



**ST GEORGE'S
EDINBURGH**

**Confidential Statement of Financial Circumstances
in support of an application for a Bursary**

Academic year 2020/21

Please read the Notes for Guidance on pages 10 to 11 before completing this application.

Please complete and return this form to Mr Jeremy Harper, St George's School for Girls, Garscube Terrace, Edinburgh, EH12 6BG no later than Friday, 10 January 2020. LATE OR INCOMPLETE APPLICATIONS WILL NOT BE CONSIDERED.

1. PUPIL(S) INFORMATION

- (a) Full name(s)
- (b) Date of Birth
- (c) Term/Year of entry (if not yet enrolled)

2. PARENTS/GUARDIAN (see note 2)

Father/step-father

Mother/step-mother

- (a) Names
- (b) Style or Title
- (c) Address(es)
..... ..
..... ..
- (d) Occupation

(e) **Father** - Retired – Employed – Self Employed – Unemployed **(circle which applies)**

Mother - Retired – Employed – Self Employed – Unemployed **(circle which applies)**

(f) If not employed, please detail in Section 9: Other Information what steps are being taken to obtain employment.

(g) Name & Address of Employer or business
..... ..
..... ..

(h) Are you a Director or Proprietor of this Company or Business? Yes/No Yes/No

If "Yes" state proportion of Company or Business you and/or your spouse/partner own

(i) Daytime tel. no.
 Evening tel. no.
 Mobile tel. no.
 Fax. No.
 Email address

3. INCOME

	Actual 2018/19	Estimated 2019/20	Estimated 2020/21
3.1 FATHER'S INCOME			
(a) Gross annual salary and other similar earnings (including all taxable benefits and emoluments)	£.....	£.....	£.....
(b) If self-employed, profits of business, farm estate or profession	£.....	£.....	£.....
(c) Gross pension, etc	£.....	£.....	£.....
(d) Gross investment income from:			
i) Building Societies/Banks	£.....	£.....	£.....
ii) Dividends	£.....	£.....	£.....
(e) Gross income from property	£.....	£.....	£.....
(f) Social Security benefits	£.....	£.....	£.....
(g) Child Allowance (per annum)	£.....	£.....	£.....
(h) Separation or Maintenance Allowance	£.....	£.....	£.....
(i) Is there a Court Order/Separation Agreement?	Yes/No	Yes/No	Yes/No
If "yes", please state annual amount payable for school fees.	£.....	£.....	£.....
(j) Benefits in Kind provided free by reason of employment	£.....	£.....	£.....
(k) Any other income not included in (a) to (i) above	£.....	£.....	£.....

3.2 VERIFICATION OF FATHER'S INCOME – Required Documents

Please enclose documentary evidence in support of the income figures in Section 3. Please tick those you are enclosing:

- P60
- Copy of HMRC tax calculation issued under Self Assessment
- Latest Pay Advice
- Confirmation of Schedule D self employment income from an independent accountant
- Annual report and accounts (including Balance Sheet)
- Others (*please specify*)

3 INCOME

	Actual	Estimated	Estimated
	2018/19	2019/20	2020/21
3.3 MOTHER'S INCOME			
(a) Gross annual salary and other similar earnings (including all taxable benefits and emoluments)	£.....	£.....	£.....
(b) If self-employed, profits of business, farm estate or profession	£.....	£.....	£.....
(c) Gross pension, etc	£.....	£.....	£.....
(d) Gross investment income from:			
i) Building Societies/Banks	£.....	£.....	£.....
ii) Dividends	£.....	£.....	£.....
(e) Gross income from property	£.....	£.....	£.....
(f) Social Security benefits	£.....	£.....	£.....
(g) Child Allowance (per annum)	£.....	£.....	£.....
(h) Separation or Maintenance Allowance	£.....	£.....	£.....
(i) Is there a Court Order/Separation Agreement?	Yes/No	Yes/No	Yes/No
If "yes", please state annual amount payable for school fees.	£.....	£.....	£.....
(j) Benefits in Kind provided free by reason of employment	£.....	£.....	£.....
(k) Any other income not included in (a) to (i) above	£.....	£.....	£.....

