



Fee Assistance Policy

Policy Owner	Head of Finance
Formally endorsed by	Board of Trustees
Endorsement date	December 2023
Next Review Date	December 2024

FEE ASSISTANCE

A Guide for Parents and Carers

Academic Year 2024/25

The following document is designed to make the process clear and simple for our parents/carers and ensure that all the information relating to fee assistance is easily available and understood. Any queries about the fee assistance process should be directed to creditcontrol@michaelhall.co.uk

GENERAL INFORMATION

Please note that application for fee assistance is required annually. The granting of fee assistance in any given year will NOT automatically be carried into future years and repeat applications must be made if fee assistance is still required.

We ask that each parent/carer applying for fee assistance reads the following information carefully.

- Due to the cost associated with processing fee assistance, there will be an administration charge for applying for fee assistance. A Schedule of charges can be seen in Appendix 2. These charges will be added to your school account.
- The school has engaged the services of a specialist company to process the sensitive, financial data required to determine the appropriate level of fee assistance. This company is called Bursary Administration Limited (sometimes referred to as BAL). Further information about this company can be found in Appendix 3.
- Applications should be made DIRECTLY via the Fee Assistance Portal which is securely passed to BAL.
- Please also note that the Trustees will retain the discretion to offer higher percentages of fee assistance in cases where it is deemed appropriate.
- Please note the school has the right to refuse an application should the correct deadlines not be followed. There will be no appeal to this process.
- If you do **NOT** register for the portal you will not be granted fee assistance
- The following level of fee assistance is agreed with the Trustees:

- (2023/24 and onwards) - A maximum discount of 30% of fees due.

PROCESS FOR APPLICATION

If you wish to apply for fee assistance, please take the following steps:

- 1) Register your interest via: <https://www.michaelhall.co.uk/fee-assistance-interest-form>
- 2) Invite to the portal to be sent 8th January.
- 3) All documents must be uploaded into the portal by 31st January 2024.
- 4) Application to be transferred to Bursary Administration Ltd no later than 5th February 2024.
- 5) Bursary Administration Limited will contact you to secure a telephone meeting with an advisor to discuss the application. Please note that to be considered for fee assistance it is vital that you make yourself available for a consultation meeting with them at a time that suits you, but within a reasonable time frame. Without a meeting, we cannot progress with your application.
- 6) BAL will then compile a report for the school and give a recommendation for fee assistance level.
- 7) A sub-committee of Trustees will meet to approve fee assistance, following which you will receive a letter that confirms the level of fee assistance being offered. This will be sent to you in the w/c 11th March 2024.
- 8) You are asked to respond to accept the level of fee assistance being offered via email or letter to creditcontrol@michaelhall.co.uk no later than 21st March 2024.
- 9) Should you feel that you are sadly unable to retain your child/ren's place at Michael Hall School beyond the current academic year (i.e., after 1st September), please ensure that this is put in writing to creditcontrol@michaelhall.co.uk by the 21st March 2024. NB: As these falls before the deadline for withdrawing pupils, please note that late confirmation of withdrawal from the school (after 21st March 2024) will be subject to full additional charges for notice period.
- 10) Please note that there is no appeal stage of this process. The only exception might be that you feel pertinent financial information has come to light that may alter the recommendation for fee assistance.
- 11) We ask that all outstanding fees are settled by 31st July 2024, or that a written agreement is in place between yourselves and the school to agree a delay. Without this, you may find the offer of fee assistance suspended.

TIMETABLE

The following timetable outlines the key dates for the fee assistance process for 2024.

Complete by		
<input type="checkbox"/>	31 st December	Deadline to register interest for Fee Assistance - Email sent from Head of Finance
<input type="checkbox"/>	8 th January	Parents to be sent invite to Fee Assistance Portal
<input type="checkbox"/>	31 st January	Deadline for parents to submit all documents in Portal
<input type="checkbox"/>	5 th Feb	Deadline to all applications to be sent to BAL via Portal
<input type="checkbox"/>	Throughout Spring term up until 1 st March	BAL to hold meetings via phone and undertake checks (specific to 2022 during pandemic). Cost of application to be added to parent's school account balance.
<input type="checkbox"/>	W/C 4 th March	Sub-Committee meeting to confirm agreed levels of fee assistance to be offered.
<input type="checkbox"/>	15 th March	Letters send to parents/careers with fee assistance offer via email.
<input type="checkbox"/>	21 st March	Parents to respond with confirmation of fee assistance acceptance (or submit notice appeal under specific circumstances).
<input type="checkbox"/>	22 nd March	Michael Hall School Spring Term Ends
<input type="checkbox"/>	15 th April	First day back for pupils for Summer Term
<input type="checkbox"/>	31 st July	Date by which outstanding fees are to be settled to ensure eligibility for fee assistance (unless expressly agreed otherwise by the school).
<input type="checkbox"/>	5 th Sept	TBC - First day pupils back at school, and date from which agreed fee assistance will be applied for the full academic year.

