

## Fees and Financial Information 1/3

**What matters at Chetham's is musical potential, not background – around 85% of students who are UK residents, receive up to full funding through the Department for Education (DfE).**

This is made possible by the Government's Music & Dance Scheme (MDS), designed to enable young, talented musicians and dancers to receive full time education and training at a specialist school irrespective of parents' financial means.

This guide sets out most of the information families will need when considering applying for a place at Chetham's. If you have further questions, please contact the Director of Finance, through their PA, Mrs Joan Grimes, on 0161 838 7211.

Full table of fees from 1 Sept 2024

<b>UK students</b>	Per annum	Per term
Day fee	<b>£28,506</b>	<b>£9,502</b>
Boarding fee	<b>£36,792</b>	<b>£12,264</b>
<b>Choristers</b>	Per annum	Per term
Day fee	<b>£10,872</b>	<b>£3,624</b>
Boarding fee	<b>£18,918</b>	<b>£6,306</b>
<b>Additional costs</b>		
Acceptance fee		<b>£170</b>
Deposit		<b>£340</b>
Assessment/audition		<b>£120</b>
Extra instrument tuition (third study		<b>£1,030 per annum</b> <b>£343 per term</b>
Overnight stay for day students		<b>£45 per night</b>
One to one language tuition		<b>£1,030 per annum</b> <b>£343 per term</b>
Lower School Day student late pick up		<b>£10</b>
Day student extra meals		<b>£4</b>

## Fees and Financial Information 2/3

### Acceptance and deposit fees

When a place is accepted, a £170 acceptance fee is payable. This is non-refundable and covers administration costs. When a student starts at Chetham's, a deposit will be added to the first invoice. This will be returned to parents when the student leaves, subject to all charges being paid. This deposit will be charged to all parents, regardless of income.

### Parents' annual contribution to fees for Music and Dance Scheme students (2024/25)

Relevant income (per annum)	Day student	Boarding student
£10,000	£0	£0
£20,000	£333	£567
£30,000	£1,443	£1,809
£40,000	£2,553	£3,279
£50,000	£3,678	£4,938
£60,000	£5,028	£6,846
£70,000	£6,549	£8,766
£80,000	£8,160	£10,776
£90,000	£9,771	£12,855
£100,000	£11,379	£14,964
£110,000	£12,990	£17,076
£120,000	£14,601	£19,185
£130,000	£16,209	£21,294
£140,000	£17,820	£23,406
£150,000	£19,437	£25,515
£160,000	£21,039	£27,624
£170,000	£22,650	£29,736
£180,000	£24,261	£31,845
£190,000	£25,869	£33,954
£200,000	£27,480	£36,066

This scheme is not available to choristers or overseas students.

## Fees and Financial Information 3/3

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### Financial assistance from the Music and Dance Scheme

If family income is below £13,450 per annum then all School fees will be paid by a grant from the DfE. If family income is above £13,450 pa (for boarding students) or £17,000 pa (for day students) then parental contributions will be based on a means-tested sliding scale. Parental contributions will be adjusted each year based on changes in family income and increases in School fees.

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### Annual procedure

Annually (normally in May - July), parents complete a grant application, which includes a declaration of income. This income declaration includes all family gross income, excluding some non-taxable, benefit-type income such as child benefit, mobility allowance etc. The Director of Finance, on behalf of the DfE, then calculates the total family income and determines the amount of fees to be paid by parents.

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### Other assistance

If parents are receiving a full MDS grant, the DfE also offers support towards the cost of concert clothing. If students live more than three miles from the School then support for public transport costs might also be available for families on low incomes.

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### Further financial assistance sources might include:

- Local Authorities
- Charitable Trusts – the internet is a good source of names of Trusts
- Musicians Benevolent Fund
- Chetham's has a small Bursary fund, which may be able to provide financial support to parents in case of extreme hardship for things such as fieldtrips.

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### Choristers

Choristers are admitted under a special scheme whereby they receive a grant (currently £5,500 pa) from Manchester Cathedral, and parents fund the balance. Parents deal directly with the Cathedral on financial matters but ultimately it is the parents who are responsible for paying the School fees. Choristers are specifically excluded from the Music and Dance Scheme though there is nothing to prevent a former Chorister who passes the mandatory audition subsequently joining the Scheme and continuing to study at Chetham's.