3.4 VERIFICATION OF MOTHER'S INCOME – Required Documents

Please enclose documentary evidence in support of the income figures in Section 3. Please tick those you are enclosing:

P60

Copy of HMRC tax calculation issued under Self Assessment

Latest Pay Advice

Confirmation of Schedule D self employment income from an independent accountant

Annual report and accounts (including Balance Sheet)

Others (*please specify*)

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

	2019/20	Father/ step-father 2018/19	2019/20	Mother/ step-mother 2018/19
4. OUTGOINGS				
(a) Tax payable on incomes declared above (<i>including tax deducted at source</i>)	£.....	£.....	£.....	£.....
(b) National Insurance Contributions	£.....	£.....	£.....	£.....
(c) Superannuation Contributions	£.....	£.....	£.....	£.....
(d) Mortgage interest (<i>include capital repayment as well as income</i>)	£.....	£.....	£.....	£.....
(e) Endowment mortgage insurance	£.....	£.....	£.....	£.....
(f) Any other interest payable (<i>please specify</i>)	£.....	£.....	£.....	£.....
.....				
(g) Annual landlord rent payable on principal residence Please provide a copy of your current lease	£.....	£.....	£.....	£.....
(h) Annual Council Tax notification – COPY REQUIRED				
5. CAPITAL ASSETS (<i>see note 5</i>)				
(a) Approximate market value of all investments				
i) Building Society/Bank Deposits	£.....	£.....	£.....	£.....
ii) Equity Investments, government stocks	£.....	£.....	£.....	£.....
iii) PEPs, ISAs, TESSAs	£.....	£.....	£.....	£.....
Please provide copies of pass books/balance statements				
(b) Approximate market value of principal residence (<i>Freehold or leasehold</i>) - REQUIRED	£.....	£.....	£.....	£.....
(c) Approximate market value of other possessions including house contents, car, etc - REQUIRED	£.....	£.....	£.....	£.....
(d) Cash at banks or elsewhere (<i>all accounts</i>) Please provide copies of previous four months current bank statements - REQUIRED	£.....	£.....	£.....	£.....
(e) Approximate market value of any other assets including pensions - REQUIRED (<i>please specify value of any Insurance policies maturing in this tax year or the last five years</i>)	£.....	£.....	£.....	£.....
(f) Net worth/value of any business which you own or share	£.....	£.....	£.....	£.....
(g) Approximate market value of any other properties owned either at home or abroad - REQUIRED	£.....	£.....	£.....	£.....
SUB TOTAL ASSETS	£.....	£.....	£.....	£.....
	=====	=====	=====	=====

	Father/ step-father		Mother/ step-mother	
	2019/20	2018/19	2019/20	2018/19
6. CAPITAL LIABILITIES (see note 6) (please give details of any capital charges against the assets declared in section 5)				
(a) Mortgage				
-amount outstanding on house	£.....	£.....	£.....	£.....
-final payment date	£.....	£.....	£.....	£.....
Please provide copy mortgage statement - REQUIRED				
(b) Other liabilities (please specify)	£.....	£.....	£.....	£.....
	-----	-----	-----	-----
SUB TOTAL	£.....	£.....	£.....	£.....
	=====	=====	=====	=====
Assets (5)	£.....	£.....	£.....	£.....
Liabilities (6)	£.....	£.....	£.....	£.....
	-----	-----	-----	-----
Net assets (5 – 6)	£.....	£.....	£.....	£.....
	=====	=====	=====	=====

You should indicate if there are any reasons why net assets cannot be converted or utilised to pay school fees or to fund fees. - REQUIRED

7. DEPENDENT CHILDREN (see note 7)
(Include the child to whom this application refers: If more than 4 children, please give details on a separate sheet.)

