

## Fees and financial information

What matters at Chetham's is musical potential, not financial means. 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 and Dance Scheme (MDS), which is designed to enable young, talented musicians and dancers to receive full time education and training at a specialist school irrespective of financial income.

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, Paul Oberg, via his PA, Kay Birkett, on 0161 838 7211.

Full table of fees from 1 Sept 2025. All fees listed include VAT of 20%.

		Per annum	Per term
UK students	Day fee	£34,204	£11,402
	Boarding fee	£44,148	£14,716
Choristers	Day fee	£13,573	£4,524
	Boarding fee	£23,619	£7,873
Additional costs	Acceptance fee	£210	
	Deposit	£480	
	Assessment/audition	£150	
	Extra instrument tuition (third study)	£1,284	£428
	Overnight stay for day students	£54 (per night)	
	One-to-one language tuition	£1,030	£343
	Lower School day student late pick-up	£10	

Fees charged may vary by less than £1 due to VAT and rounding

When a place is accepted, a £210 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.

Annual parental contribution to fees for Music and Dance Scheme students (2025/26)

Relevant income (per annum)	Day student	Boarding student
£10,000	£0	£0
£20,000	£335	£569
£30,000	£1,444	£1,807
£40,000	£2,552	£3,280
£50,000	£4,414	£5,926
£60,000	£6,034	£8,215
£70,000	£7,859	£10,519
£80,000	£9,792	£12,931
£90,000	£11,725	£15,426
£100,000	£13,655	£17,957
£110,000	£15,588	£20,491
£120,000	£17,521	£23,022
£130,000	£19,451	£25,553
£140,000	£21,384	£28,087
£150,000	£23,317	£30,619
£160,000	£25,247	£33,149
£170,000	£27,180	£35,683
£180,000	£29,113	£38,214
£190,000	£31,043	£40,745
£200,000	£32,976	£43,279

This scheme is not available to choristers or overseas students.

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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 p.a. (for boarding students) or £17,000 p.a. (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 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 for these)
- Musicians Benevolent Fund

Chetham's also has a small Bursary fund, which may be able to provide financial support to parents in case of extreme hardship for some expenses, e.g. field trips.

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Choristers

Choristers are admitted under a special scheme whereby they receive a grant (currently £5,500 p.a.) 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 MDS, 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 DfE 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](https://premiumcredit.com/products/school-fee-plan-1-parent)

## Frequently asked questions

*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 2025/26, the prescribed period of residence in the UK (including the Channel Islands and the Isle of Man) is from 1 January 2023 to 31 December 2024.

*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. If you wish to use the School Fee Plan service, use the link provided here: [myschoolfeeplan.com/application/schoolfeeplan](https://myschoolfeeplan.com/application/schoolfeeplan)

*My child has a UK passport but we live abroad. What happens in this circumstance?*

The School would look at the circumstances around your child's residential status and an MDS grant may or may not be offered. For more information, please contact the Director of Finance, Paul Oberg, via his PA, Kay Birkett, on 0161 838 7211.

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

To be classed as a home student you normally need to be all of the following on the first day of the first academic year of the course:

- Settled in the UK (i.e. no immigration restriction on the length of stay)
- Ordinarily resident in the UK (i.e. your main home in is the UK and you are choosing to live in the UK)
- Resident in the UK for three full years before the first day of the academic year (i.e. from 1 September 2022 to 31 August 2025)

*My child has an EU passport. Can we apply for a Music and Dance Scheme grant?*

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

*My child lives outside the EU and has a non-EU passport. Can we apply for a Music and Dance Scheme grant?*

No. Your child would be classed as a fee-paying overseas student. 2025/26 fees for overseas students are £52,531 per annum (boarding) or £40,176 per annum (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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*How much will we have to pay, assuming our child will be offered a grant under the Music and Dance Scheme?*

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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'.

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*What is included in 'relevant income'?*

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'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 2025/26, relevant income will normally be based on income for the tax year 2024/25). 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?*

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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 and 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?*

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

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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 MDS. The School takes the same stance for students who are classed as fee-payers.

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*I have a very large mortgage. Can this be taken into account when the fees are being calculated?*

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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 MDS. 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?*

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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 MDS grants. 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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*When do I have to pay the fees?*

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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, or in monthly instalments using the services of School Fee Plan (see above).

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

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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?*

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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?*

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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.

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

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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 £14,716 (£17,510 overseas) and for a day student £11,402 (£13,392 overseas) in 2025/26. 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?*

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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?*

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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 (i.e. for the academic year 2025/26 the parental contribution is based on family income received in the tax year 2024/25).

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 (i.e. for the academic year 2025/26 the parental contribution would then be based on the family income received in the tax year 2025/26). There are more details about this in the MDS 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?*

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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?*

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

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*You've notified me that we have been awarded a travel grant from the Music and Dance scheme. When will I receive the money?*

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

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It is essential that parents of all students send their child to Chetham's 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. Who should I contact?*

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Please contact our Finance Officer, Fara Omisakin, via the main reception desk on 0161 834 9644, ext. 209.

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

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Chetham's 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?*

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