APPENIDCES

1. Fee Assistance Policy
2. Schedule of charges
3. Information about Bursary Administration Limited
4. Bursary Administration Limited GDPR Policy

Appendix 1

MICHAEL HALL FEE ASSISTANCE SCHEME POLICY

Purpose

To define controls and processes over the Michael Hall (MH) Fee Assistance Scheme to ensure it is applied fairly and is within the budget and resources of the school.

Scope

The policy applies to fee assistance granted to existing pupils.

Framework

This policy has been informed by best practice from the Independent Schools' Bursars Association (ISBA) and benchmarking with other independent schools.

This policy will be reviewed and approved annually by the Resources Committee of Trustees.

Background

Requests for financial support usually fall into two categories:

- Existing pupils whose place has been offered but parents are unable to fund the tuition fees and/or other costs in full.
- Parents of existing pupils where a change in financial circumstances has resulted in difficulty in meeting tuition fees and may result in the child being withdrawn part way through a stage of education.

Eligibility

- Fee assistance is not available to pupils in their first year at Michael Hall School. This includes pupils who already have siblings at the school (who may or may not receive fee assistance).
- There is no fee assistance for Parent and Child groups / Saplings or for our Kindergarten (or EFL courses or boarders as and when relevant).
- Pupils staying on beyond Class 12 or joining the school just to study a particular exam course are not eligible.
- Fee assistance is not normally granted to families who experience a reduction in income out of choice (for example, by giving up a job to start their own business or by moving to a lower-paid job).
- New applicants for fee assistance will normally be rejected if they cannot demonstrate that they can reasonably afford the annual fees after the fee assistance funding is applied.

The principle of last resort

Applicants must demonstrate that they have considered all other possible sources of funding and that this is the last resort for funding of school fees.

Fee Assistance Cap

- The maximum fee assistance will be capped at 30% of full fees - discretionary increases to this will be on an exception basis only and approved by the Head of Finance, School Principal and Resources Committee Chair.

Fee Assistance Budget

The School has limited resources from which it can offer fee assistance. It currently has no endowment funds or other specific reserves set aside for the purpose of financial assistance with fees.

The Fee Assistance Budget will normally be set at 10% of gross fees net of staff discounts.

Within overall budget funding, the School will in normal circumstances set aside each year a Hardship Fund of 2.5% of Gross Fees, for cases of sudden, unforeseen need or where applications meriting fee assistance are received out of the normal calendar cycle for fee assistance, scrutiny and award. This sum will be set within budgetary constraints.

The Fee Assistance Budget and Hardship Fund will be set and approved by the Finance Committee as part of the annual Budgeting process.

Review and Approval Process

Fee assistance awards are generally subject to repeat testing of parental means each year and may be varied upwards or downwards, depending on parental circumstances. Awards may be made for a year or, exceptionally, for a specified number of terms.

Awards are made at the discretion of the Fee Assistance Awards Committee which comprises Trustees on the Resources Committee and the Principal. Award decisions are based on families' financial circumstances (e.g. their savings, investments and realisable assets, as well as income, the size of the family, any other dependants or benefactors), compassionate or other pertinent considerations.