	1	2	3	4
(a) Forename
(b) Date of Birth
(c) School or College
(d) Boarding or Day
(e) Annual school or other educational fees (excluding extras and sundry disbursements)	£.....	£.....	£.....	£.....
(f) Compulsory additional school charges	£.....	£.....	£.....	£.....
(g) Amount of fees shown in (e) covered by:				
i) Government assisted places scheme, scholarships, bursaries or allowances given by school	£.....	£.....	£.....	£.....
ii) Annual sum arising from capital repayment scheme	£.....	£.....	£.....	£.....
iii) Services/Diplomatic/Company Education Allowances (gross) (state whether sum has been included in gross salary at 3(a))	£.....	£.....	£.....	£.....

1

2

3

4

iv) Annual Sum arising from Education Allowances £..... £..... £..... £.....

v) Assistance from family members (e.g. Grandparents, Uncles, etc.) £..... £..... £..... £.....

vi) Assistance from any other sources (e.g. trusts, charities, etc – please specify) £..... £..... £..... £.....

(h) Annual income of child

1) Bank/building society interest £..... £..... £..... £.....
 Income from Trusts £..... £..... £..... £.....
 Other (please state) £..... £..... £..... £.....

2) Other assets held in child's name
 Bank/building society Interest £..... £..... £..... £.....
 Income from Trusts £..... £..... £..... £.....
 Other (please state) £..... £..... £..... £.....

(i) Trusts
 Please list all trusts held by parents, step-parents, grandparents, children and others close relatives and provide valuation of the Trust.

Name of Trust	Beneficiary	Value
.....
.....
.....

Please state if financial assistance would be available from family members if bursary not awarded.

8. OTHER DEPENDENTS (see note 8) (please give details)

.....

9. ANY OTHER RELEVANT INFORMATION (see note 9) (please continue on final page if necessary)

.....

11. DECLARATION

After having read the attached notes, the following declaration should be signed by **both** parents/applicants (or see below):

We/I have read the notes and have made a complete and accurate declaration of our/my income and assets.

We/I understand that if we/I are/am offered a Bursary for my/our child and accept a place for her at the School the following terms and conditions will apply as between ourselves/myself and the School:-

- (a) our/my child's fees account with the School will be credited termly/monthly with the amount of the Bursary for so long as the award remains in effect;
- (b) any award of a Bursary is subject to either termly or annual review and we/I must complete an annual declaration of our/my financial circumstances on the form sent to us/me by the School and supply all relevant supporting evidence by the return date indicated;
- (c) we/I will report immediately any material change in the financial position declared;
- (d) the bursary may be withdrawn or reduced if:
 - i) we/I act or our/my child acts in breach of the Schools Terms and Conditions attached to the Acceptance Form for our/my child;
 - ii) we/I have failed to return the annual declaration of our/my financial circumstances by the return date indicated;
 - iii) we/I have failed to produce any additional information required by the School to evidence our/my financial circumstances;
 - iv) in the opinion of the Head, our/my child's attendance, progress or behaviour no longer merits the continuation of the award;
 - v) we are/I am more than 28 days in arrears in respect of any amount due and owing to the School;
 - vi) there is a material change in our/my financial circumstances;
 - vii) the School's resources are insufficient to maintain the level of award.
- (e) the bursary will be withdrawn and the value of any amount of the Bursary previously credited against our/my child's fee account will become repayable to the School forthwith if we/I have fraudulently, knowingly or recklessly provided false information in relation to the award of the bursary.

BY SIGNING THIS FORM WE/I CONSENT TO ST GEORGE'S SCHOOL FOR GIRLS RESERVING THE RIGHT TO PERFORM A DIRECTORS SEARCH/PROPERTY SEARCH AND CREDIT REPORT UNDER OUR/MY NAME AND ADDRESS

Signatures: (see guidance note 2)

Parent/Guardian

Date

Parent/Guardian

Date

ASSISTANCE FROM OTHER SOURCES

In order to help the greatest number of parents who need financial assistance, all those who apply for a bursary from the school are asked first to enquire if they are eligible for assistance from any other source.

