



ST GEORGE CHRISTIAN SCHOOL

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BURSARY POLICY

Policy Details	Information
Policy Status	CURRENT
Policy Last Reviewed	July 2025
Policy Due for Review	July 2028
Policy Responsibility	Business Manager

GOALS

- To ensure a uniform and transparent method for handling bursary applications and their accompanying documentation.
- To provide applicants with a clear overview of the application process.
- To serve as a reference framework for the Bursary Review Panel in reviewing and evaluating applications prior to making recommendations to the Principal.

BACKGROUND

St George Christian School ("SGCS") is a Kindergarten to Year 12 co-educational School with a reputation for strong academic outcomes, intentional pastoral care, and a disciplined and warm environment. The School aims to equip its students for life, by combining educational excellence with a whole person approach to intellectual, social, physical, emotional and spiritual development.

The purpose of the Bursary Policy is to clearly define the basis upon which families can make an application to the School for financial support.

Our School takes a biblical perspective towards education, one where Christian education is based on the powerful truth that each person is created and accepted by a loving God. It is underpinned by the belief that each person is unique and has been "*fearfully and wonderfully made*" (Psalm 139) and that Christ came to bring freedom – true life, "*I have come that they may have life, and have it to the full*" (John 10:10). As a distinctively Christian School, we believe that a full and meaningful life comes through faith in Jesus Christ and from following His teachings.

Guided by its Christian values, the school is committed to ensuring that the student enrolment process is inclusive, just, and equitable for all. The School welcomes enrolment applications from families facing financial challenges or experiencing disadvantage. Where full fee payment is not possible due to financial hardship, families may apply for assistance through the School's Bursary Program.

Bursary recipients will have their progress reviewed regularly, with formal reassessment of financial support conducted at least on an annual basis, or more frequently depending on individual circumstances.

All bursary applications undergo a means-based evaluation, and approval is contingent upon the School's capacity to subsidise the difference in fees.

This support is available to families who have explored and exhausted all other viable avenues of financial assistance prior to applying for Bursary Assistance.

The bursary process is managed in alignment with the School's Enrolment Conditions.

OVERVIEW

Requests for financial support fall into three categories:

- **Future students:** where families applying for enrolment are unable to meet tuition fees. Applications for a bursary must be made after an enrolment position has been offered.
- **Current students:** where a change in family circumstances has resulted in financial hardship that may impact the student's ability to continue at the School.
- **Ministry families:** In providing practical support to families employed in Christian ministry through parishes and organisations, the total level of tuition fee remission is dependent on the total family unit income.

The availability of bursary discounts is capped and at the discretion of the School. Any discount awarded is based on the School's overall financial capacity to subsidise the total level of support offered. Although the application process is thorough, the School is committed to administering support fairly, discreetly, and with empathy in every case.

CRISIS FEE RELIEF

Families facing unexpected crisis situations may apply to the Bursary Review Panel for short-term tuition fee relief. Typically, this support is granted for a maximum duration of two school terms. The assistance is intended as a temporary measure, with any remaining balance expected to be repaid within the same term as the conclusion of each child's enrolment at the School. If the crisis extends beyond the short term, families will need to submit a formal bursary application in accordance with the guidelines set out in this policy.

CONFIDENTIALITY

Both the School and the recipient family are expected to maintain strict confidentiality regarding all matters related to bursary support. The details of any bursary awarded, including the identity of the recipient, are treated as confidential.

Financial documents submitted as part of the bursary application are reviewed solely by the Bursary Review Panel. The School Board does not review any personal information.

For further information on how personal information is handled, families are encouraged to refer to the School's Privacy Policy, available on the School's website.

APPLICATION

A bursary may be made available to families of students entering any cohort at St George Christian School. A bursary is awarded at the discretion of the Principal under the advice of the Bursary Review Panel being responsible for the management, coordination, and review of the application process.

Application Submission

Families wishing to apply for financial assistance must complete the official Bursary Application Form, which is designed to provide a detailed picture of the household's financial position. All required supporting documentation must accompany the application.

Required Documentation

Financial assistance is on a demonstrable needs basis.