The Application Process

1. The Head of Finance will contact parents to share the fee assistance process and steps to register on the Portal. Those seeking fee assistance are required to complete an online application, along with supporting documentation. The completed form, together with the necessary documentary evidence will then be submitted to Bursary Administration Ltd (BAL). BAL is a 3rd party company that specialises in carrying out financial assessments, in order to establish the likely level of support which would be required in order to allow the child to attend the School.
2. All applications are assessed by BAL. This will involve a visit to the parents' home by BAL to ensure the information has been correctly interpreted and the basis of the financial assessment has been fair. Please note that any families unwilling to share the required information to BAL will not be granted fee assistance.
3. BAL fees and a MH administration charge will be payable by the Fee Assistance Scheme applicant. This charge will be added to the school account.
4. BAL will send a report to the Head of Finance and wider Accounts Team, who prepares a recommendation which is considered by the Fee Assistance Awards Committee and a joint recommendation is then reached.
5. The parents are advised whether their child is to be offered fee assistance or not.
6. Parents offered fee assistance are required to sign a letter accepting the offer and agreeing to any conditions relating to the scheme.
7. Unsuccessful cases are usually the result of either lack of evidence of financial need, concern about the appropriateness of the family making a long-term commitment to fee paying or insufficient availability of fee assistance funds. There is no formal appeal process following the Committee's decision but at the same time no bar to reapplication.

The Case for Assistance - Suitability

The Fee Assistance Awards Committee will consider a number of factors when making the judgement as to the justification for support, and the extent of such support.

Fee assistance funds are limited and those judged most suitable will be given priority as those likely to gain most from the educational provision.

The Case for Assistance - Financial Limitations

The amount of the fee assistance award is influenced by the extent of need. Each case is assessed on its own merits and awards are made accordingly, subject to the school'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 school fees will be personal. However, the school has a duty to ensure that all fee assistance grants are well focussed and so, as well as current earnings, other factors which will be considered in determining the necessary level of grant will include:

- The ability to improve the financial position or earning power of the family. 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 school 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 school fees, as would equity values in houses.
- In cases of separation, the contribution made by the absent parent.

- Contribution to household costs by other, wider, family members, any adults unrelated to the child or by outside sources.
- Where fees are being paid to other schools (or universities) the award will take into account all these outgoings.
- Acknowledging that others might have a different view, the school considers that the following, for example, would not be consistent with the receipt of fee assistance:
 - Frequent or expensive holidays.
 - New or luxury cars.
 - Investment in significant home improvements. A second property/land holding.
 - Other significant discretionary expenditure.

Anticipated length of the funding requirement: the School is more likely to make an award to enable a pupil to complete their time at School than to embark on a commitment to a child at a young age where circumstances suggest a long term commitment to independent education may be unsustainable.

The Case for Assistance - Other Factors

It is recognised that there may be other circumstances which should be considered. These include:

- Where a child has siblings at the School.
- Where the social needs of the child are relevant.
- Where a parent is terminally ill or is unable to secure permanent employment due to poor health.

Existing Pupils - Change in Family/Financial Circumstances

Parents with a child at the School whose financial circumstances suddenly change may apply for a fee assistance explaining their situation. The process is as outlined above.

Reviews

All fee assistance awards are subject to repeat testing of parental means each year and may be varied upwards or downwards depending on parental circumstances and the school's budget. Current bursary holders will be issued with repeat means-testing forms in early January each year for return by the end of the month.

BAL fees and a MH administration charge will be payable by the Fee Assistance Scheme applicant.

For those previously in receipt of fee assistance, the Principal and Head of Finance have the discretion to withdraw an award not only where a pupil's progress, attitude or behaviour has been unsatisfactory but also where the parents / guardians have failed to support the school, are disruptive or are persistent late payers.

Where awards are made for a specific period it is the responsibility of the parents to make contact with the Head of Finance, if an extension of support is sought, at least half a term before the funding is due to end.

Confidentiality

The School respects the confidentiality of fee assistance awards made to families and recipients are expected to do likewise.

Appendix 2

Schedule of Charges

All charges are per service supplied: a home visit (usually for new applicants), or an internet-based interview (usually for re-assessments or schools preferring this method of assessment). These will give rise to a narrative report and financial spreadsheet.

Home visit and report	£100.00 per Applicant
Internet interview and report	£70.00 per Applicant

All reports for new applicants will include tracing searches

Fraud investigations	£500.00
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Aborted appointments (if less than 24 hours before agreed appointment)	50% of usual cost
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***Please note that the school reserves the right to decide to ask any applicant (first time or renewal) to undertake the full £70 assessment if there has been a significant period of time since a previous assessment and/or there are any queries/anomalies/concerns about information submitted.**

Appendix 3

What is BAL?

