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Contents

FINANCING OF UNIVERSITY STUDENTS IN THE MIDDLE AGES: A NEW ORIENTATION

*Paul Trio**

Introduction

Anyone familiar with the historiography of history of universities, and especially with current trends in this field, knows that both the place and the function of the university within society are being more and more emphasised. This so-called 'social history' — understood in its fullest possible sense — was started by American historians such as Hexter and Curtis at the end of the 1950s, but did not reach its full development until the last decade.[1] That may be why research into the social history of universities has not gone much beyond the exposition of a few problems. This paper will focus upon the question of the financing of university studies: in other words, an attempt is made to answer the question as to how and by whom the costs of university training were mainly paid.

The importance of this question lies in the fact that the answer to it may very well provide the key to the whole social history of universities. The subjects which up to very recent times have mostly been researched — such as numerical development and the geographical and social recruitment of the student population — cannot and should not be considered independently from the financial aspect. Unfortunately, this is what all too often has been done. Moreover, the total cost of university studies[2] takes on real significance only when balanced against the income at the disposal of the student in question, as well as the way he is able to obtain it.

As it is, inquiries into the financing problems have remained very modest so that the judgment expressed by F. J. Pegues in 1956, 'The methods by which medieval students financed their education is one phase of student life which has, in particular, been neglected',[3] was bound to be repeated almost unchanged more than twenty years later by the same author as 'one of the more obscure and unexplored questions in the constitutional history of the medieval university'.[4] As a result, the few scattered data available at the present time do not justify any solid conclusions concerning the average share of different sources of income the medieval student had at his disposal in order to pay for his studies. The present article,

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therefore. shall be limited to defining some important forms of income, and to emphasising those forms which up to this day have scarcely been mentioned in the present literature. It does strike us that, aside from direct financial support from home (i.e. parents and relatives)[5] and earnings from odd jobs,[6] attention has been centred mainly, if not exclusively, on scholarships obtained via colleges and benefices.[7] Without underestimating the importance of both these sources of income, one should be made aware of the number of limitations inherent to such sponsoring.[8]

1. Colleges and thereby incorporated scholarship grants

The first colleges originated in Paris (Collège des Dix-Huit) in 1180, and in Oxford and Cambridge in the second half of the XIIIth century, spreading later to other university towns. Originally, they were charitable institutions endowed by their founder, a wealthy cleric or layman, with the buildings and the regular income needed to guarantee board and lodging for a number of poor students.[9] New scholarship grants were sporadically appended to these colleges.[10] They may be called 'fixed scholarship grants' as opposed to the 'flying grants'. The founder entrusted the college with an income and made it the administrator of the foundation, in charge of cashing the money and ensuring payment to its resident bursars. Only the nomination of the candidates remained in the hands of a donor appointed by the founder.[11]

With regard to the importance of these colleges and the scholarship foundations connected with them later, two important qualifications should be stressed, aside from the geographical[12] and chronological[13] ones, often specified in the founding document. First, such scholarships seldom covered more than the cost of lodging.[14] Their value also suffered from other financial difficulties (not discussed in this article), e.g. inflation which, especially from the XVth century on,[15] led to a gradual devaluation of the scholarships. As a result, such scholarships were then usually granted as a supplementary income to non-indigent students.[16] The second qualification was even more significant: the number of students benefiting from such scholarship grants always represented only a small minority of the total student population.[17] According to a rough estimate given by Pegues,[18] the University of Paris, in the XIIIth and even in the XIVth century, had about 400 students in colleges out of a total student population of *ca.* 6000; by 1550, according to L. W. B. Brockliss,[19] the proportion was about 600 out of a total of some 10.000 students. For Oxford in the middle of the

XIVth century, the figures given by E. F. Jacob are 300 out of 1200 students,[20] and at Cambridge at the end of the XIVth century, 137 scholarship grants were founded, of which seldom more than 80 were handed out.[21] Finally, in 1530 at Louvain, one seventh of the student body — 200 out of ca. 1450 — benefitted from a college bursary.[22]