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### General

School fees and parental grants are revised as of September each year by the Department for Education and the School Governing Body. The School acknowledges that some parents may like to pay their school fees monthly. There is a facility provided by the School Fee Plan Company which may be of interest. Find out more at [premiumcredit.com/products/school-fee-plan-1-parent](http://premiumcredit.com/products/school-fee-plan-1-parent)

## Frequently Asked Questions 1/5

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**Is my child entitled to a grant from the Music and Dance Scheme?**

If your child is aged between 8 and 18 and has lived in the UK for the prescribed period of time, then they should be eligible for a grant. For the academic year 2024/25, the prescribed period of residence in the UK (including the Channel Islands and the Isle of Man) is from 1 January 2022 to 31 December 2023.

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**My child has a UK passport but we live abroad.**

The School would look at the circumstances around your child's residential status and an MDS grant may or may not be offered. Please contact the Director of Finance for more information.

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**What happens in this circumstance?**

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**Will I pay the home fee or the overseas fee?**

In order to be classed as a home student you normally need to meet the following criteria on the first day of the first academic year of the course:

—You are settled in the UK (this means there is no immigration restriction on the length of your stay), and you are ordinarily resident in the UK, and have been for the full three years before the first day of the academic year. Ordinarily resident means that your main home is in the UK, and you are choosing to live in the UK.

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**My child has an EU passport.**

If your child has lived in the UK for the prescribed period of time, then you can apply for an MDS grant.

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**Can we apply for an MDS grant?**

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**My child lives outside the EU and has a non-EU passport.**

No. Your child would be classed as a fee-paying student. 2024/25 fees for fee-paying overseas students are £42,093pa (boarding) or £32,193 (tuition only). Under the current MDS scheme, once a student fulfils the residence criterion then he or she may be offered an MDS grant, depending on availability.

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**Will they be eligible for an MDS grant?**

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**How much will we have to pay, assuming our child will be offered a grant under the Music and Dance Scheme?**

It depends on your family income. The table on the second page of this guide gives an indication of how much should be payable by parents, based on their 'Relevant Income'.

## Frequently Asked Questions 2/5

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### **What is included in 'relevant income'?**

'Relevant income' includes the gross income received (and receivable) by parents and is normally based on the previous tax year's figures (for example, for the academic year 2024/25 Relevant Income will normally be based on income for the tax year 2023/24). It includes, amongst other things, gross salaries, self-employed earnings, capital gains and all unearned income such as rent, interest and dividends. It also includes any unearned income of the children in the family.

Amounts sacrificed under Salary Sacrifice Schemes, such as pensions or childcare voucher schemes, must be included, as must maintenance payable under court orders, CSA arrangements or formal separation agreements and taxable redundancy payments. Capital assets such as savings or property are not included but any income generated from those assets (interest, rent etc) is included.

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### **What might we have to pay for, on top of School fees?**

Extra charges, which are invoiced termly in arrears, may include items such as extra instrumental tuition, music scores, socials, non-uniform day donations, instrument repairs, weekend trips out, taxi fares, concerts/theatre trips, lost property/lost workbooks, damage repairs. The amount payable by individual children will obviously vary enormously, so an average amount unfortunately cannot be stated.

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### **Do we get an allowance for our other children when the fees are being calculated?**

Yes, for the MDS Scheme an allowance is made for all other dependent children. This allowance is deducted from Relevant Income before the level of fees payable is calculated.

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### **Our other child goes to another independent school and we have to pay their school fees.**

No. The Government's stance is that parents are entitled to make choices as to how they spend their income but this cannot be taken into account for the Music and Dance Scheme. The School takes the same stance for students who are classed as fee-payers.

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### **Can this be taken into account when the fees are being calculated?**

## Frequently Asked Questions 3/5

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**I have a very large mortgage.**

**Can this be taken into account when the fees are being calculated?**

No. The Government's stance is that parents are entitled to make choices as to how they spend their income but this cannot be taken into account for the Music and Dance Scheme. The School takes the same stance for students who are classed as fee-payers.

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**Does Chetham's give any bursaries or scholarships?**

Chetham's has a small Bursary Fund which is used to support students who otherwise would not be able to attend the School. Bursaries are not given to students who receive grants from the MDS Scheme. Bursaries are based solely on financial criteria. The School does not award scholarships as all children who come here are exceptionally musically gifted.

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**Can I pay fees in instalments?**

Parents can pay in monthly instalments using the services of School Fee Plan, an independent company that runs a school fee payment plan service. Chetham's itself cannot offer payment by instalments. Please inform the School's Finance Officer if you wish to use the School Fee Plan service.

