

## Meeting the Cost of School Fees

### INFORMATION, ADVICE AND GUIDANCE FOR PARENTS

#### *What practical help is available from SCIS?*

On-line at [www.scis.org.uk](http://www.scis.org.uk) you can search the 'Find a School' page alphabetically, by type of school or location and view each school's profile which will indicate whether financial assistance is available in the form of a bursary, scholarship or fee remission. The 'Facts and Statistics' page gives indicative average fee levels for independent schools in Scotland and more information about meeting the cost of fees.

The SCIS directory, produced annually in October, is available free of charge by phoning 0131 220 2106 or emailing [info@scis.org.uk](mailto:info@scis.org.uk). It includes a geographic list of schools; an easy reference table showing which schools offer day/boarding; nursery/junior/senior; boys only/girls only/coeducational; information about choosing the right school; the strengths of the independent sector; entry procedures; examinations; additional support for learning and meeting the costs of school fees. Profiles of all member schools are included with contact details, pupil numbers, fees levels and whether financial assistance is available. Information about the funding arrangements for special schools providing care and education for children with additional support needs is also included.

### SCHOOL FEES

#### *When and how is payment made?*

School fees are usually quoted as an annual sum or in termly amounts – there being three terms each year. Payment is usually due prior to the start of each term, although most independent schools also offer parents the convenience of monthly direct debit, to help spread the cost. Details about payment options can be obtained from the Bursar of each individual school.

#### *Why do fees vary from school to school?*

Fees vary considerably between different types of school, dependent mainly on whether they are day, boarding, junior or senior. Some schools make an additional charge for 'extras', such as lunches and books, while others charge an all inclusive fee. You are advised to check with individual schools what their fee includes.

#### *By how much will the fees rise while my child is a pupil?*

In recent years, average school fees have been rising between 4% and 6% each year. Typically, schools will set their fees for each new academic year (commencing in late August/early September) in April, in order to give parents advance notice of increases.

## **PLANNING AHEAD TO MEET THE COST OF SCHOOL FEES**

### ***Where can I find reliable information about financial planning if I'm concerned about meeting the cost of fees from my income?***

Planning ahead, while your children are several years away from starting school is ideal, enabling you to ease the financial burden. However, it is never too late to make provision for school fees. You are advised to speak to the school's Bursar in the first instance. Bursars can provide information about investment products designed to generate funds for the payment of school fees over the period of your children's education. Alternatively, you can consult an Independent Financial Adviser who will provide a tailored financial plan, specifically for your families' particular circumstances. Bursars may know of reputable firms in your locality. You may also wish to enquire whether firms are paid commission by the insurance companies with which they deal, or whether they charge a fee for their advice. The Financial Services Authority (FSA) maintains a register of authorised firms. Further details are available from [www.fsa.gov.uk](http://www.fsa.gov.uk)

## **FINANCIAL SUPPORT FROM SCHOOLS**

### ***Is financial assistance available from schools?***

Yes, based on financial need. Today, significant numbers of pupils receive financial assistance, usually in the form of a bursary award, to enable them to benefit from an independent education. You are advised to contact schools directly to have your questions answered.

### ***What is a bursary?***

A bursary, in effect, is a fee reduction. The level of support can vary considerably – from a free place (100% of the fees) to awards worth around 20% of the fees.

### ***Can a child of any age benefit?***

Most commonly, financial assistance is given to Senior School pupils although a limited amount of financial support may be available to children in the upper stages of Junior Schools. You are advised to contact individual schools directly.

### ***What is the application process?***

In applying to an independent school for a bursary, you will be asked to complete a form, giving details of your financial circumstances, including both income and assets. This enables the school to make awards to those whose need is greatest. Confidentiality is assured.

### ***Will the bursary continue for the duration of my child's school education?***

Where bursary awards are made, schools usually commit to continuing to support the pupil for the duration of their education at that school. However, parents are required to provide details of any changes in their financial circumstances each year.

### ***Is help available if I suffer short-term financial difficulties?***

Parents can experience short-term financial difficulties, perhaps resulting from employment difficulties, ill health, or the death of a spouse or partner. In such situations, many schools will endeavour to assist parents, since they will not wish to see a child's education compromised. The best advice is to contact the Bursar at the school at an early stage.