2. Benefices

As early as 1219, the papal bull *Super speculam* made known the desire of the papacy to grant privileges to whomever sought knowledge by studying at a *studium generale*: Pope Honorius III relieved clerics who wanted to study theology from the residence obligation for five years without loss of income.[23] This preferential treatment found expression especially in the granting of benefices: in fact, each *scholaris* who had the status of *clericus* (tonsure and celibacy) enjoyed the *beneficium competentiae* or was entitled to a benefice.[24] Consequently, student-clerics applied to the pope for a benefice which was to serve as a kind of scholarship. Such a petition could be made individually or collectively (hence the roll-form), preferably through an eminent ecclesiastical or secular person, or via an institution of distinction, in order to speed up the papal response to the request. Not surprisingly, the university, being favoured by the popes, made it its duty to regularly recommend its *suppositi* via the so-called *rotuli beneficiorum* or *nominandorum*.[25] This was done for the first time by the University of Paris in 1317.

Of particular interest,of course, is the question whether and to what extent such petitions were effective. There is the fact that even when the pope granted his *fiat* — which happened in most cases — this did not necessarily lead to the immediate transfer of a benefice.[26] Much depended, indeed, on the collator who had to consent to the (transfer of the) benefice. For this and other reasons, many historians have their doubts about deducing from a papal grant the actual possession of a benefice. Nevertheless, to speak in this connection with A. Budinzky of a 'Recht von übrigens ziemlich illusorischem Werthe'[27] is an unwarranted conclusion. Although research on this matter remains to be done,[28] the regular and frequent dispatching of these *rotuli* indicates that not all applications were fruitless.[29] Finally it should be mentioned here that the expectations of acquiring a benefice thanks to papal favour were greatly reduced when the Great Schism had its effect, and, in a later period, when under the influence of the Conciliar Theory, sovereigns and local ecclesiastical collators contested papal reservations. It comes as no surprise, therefore that the practice of sending *rotuli* to

the pope by the universities declined rapidly in the course of the XVth century.[30] That the universities and their members had to appeal more and more to a local bishop or other patrons — which had been possible and had been done previously — did not seem to please them. The numerous complaints recorded for those years about this situation suggest that they would have preferred a papal favour and expected more benefit from it.[31]

But, whatever form of assistance may have been used in reserving benefices for university students — whether from the pope or other patron, or by conciliar decrees or concordats[32] — only systematic research will prove how many students were actually granted a benefice for scholarship. The number of inquiries conducted so far in this matter is much too small to warrant any general conclusion. Here follow a few figures obtained from limited investigations. F. J. Pegues calculated, on the basis of the number of exemptions for ecclesiastical benefices in episcopal registers, that around the year 1500 in Oxford, about 900 out of about 1200 students were supported in their studies in this way.[33] Between the years 1372 and 1418, of the 199 Scandinavian students in the Faculty of Law in Prague, at least 51 were provided with an ecclesiastical benefice.[34] During the years 1497-98, in three rural deaneries in the Louvain area (Louvain, Geldenaken and Zoutleeuw), 102 benefices were taken by *supposiți* residing in Louvain.[35] Concerning an important chapter, St. Donatian in Bruges (Diocese of Tournai), R. De Keyser noticed that, over the period 1350-1450, only 40 out of the 182 university-taught canons finished their studies with the help of a canonry, and this exclusively for studies in higher faculties.[36] If here, too, geographical and chronological differentiation is to be taken into account, the question of the extent to which study expenses could be covered by a benefice still remains unanswered.[37]

Despite all the reservations expressed above, the opinion still prevails that most university students financed their studies thanks to an ecclesiastical benefice.[38] In the following pages, the present article does not intend to challenge such statements but merely to reopen the discussion by pointing out other forms of financing, less known or not known at all. The examples relate to the Low Countries.