To be considered, applications must include full and accurate financial documentation. **Incomplete or insufficient submissions will not be reviewed or considered for approval.** It is the responsibility of each family to ensure that all relevant financial records are included for assessment. Required documents include:

- Personal income tax returns or Notice of Assessments for both parents for the past two years
- A complete statement of assets, liabilities, income, and expenses covering for the current year
- Supporting financial records for any trusts, partnerships, companies, or other financial structures from which the applicant derives benefit—whether directly or indirectly
- Bank statements for the past three months (the statement needs to show primary income and expenditure transactions)
- Payslips for both parents in the past two months
- Supporting evidence of current loan commitments (e.g. mortgage statements, credit card debt statements, or other loan statements)

REVIEW

Assessment Process

The Bursary Review Panel will conduct a thorough review of each application to determine the appropriate level of support. This process includes:

- An internal evaluation of the household's financial capacity
- An interview may be conducted between the Bursary Review Panel and the applicant(s) to clarify financial details and ensure a fair and consistent interpretation of the information provided
- Preparation of a formal recommendation to the Principal based on the Bursary Review Panel's assessment

Offer and Acceptance

Bursaries are typically awarded for a period of one academic year and are subject to regular review. In some cases, reapplication and reassessment may be required more frequently, depending on individual circumstances. However, at a minimum, all bursaries will be formally reviewed on an annual basis. Families must provide updated financial information as part of each review process. All applications are assessed based on their individual circumstances, with final decisions made at the discretion of the Principal.

OTHER FACTORS

When determining the level and scope of financial assistance, the School will take multiple factors into account:

Panel Review

The Bursary Review Panel, comprised of the Business Manager, the Finance Manager, and the Finance Officer, will carefully review all applications. Their recommendations will be submitted to the Principal, who holds the authority to make the final decision.

Financial Considerations

The amount awarded does not depend on the applicant's academic abilities but on the severity of the family's financial need, the level of requested assistance, and the School's capacity to provide funding. Each application is reviewed individually, and bursaries are granted with the understanding that it will be subject to regular financial reassessment. While bursaries are typically reviewed annually, more frequent reviews may be conducted if circumstances change or additional information is required. Families are generally expected to contribute to tuition costs, with bursaries typically not exceeding 50% of tuition fees.

FEE REDUCTIONS AND FINANCIAL EXPECTATIONS

Financial assistance is applied only to tuition fees. All other charges, including course fees, the costs of uniforms, textbooks, and technology, must be fully paid by all families. Each bursary is assessed individually, and assistance granted to one child may not guarantee the same level of support for siblings.

Bursaries granted are non-transferable and non-refundable. If a recipient leaves the School prior to the end of the academic year in which a bursary has been granted, the bursary will apply only to the period of enrolment.

Families are strongly encouraged to assess their overall financial capacity before committing to enrolment.

ONGOING REVIEW

All bursaries are granted with the understanding that they will be reviewed regularly, at least once a year. This review includes a reassessment of the family's financial situation, and the level of support may be adjusted if there are changes in financial circumstances. Ongoing assistance is not guaranteed and is granted at the discretion of the Principal.

A bursary will only be granted when all previously owed school fees have been paid or where an arrangement to pay any outstanding amounts has been agreed upon with the Business Manager.

Should parents or guardians fail to meet their financial obligations to the School, such as failing to make timely payments or not contributing the agreed portion of fees, bursary assistance may be reconsidered.

The availability of bursary support depends on the School's financial capacity, and each bursary is approved individually by the Principal. The total amount allocated for bursaries is reviewed and approved during the School's annual budgeting process.



Application for Tuition Fee Relief (Bursary)

CONFIDENTIAL: Information is kept confidential and managed in accordance with the School's Privacy Policy, available on the School website.

Please complete **ALL** sections (1-9) and include copies of **ALL** required documentation before returning this form to St George Christian School. Applications with incomplete information or incomplete supporting documentation may **AUTOMATICALLY BE REFUSED**.