Founded in January 2009, Bursary Administration Limited (BAL) is a unique administration service dedicated to supporting schools and their Bursars by providing Bursary applicant reviews for both new and existing Bursary applications. This can be carried out either by undertaking a Combined Review which will include a home visit giving rise to a narrative report and spreadsheet indicating the family's suitability and recommended Bursary level, or by undertaking a Financial Review based at our office.

BAL now works successfully alongside numerous HMC, GSA, SHMIS, ISA and IAPS schools (and school companies), assisting them in their assessment of applications, and can be found as a service provider on the ISBA website. We believe that we have earned a reputation as a reliable and effective service for schools and as a source of advice for parents.

All work is undertaken by appropriately-trained and vetted staff and full confidentiality is guaranteed (we are registered with the Information Commissioner). Our digital records are stored securely on Microsoft SharePoint and any paper records are stored in locked facilities at our offices. Our work is now fully-compliant with the current requirements of GDPR and we hold a Cyber Essentials Certificate.

BURSARY ADMINISTRATION LTD

Tel	01622 725712
Website	www.schoolbursaryguide.com
Company number	6780777
VAT Reg. number	167 9867 35

Appendix 4

Bursary Administration Ltd – Data Protection Policy

Introduction

Bursary Administration Limited (BAL) has been registered with the Information Commissioner's Office (ICO) since 13th February 2009 and is currently registered as a Data Controller under the reference Z1647679 and acts both as a Data Controller and Processor on behalf of client schools as required. BAL will make every endeavour to abide by the principles and terms of the Data Protection Act 2018. BAL undertakes to take all possible care to protect Bursary applicants' (ie the families') and client schools' sensitive data.

The purpose of this policy is to outline BAL practices with respect to data collected from families who use BAL's website and provide personal (including sensitive) and financial data with regard to their applications to BAL's client schools for Bursarial support.

Grounds for data collection

BAL collects data in order to be able to contact applicants and then processes the data, which is provided to BAL as part of a Bursary application, in such a way as to provide a report to BAL's client, the school to which the application is being made, in order to help the Governors of that school make a decision regarding the Bursary application.

Using BAL's website

The only way BAL's website will collect data on a contact is if the contact chooses to send BAL a message through the 'Contact Us' page, which requests name and email address details. The WordPress database, which the website uses, stores first and last name, the email address, and the message sent to BAL. The website also stores details of the web browser used, the pages which the sender viewed, and the IP address from which the message was sent. The website does not run cookies for any user who is not able to sign-in to the website, which is no-one outside of BAL staff. The website will pass on the first and last name of the sender, the sender's email address and message onto BAL's email system, Office 365. When a contact uses BAL's website, he or she consents to this collection, storage, and transmission of data. The website and BAL's email system, Office 365, is stored securely on servers which are situated within the United Kingdom.

User Rights with regard to the website

You may request to:

1. receive confirmation as to whether or not personal data concerning you is being processed
2. receive a copy of personal data you directly volunteer to BAL in a structured, commonly-used and machine-readable format
3. request rectification of your personal data that is in BAL's control
4. request erasure of your personal data
5. object to the processing of personal data by BAL
6. request to restrict processing of your personal data by BAL
7. lodge a complaint with the ICO

However, please note that these rights are not absolute, and may be subject to BAL's legitimate interests and regulatory requirements.

If you wish to exercise any of the above rights please contact Liz Moseley on liz@schoolbursaryguide.com

Retention

BAL will retain data collected from the website for as long as necessary to provide BAL's services, and as necessary to comply with BAL's legal obligations, resolve disputes, and enforce BAL's policies. Retention periods will be determined taking into account the type of data that is collected and the purpose for which it is collected, bearing in mind the requirements applicable to the situation and the need to destroy outdated, unused data at the earliest reasonable time.

Making an application

When you make an application BAL will collect personal (including sensitive) and financial data:

- Name and date of birth of child(ren) of the application, and home address
- Full contact data of parents/carers making the application
- Employment details of parents/carers making the application
- Names and dates of birth of other dependent children, and schools attended for all children of the family, including Bursarial/grant/other fee support and/or scholarship details as appropriate
- Names of other dependents, for example grandparents
- Financial data for the parents/carers making the application, whether that be separately or jointly (separate parents/carers usually use different

application forms). This will include data regarding income and expenditure, assets and liabilities.