Please state whether you have applied to trusts or foundations for a grant and, if so, to which and with what result.

EXAMPLE FORM

GUIDANCE NOTES FOR COMPLETION OF BURSARY APPLICATION FORM

Before completing the form please read these notes carefully and contact Mr Jeremy Harper if further information or advice is required. These notes refer to the corresponding paragraph on the form. **All sections must be completed or marked if not applicable. INCOMPLETE FORMS WILL NOT BE CONSIDERED AND WILL BE RETURNED.**

The School 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 Sterling. References to Her Majesty's Customs & Excise (HMRC) include the relevant national Taxation Authority.

2. PARENTS/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
- the parent of the child with whom the child normally resides and the partner (if any) of that parent where the partner normally resides with that parent and the child in the same household; or
- the child's guardian appointed in accordance with part 1 of the Children (Scotland) Act 1995 (or any earlier enactment) and the partner (if any) of that guardian where the partner normally resides with the guardian and the child in the same household; or
- the person with whom the child resides in accordance with either:
 - i. a subsisting residence order under the Children (Scotland) Act 1995; or
 - ii. 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
- where a pupil either has no parents as defined above or the school is satisfied that no such parents can be found and he is either looked after by a local authority or provided with accommodation within the meaning of the Children (Scotland) Act 1995 the pupil shall be treated as one whose parents have no income for the purpose of the scheme; or
- where none of the above applies the parent is the person with whom the pupil normally resides in accordance with any informal care or fostering arrangement and that person's partner (if any) where the partner normally resides with that person and the pupil in the same household.
- If parents are separated or divorced before or while their child attends the School, both mother and father will require to complete and sign the Application Form.

3. 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, NI, superannuation, etc) for the current or latest financial year. Taxable benefits in kind agreed with HMRC 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 HMRC or relevant tax authority for the year in question (deductions should be made only in respect of capital allowances, losses and stock relief). 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.
- (f) All social security benefits received should be declared and type of benefit specified.
- (g) Court Orders, Legal Separation Agreements and Voluntary Arrangements for School 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 School 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 completed with. Where the whole amount of the fees is 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.
- (i) Include free benefits in kind agreed by HMRC as not subject to tax, e.g. representative occupation of house, free meals.
- (j) Enter income from letting or subletting of property at the amount of the NET profit agreed with HMRC and royalties and all other sources including entertainment and travel allowances etc.

4. OUTGOINGS

- (a) Enter Income Tax and tax on unearned income SEPARATELY.
- (c) Enter annual superannuation contribution of (if applicable) payments to other Pension Schemes.
- (d) Enter capital as well as interest payment on a mortgage for the principal residence.

- (e) Only complete this if repayment is effected 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).

5. PARENTS'/APPLICANTS' CAPITAL ASSETS

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

- (a) The capital sum of any monies, including pensions, 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**.
- (f) 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.
- (g) 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.

6. PARENTS'/APPLICANTS' CAPITAL LIABILITIES

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

7. DEPENDENT CHILDREN

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

- (e) The figures to be inserted here refer to the current academic year.
- (g) (iii) Members of HM Forces and Diplomatic Service should include the amount of any Education Allowances which they receive. Parent in other occupations should include any similar sum.
- (iv) Insurance Policies for School Fees – if any insurance policy for the payment of School 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 school fees, in whole or in part, to the school in respect of the pupil.
- (vi) 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.
- (h) Where the child has any unearned income, e.g. interest from National Savings, bank or building society deposits, or receives share dividends, 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.

8. OTHER DEPENDENTS

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

9. 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 significant change in income or outgoings for the coming year.

Please complete and return this form to Mr Jeremy Harper, St George's School for Girls, Garscube Terrace, Edinburgh, EH12 6BG no later than Friday, 10 January 2020. LATE OR INCOMPLETE APPLICATIONS WILL NOT BE CONSIDERED.

NOT VALID FOR 2021 ENTRY

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EXAMPLE FORM