Section 1 – Bursary

Please tick all that apply:

Future Student(s) ☐

Current Student(s) ☐

Ministry Family ☐

Section 2 – Parent/Guardian Details

PARENT/GUARDIAN 1 DETAILS			
NAME:			
ADDRESS:			
STATE:		POSTCODE:	
HOME PHONE:		WORK PHONE:	
MOBILE:		EMAIL:	
OCCUPATION:			
EMPLOYER:			
MARITAL STATUS:	Married / De facto <input type="checkbox"/> Single Parent <input type="checkbox"/> Divorced <input type="checkbox"/>		

PARENT/GUARDIAN 2 DETAILS			
NAME:			
ADDRESS:			
STATE:		POSTCODE:	
HOME PHONE:		WORK PHONE:	
MOBILE:		EMAIL:	
OCCUPATION:			
EMPLOYER:			
MARITAL STATUS:	Married / De facto <input type="checkbox"/> Single Parent <input type="checkbox"/> Divorced <input type="checkbox"/>		

Section 3 – Dependents Details

DEPENDENT CHILDREN				
CHILD'S NAME	DATE OF BIRTH	CURRENT SCHOOL	CURRENT YEAR LEVEL	TICK IF YOU ARE SEEKING A BURSARY FOR THIS CHILD

Section 4 – Other Household Members

OTHER MEMBERS LIVING AT YOUR ADDRESS (e.g. other family members, friends, boarders)			
NAME:		RELATIONSHIP:	
DOES THIS PERSON CONTRIBUTE TO HOUSEHOLD EXPENSES?			
DOES THIS PERSON CONTRIBUTE TO PAYMENT OF SCHOOL FEES?			
SPECIFY THE AMOUNT AND FREQUENCY OF FINANCIAL CONTRIBUTIONS:			

OTHER MEMBERS LIVING AT YOUR ADDRESS (e.g. other family members, friends, boarders)			
NAME:		RELATIONSHIP:	
DOES THIS PERSON CONTRIBUTE TO HOUSEHOLD EXPENSES?			
DOES THIS PERSON CONTRIBUTE TO PAYMENT OF SCHOOL FEES?			
SPECIFY THE AMOUNT AND FREQUENCY OF FINANCIAL CONTRIBUTIONS:			

OTHER MEMBERS LIVING AT YOUR ADDRESS (e.g. other family members, friends, boarders)			
NAME:		RELATIONSHIP:	
DOES THIS PERSON CONTRIBUTE TO HOUSEHOLD EXPENSES?			
DOES THIS PERSON CONTRIBUTE TO PAYMENT OF SCHOOL FEES?			
SPECIFY THE AMOUNT AND FREQUENCY OF FINANCIAL CONTRIBUTIONS:			

OTHER MEMBERS LIVING AT YOUR ADDRESS (e.g. other family members, friends, boarders)			
NAME:		RELATIONSHIP:	
DOES THIS PERSON CONTRIBUTE TO HOUSEHOLD EXPENSES?			
DOES THIS PERSON CONTRIBUTE TO PAYMENT OF SCHOOL FEES?			
SPECIFY THE AMOUNT AND FREQUENCY OF FINANCIAL CONTRIBUTIONS:			

TOTAL NUMBER OF PEOPLE IN THE HOUSEHOLD	
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Section 5 – Housing Details

Please list details of **ALL** housing arrangements and **attach supporting documentation** for all properties including the most recent loan statements, offset account statements, or rental statements (as the tenant or as a landlord).

PRIMARY RESIDENCE	
STATUS:	Own <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rent <input type="checkbox"/> Employer Provided <input type="checkbox"/> Other party provided (e.g. family/trust) <input type="checkbox"/>
YEARS AT CURRENT ADDRESS:	
MONTHLY MORTGAGE OR RENTAL AMOUNT:	
MORTGAGE OUTSTANDING:	
OFFSET ACCOUNT AVAILABLE BALANCE:	

OTHER PROPERTIES (for any other properties you are financially committed to, or have an interest/right of ownership to)	
STATUS:	Own <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rent <input type="checkbox"/> Employer Provided <input type="checkbox"/> Other party provided (e.g. family/trust) <input type="checkbox"/>
YEARS OWNED/HAVE AN INTEREST IN THE PROPERTY:	
MONTHLY MORTGAGE OR RENTAL AMOUNT:	
MORTGAGE OUTSTANDING:	
OFFSET ACCOUNT AVAILABLE BALANCE:	
MONTHLY RENTAL INCOME IF APPLICABLE:	