- Contact and financial data for adults who hold or are considered by the client school concerned to hold a financial interest in the application, for example a second partner, or a grandparent who will support fees. It may be that full financial data for that person(s) will not be deemed necessary.
- Sensitive data, for example medical, social service involvement, but only as necessary to support an application. It is important to note that this may, out of necessity, be data regarding a third party as that situation may have a bearing upon the application.

Please note that BAL may use any publicly-available information (data) in order to provide as full a report to the client school as possible, but will not make a credit check upon any adult mentioned in the application, nor undertake any searches which would affect any adult's credit status.

How BAL receives this data

An application will be completed (either online or on paper) and sent either to the client school or directly to BAL as detailed at the bottom of the form. Supporting paperwork as required must be included.

If the Application Form and the supporting paperwork has been sent to the client school this will be scanned and forwarded to BAL using a document exchange system so that BAL may commence its work.

Assessing your application

BAL will contact you to make arrangements for a home visit or Zoom/Teams interview if this has been required by the client school. As there are time constraints for assessing applications BAL will offer two home visit/online appointments before referring the application back to the client school for further directions.

BAL will send its report on your application to the client school through a document exchange system and will then withdraw from the process unless the client school has any further enquiries it wishes BAL to make.

Data retention and security

All paper documents which BAL uses for the purpose of making its report to its client schools are stored in plastic wallets under lock and key. BAL undergoes the process of removing all papers held from storage once each month: these papers, which will include home visitors'/assessors' handwritten notes, are scanned and then shredded securely using an authorised service. Scans are

stored securely on memory drives which are not linked to the internet in any way, and are themselves stored securely under lock and key.

Any electronic data, whether it be held on BAL's system, a BAL computer (necessary whilst a report is in process), or a memory drive, is stored within the United Kingdom. Electronic data will be deleted after the expiration of four years, unless its retention is necessary to comply with BAL's legal obligations, resolve disputes, or enforce BAL's policies.

It will be appreciated that BAL home visitors/assessors will need to transport papers/their laptop computers as they go about their daily work. These papers/computers are left out of sight in locked facilities if not in use, and the computers are passworded and encrypted. BAL uses multi-factor authentication to protect its computers (this means that if any person other than the recorded user of a BAL laptop tries to access it the recorded user will be contacted by electronic means, an app, and will be able to deny access to the laptop). It should be noted that home visitors/assessors are not permitted to use their personal equipment for their work with BAL.

Applicant Rights

You may request to:

1. receive confirmation as to whether or not personal data concerning you is being processed
2. receive a copy of personal data you directly volunteer to BAL in a structured, commonly-used and machine-readable format
3. request rectification of your personal data that is in BAL's control
4. request erasure of your personal data
5. object to the processing of personal data by BAL
6. request to restrict processing of your personal data by BAL
7. lodge a complaint with the ICO

However, please note that these rights are not absolute, and may be subject to BAL's legitimate interests and regulatory requirements.

If you wish to exercise any of the above rights please contact Liz Moseley on liz@schoolbursaryguide.com

Important points to note

- BAL will only use applicants' data of any type for the purpose of assessing the application and making a report to the client school
- BAL will never release applicants' data, of any kind, to any person or body outside of the client school to which the applicant is applying. There is one

exception to this, if the applicant has applied to more than one of BAL's client schools, in which case the report will be shared, but only with all parties' approval. In making this application and signing this form you are taken to have consented to sharing the report.

- If assessing separated parents/carers, BAL staff will never reveal any type of data of one parent/carer to the other
- BAL will never market its services to any applicant
- BAL will not knowingly collect data of any type from a minor without the prior and express consent of a parent or carer
- All BAL staff are required to sign confidentiality clauses when they commence working for the company, and are trained in matters of Data Protection and Security
- Any data breach of any type will be reported to the client school immediately, and contact made with the applicants as agreed with the school concerned. The breach will then be reported to the ICO in accordance with regulations.
- It should be noted that the report produced by BAL is the property of the client school and the ICO regards your report as confidential and exempt from the provision of Subject Access Requests

This Policy will be reviewed annually and amended as necessary.