances – if there isn't room on the application form, include it in a covering letter. Explain the talents that your children have to offer as well as what you think they will gain from being pupils at the school.

So what are the chances of success? This is the question most applicants want to know before they complete an application form, but it's very difficult to answer because some schools have more funds available than others. It also depends how many other families apply – which is hard to predict – and on their financial circumstances. Schools are keen to encourage more applications from families on lower incomes so that they can award their available funds to those in greatest need.

Your application will be considered by the school's Bursar, who is the person in charge of the school's finances. He or she will be very happy to answer any questions you might have during the application process. Where applications are successful, schools will make a commitment to supporting a pupil for the duration of his or her education at that school – provided help is still needed.

Understandably, some parents are hesitant about making an application for financial assistance to so-called "private" schools because they worry that their child may not fit in. The fact is that pupils at Scottish independent schools come from diverse social and cultural backgrounds and they are helped to settle in quickly and to make friends.

So what is the application timescale? Deadlines for receipt of applications are usually in late December or early January – but it's best to check with individual schools. Most schools have an Awards Committee that meets to consider applications in February or March. Applicants usually receive letters in March, with a view to a place being taken up at the start of the next school year in late August (day schools) or early September (boarding schools). Schools are, however, usually willing to consider applications at any time of year, especially if parents' circumstances have changed.

The Scottish Council of Independent Schools produces a directory of schools including a table showing which schools offer means tested assistance and which age groups of children are eligible. For a free copy, email [sarah@scis.org.uk](mailto:sarah@scis.org.uk) or visit [www.scis.org.uk](http://www.scis.org.uk)