### ***What is a scholarship?***

Scholarships are usually awarded on merit, in recognition of a pupil's special talents or for all-round achievement. The majority of awards are made to senior school pupils, based on a competitive examination. Depending on the parents' circumstances, the financial award attached to a scholarship may be nominal, although this does not detract from the importance of the scholarship.

## **FEE REDUCTIONS AND CONCESSIONS**

### ***Are family discounts offered?***

Yes. Where three or more children from the same family attend a school at the same time, most schools will offer a fee reduction. Some single sex schools operate joint fee remission schemes to allow families with boys and girls educated separately to benefit.

### ***Are fee reductions available to specific occupational groups?***

Yes. Children of specific professionals, such as armed forces personnel and clergy, are eligible for fee reductions in some schools. Boarding schools, in particular, tend to offer reductions to serving armed forces personnel.

## **SCHOOLS PROVIDING FINANCIAL SUPPORT**

### ***Which schools offer bursaries, scholarships, and fee reductions?***

Details of each school's fee arrangements and the financial assistance offered, if applicable, are given in the SCIS Directory of Independent Schools, available free of charge, by emailing [info@scis.org.uk](mailto:info@scis.org.uk) or by phoning 0131 220 2106. Details can also be seen on-line at [www.scis.org.uk](http://www.scis.org.uk) on the 'Find a School' page. You can look for schools by geographic location, both in the Directory and on on-line.

## **CHARITABLE GRANT MAKING TRUSTS**

### ***Should I apply to grant making trusts for financial assistance?***

In cases of genuine need, charitable grant making trusts may be able to award funds to help meet the cost of school fees. However, due to the volume of applications received, it is important that you follow the guidelines that each trust provides.

Directories of grant making trusts, giving their funding criteria and contact information, are available in public libraries and good bookshops. In Scotland, the most relevant one is the *Directory of Scottish Grant Making Trusts*, published by the Directory for Social Change. Many larger trusts have websites, which include checklists for eligibility and guidance on how to make an application to best effect. Some provide application forms while others require applications in writing. Often they request that written applications are restricted to two sides of an A4 page or they may give headings under which applications should be structured.

A useful website for finding charitable trusts is [www.funderfinder.org.uk](http://www.funderfinder.org.uk). Alternatively, the Funderfinder database is available in most public libraries. The database will generate a list of trusts that match your funding criteria. Be aware, however, that identifying suitable trusts to approach may be a time consuming process, so the best advice is to keep your search criteria narrow.

All charities registered in Scotland are listed on the website of the Office of the Scottish Charity Regulator (OSCR) at [www.oscr.org.uk](http://www.oscr.org.uk)

***Is there a trust that specialises in helping financially children who have suffered in some way?***

Yes. The Joint Educational Trust (usually known as JET) helps children between the ages of 7 and 13 who have suffered seriously at home or at school, or are at risk in some way. JET enables these children to attend independent boarding or day schools, where they have a real chance of making a new start, if their family cannot meet the costs of such education unaided. Further details are available online at [www.jetcharity.org](http://www.jetcharity.org)

**OTHER SOURCES OF FUNDING**

***Are any Central and Local Government Grants accessible?***

Although independent schools receive no Government funding direct, parents may be eligible for financial assistance, in the form of a Central or Local Government Grant where the following circumstances apply:

- **Service families**  
In some circumstances, the Ministry of Defence gives grants to children of parents in all ranks of the armed forces. Details can be obtained from Service Children's Education at [www.sceschools.com](http://www.sceschools.com)
- **Crown servants**  
The Foreign and Commonwealth Office gives grants to enable children of diplomats and other government servants working abroad to attend boarding schools in the UK.
- **Education Maintenance Allowance (EMA)**  
In Scotland, young people aged 16-19, from low income families, who undertake a full time course at school or college can apply for financial support in the form of a weekly payment of up to £30. Students may also receive two bonuses of £150, provided they make good progress. Eligibility is based on an assessment of household income during the previous financial year. Further information and application forms are available on-line at [www.emascotland.com](http://www.emascotland.com)

***Do any commercial organisations make contributions to school fees?***

Multinational companies sometimes help employees, based overseas, to meet the cost of school fees for their children educated in the U.K. Some give grants, offer scholarships, or provide low interest loans for their employees. Some professional bodies have charitable foundations which give grants for school fees to enable members to afford an independent education for their children. You should contact the secretary of your relevant professional association to enquire whether help is available.