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**When do I have to pay the fees?**

Bills are issued in September for the Autumn term, January for the Spring term and March/April for the Summer term. Bills are payable in full within two weeks of issue.

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**Can I pay the fees by credit card, debit card or cash?**

The School accepts payment by cheque or bank transfer only. Cash payments, debit and credit card payments cannot be accepted.

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**How much pocket money should a student have?**

The School cannot recommend any particular amount of pocket money as all students' needs and family circumstances are different.

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**What is the £50 Account Scheme?**

This is a Scheme whereby parents of boarding students lodge an amount of £50 per term with the School and the student can then, with permission from the Boarding House, withdraw amounts up to £50 during that term. Juniors and students in Years 7 to 11 can be included in this Scheme.

## Frequently Asked Questions 4/5

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**If my child has to leave Chetham's suddenly, what happens about fees?**

Parents are required to give a full term's notice in writing to the Joint Principal, Nicola Smith, if a student is going to leave the School at any time other than at the end of Year 13. If this notice is not given then a full term's fees in lieu will be charged. Parents should note that the MDS grant is not payable if a student has left the School and so the full term's fees are not means-tested and for a boarding student would be £12, 264 (£14, 031 overseas) and for a day student £9,502 (£10,731 overseas) in 2024/25. Fees in lieu for fee paying students are a term's fees, based on the full fee at the time.

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**Is the Deposit included in the fees?**

No, the Deposit is a separate item and is charged as an extra to all parents. It is a refundable amount that is added to the first bill and returned when a student leaves the School, subject to all charges being cleared.

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**My income has fallen unexpectedly.**

**Can the fees be adjusted?**

Normally the parental contribution to fees for students who receive a grant from the MDS Scheme is based on family income received in the tax year prior to the academic year (so for example, for the academic year 2024/25 the parental contribution is based on family income received in the tax year 2023/24). If there is a significant fall in family income from one tax year to the next, then there is the possibility that the fees can be adjusted by being based on the following tax year's income (so for the academic year 2024/25 the parental contribution would then be based on the family income received in the tax year 2024/25). There are more details about this in the Music and Dance Scheme Notes for Parents (see section on Change of Circumstances) which are issued annually to parents on the Scheme. Please note that for the parental contribution to be considered for adjustment, the fall in income must normally be due to events outside the control of parents, including situations such as compulsory redundancy or serious illness. If parents choose to reduce their income, then it is unlikely that the parental contribution would be able to be adjusted in that particular year.

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**I've just received my bill and I can't pay.**

**What can I do?**

We would ask that parents have emergency plans for times such as these. It is crucial for the School that parents pay their bills on time and in full. If parents are concerned that they may have difficulties during the year in meeting their obligations to the School then they should consider using School Fee Plan, which allows payment by instalments.

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**Is Chetham's part of the Assisted Instrument Purchase Scheme?**

No, as an independent school, Chetham's is not part of this scheme.

## Frequently Asked Questions 5/5

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**I'd like to pay the fees but I have lost the School's bank details, what should I do?**

Please contact the School's Finance Officer, via the main reception desk (0161 834 9644).

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**You've notified me that we have been awarded a travel grant from the Music and Dance Scheme.**

The travel grant is an annual award and is given as a credit on the termly bill. For example, if a travel grant has been awarded for £300, £100 would be credited against each termly bill. If the travel grant is more than the amount that is owed for other items then the School will issue a cheque for the balance to parents on request.

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**When will I receive the money?**

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**Why do I have to pay for name tapes and laundry bags?**

It is essential that parents of all students send their child to School with all clothing, including PE kit, and towels clearly named. In order to keep the lost property cupboard as clear as possible, the Laundry keeps spare name tapes for all boarders, the cost of which is £8 for 36 tapes. To avoid damage to small and delicate items of clothing, the Laundry also provides boarding students with two large net laundry bags at a cost of £14. Charges for name tapes and net laundry bags will be charged to all new boarders on their first bill and thereafter as required.

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**I have a query about my bill.**

Please contact the School's Finance Officer via the main reception desk, 0161 834 9644.

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**Who should I contact?**

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**Do I need to insure my child's possessions?**

The School strongly recommends that parents insure their child's possessions, including instruments. The school is not liable for damaged, lost or stolen possessions.

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**What is the difference between day and boarding fees?**

For MDS students, to claim a boarding grant from the DfE, the student must board at School for at least 4 nights each week, and preferably more. If your child falls below this level, then your parental contribution may have to be reassessed.