OTHER PROPERTIES (for any other properties you are financially committed to, or have an interest/right of ownership to)	
STATUS:	Own <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rent <input type="checkbox"/> Employer Provided <input type="checkbox"/> Other party provided (e.g. family/trust) <input type="checkbox"/>
YEARS OWNED/HAVE AN INTEREST IN THE PROPERTY:	
MONTHLY MORTGAGE OR RENTAL AMOUNT:	
MORTGAGE AMOUNT OUTSTANDING:	
OFFSET ACCOUNT AVAILABLE BALANCE:	
MONTHLY RENTAL INCOME IF APPLICABLE:	

Section 6 – Financial Information

CURRENT CALENDAR YEAR		
Please declare gross income (before tax) from all sources (employment income, other income, and government assistance). Include cash payments.		
INCOME – 12 MONTHS TO 30 JUNE	ANNUAL AMOUNT	
	PARENT/GUARDIAN 1	PARENT/GUARDIAN 2
EXPECTED ASSESSABLE INCOME		
EXPECTED TAXABLE INCOME		
EXPECTED OTHER INCOME Include each amount separately: <ul style="list-style-type: none"> a) Family Tax Benefit A b) Family Tax Benefit B c) Other pension, allowance, rent assistance, or other grants/assistance received d) Rental income e) Dividends f) Fringe Benefits (e.g. car, expenses, utilities, housing) g) Trust/Partnership income h) Assistance from family i) Other investment income j) Other (please specify) 		
EXPECTED CHILD SUPPORT PAYMENTS		
TOTAL EXPECTED TAXABLE INCOME		

CHILD SUPPORT PAYMENTS	
<ul style="list-style-type: none"> Please disclose ALL child support payments. If a formal court order is in place, be sure to state the amount specified. If you receive payments that exceed the amount outlined in the court order, these should also be included. If the payments you receive are below the court-ordered amount, please provide an explanation along with supporting documentation. 	
SOURCE OF INCOME	ANNUAL AMOUNT
TOTAL:	

EXPENSES – 12 MONTHS TO 30 JUNE	ANNUAL AMOUNT	
	PARENT/GUARDIAN 1	PARENT/GUARDIAN 2
PRIMARY RESIDENCE UTILITY AND MAINTENANCE Include each amount separately: <ul style="list-style-type: none"> • Utilities (e.g. Gas, Electricity, or Water) • Body corporate fees • Ongoing maintenance • Repairs Do not include mortgage repayments, rent, insurance, gardening/home help services, annual land and property tax for your primary residence.		
FOOD AND GROCERIES		
COMMUNICATION Include internet and phone costs.		
OTHER EDUCATIONAL COSTS Include other private or public education costs. Do not include current costs associated with St George Christian School.		
TRANSPORT Include public transport, car maintenance costs such as registration and petrol. Do not include rideshare costs (e.g. Uber, GoGet or taxis).		
MEDICAL AND HEALTH Include out of pocket fees for doctors, dentists, medicines, and optometrists.		
INSURANCE Provide details of insurance (e.g. health, life, income protection, home and contents, car).		
EXPENSES FOR ADULT DEPENDENTS Provide details for allowances received and expenses incurred in caring for adult dependents.		
CHILDREN Include each amount separately: <ul style="list-style-type: none"> • Out of pocket costs for childcare • Sports • Private tuition • Extracurricular activities 		

OTHER EXPENSES: Include each amount separately: <ul style="list-style-type: none"> • Secondary residence running costs • Personal care costs (e.g. beauty treatments, gym costs) • Overseas travel • Recreational expenses • Other expenses not previously captured 		
TOTAL EXPENSES		

FINANCIAL POSITION	PARENT/GUARDIAN 1	PARENT/GUARDIAN 2
ASSETS		
CASH ON HAND		
BANK ACCOUNTS: - - - -		
OTHER AMOUNTS DUE TO YOU - -		
INVESTMENTS: - Shares - Properties - Land - Other (please specify)		
OTHER ASSETS: - Value of primary residence (if owned) - Value of other properties - Motor vehicle 1 - Motor vehicle 2 - Boat/caravan - Other (please specify)		
TOTAL ASSETS:		

LIABILITIES		
BANK OVERDRAFT		
BANK LOANS:		
-		
-		
-		
OTHER LOANS/AMOUNTS YOU OWE		
-		
-		
CREDIT CARDS		
-		
-		
-		
TOTAL LIABILITIES		

NET POSITION (TOTAL ASSETS LESS TOTAL LIABILITIES):		
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Section 7 – Financial Circumstances

Please indicate the nature of why bursary assistance is being sought (select all relevant options):

- ☐ Significant reduction in earnings
- ☐ Change in job situation or unemployment
- ☐ Breakdown of a relationship or marriage
- ☐ Health issues, injury, or medical condition
- ☐ Closure of business or operational setbacks
- ☐ Overwhelming financial obligations
- ☐ Change in household structure or dependents
- ☐ Mandatory move or displacement
- ☐ Incarceration of a primary wage earner
- ☐ Impact of environmental or weather-related events
- ☐ Other (please specify below):

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DETAILS OF FINANCIAL CIRCUMSTANCES

Please provide additional details and **ANY** documentary evidence for the above financial circumstances identified. If the space provided is insufficient, please make an additional copy of this page, and attach it to your application.

ONGOING FINANCIAL CAPACITY

Financial assistance is applied only to tuition fees. The availability of bursary support depends on the School’s financial capacity. The total amount allocated for bursaries is reviewed and approved during the School’s annual budgeting process. All bursaries are granted with the understanding that they will be reviewed regularly, at least once a year.

Please provide details on how **ongoing and future financial obligations** for tuition fees at the School is expected to be met. If the space provided is insufficient, please make an additional copy of this page, and attach it to your application.

Section 8 – Declaration

I/we affirm that:

- (a) I/we are the legal parent(s) or guardian(s) of the child(ren) named in this application.
- (b) The financial details provided in this application, along with any supporting documents, accurately reflect our current financial situation in full.
- (c) Any figures provided as estimates have been prepared honestly and to the best of my/our understanding.
- (d) All other information included in this form and its attachments is, to the best of my/our knowledge, true and correct.
- (e) I/we do not possess any income, assets, or financial resources beyond those disclosed in this application.
- (f) I/we have read, understood, agree to and consent to the School's Privacy Policy found on the School's website.

I certify that the information given is complete, true, and correct.

PARENT/GUARDIAN 1 SIGNATURE	PARENT/GUARDIAN 2 SIGNATURE
X	X
PRINT NAME:	PRINT NAME:
DATE:	DATE:

Section 9 – Documentary requirements/checklist

Please check that the following is attached to your application:	
Last 2 months of payslips – Parent/Guardian 1	<input type="checkbox"/>
Last 2 months of payslips – Parent/Guardian 2	<input type="checkbox"/>
Last 2 Tax Return/Notice of Assessment – Parent 1	<input type="checkbox"/>
Last 2 Tax Return/Notice of Assessment – Parent 2	<input type="checkbox"/>
Supporting evidence of other income (including trusts, partnerships, companies, rental income, investment income, government or other assistance received)	<input type="checkbox"/>
Supporting evidence of current loan commitments (including mortgage statements, offset account statements, credit card debt statements, other loan statements)	<input type="checkbox"/>
Child Support Order/Agreement with specified amount	<input type="checkbox"/>
Bank statements for the past 3 months – Parent/Guardian 1 (must show primary income and expenditure transactions)	<input type="checkbox"/>
Bank statements for the past 3 months – Parent/Guardian 2 (must show primary income and expenditure transactions)	<input type="checkbox"/>
Documentary evidence of financial circumstances identified under Section 7	<input type="checkbox"/>

Section 10 – Submitting your application form

How to submit your application

Please return your completed application (with accompanying attachments) to:

Email bursaryapplication@sgcs.nsw.edu.au