3. Flying Grants

Free or 'flying' grants (*bursae volantes*), as they were formerly called, were scholarship grants not tied to any particular college or boarding house. By these a founder — in a testamentary disposition with perpetual character — provided one or more students a certain

income (most paid yearly) and entrusted the administration of his foundation and the annual nominations of the bursars to his relatives, and/or to an institution such as an abbey, but never a college. Apart from having to fulfil a number of conditions, of which poverty, studiousness and the choice of subjects were most often stipulated, the beneficiaries of a flying grant were not obliged to reside in any particular college or boarding house; sometimes, not even a particular university was designated.[39] E. De Maesschalck thought this form of financing was extremely rare at Louvain University.[40] His assertion, while remaining open to dis- cussion,[41] needs a more systematic investigation to arrive at a decisive answer. The following examples pertaining mainly to the XIIIth century should indicate the relative importance of flying grants in financing studies.

An early and significant instance of a flying scholarship foundation is that of Margaret of Constantinople, Countess of Flanders and Hainaut (1244-1278). In her last extensive will made in November 1273, she donated the sum of £300 to be put out at interest, and its annual yield to be distributed among students from Flanders and Hainaut attending the University of Paris.[42] The distribution was to be made by one of three persons, viz. the chancellor of Paris, the prior of the Dominicans, or the guardian of the Franciscans, or by two of those three. What moved Margaret to this sudden affection for young people from her domain who studied at the Paris *studium*, remains an intriguing question. Possibly she felt a special affection for the city of Paris and its cultural charm, having spent a few years at the French court.[43] Another explanation is suggested by the fact that the scholarship was founded by testamentary disposition. Such acts — in medieval times at any rate — often represented a last chance for people to correct errors committed during their lifetime and to atone for their sins. Now one of Margaret's 'sins of omission' seems to have been that she neglected to grant to the *scolares* the exemption they usually enjoyed from paying toll and other duties on their travels to and from the *studium*.[44] In a letter dated 18 March 1251, Pope Innocent IV reprimanded the Countess for this omission.[45] It may very well be, then, that Margaret when making her will used this scholarship foundation as a way to make up for her negligence affecting the *scolares* of her domain studying in Paris.

In addition to this royal initiative, mention should be made of other flying grants donated by less illustrious persons from Flanders who had ample financial means. The first known flying grant dates back to 1224/25 n.s, when Matthew de Sancto Piato, cantor of the Notre Dame Cathedral of Tournai,[46] donated property and income to poor clerics from Tournai (diocese?) studying in Paris. The *scholasticus* of the chapter was entrusted with the administration and

distribution of these incomes; he also, assisted by men of integrity (canons of the chapter?), nominated the candidates for this scholarship who had to prove good conduct in order to qualify. In addition, the founder stipulated that in the selection of candidates priority ought to be given to his nephews, provided, of course, they met the above conditions.[47] In April 1228 or 1-14 April, 1229 n.s., Matthew made some alterations in his will: leaving the grant itself unchanged, he now stipulates that the *scholasticus* should be assisted by the cantor of the chapter in administering the foundation; family preference is no longer mentioned.[48] Some of Matthew's arrangements are rather vague. Thus, not a single word is said about the amount to be paid out, or about the number of beneficiaries of the grant.

Such is not the case with the foundation made by Peter of Harelbeke, who held the office of archdeacon of the Tournai Diocese from 1256 till 1277, when he died.[49] In the obituary of the cathedral chapter of Notre Dame of Tournai, he is given the title of *magister*.[50] From the same obituary comes all the information we possess about his scholarship foundation, which must be dated between 1254 and the date of his death. From an annual interest of £10 Fl(emish), donated by Peter, the dean and chapter would pay — at times determined by themselves — a weekly amount of 3 s.par. to a cleric meeting the following conditions : he had to be a native of the archdeaconry of Tournai[51]; he had to be studying theology in Paris; he had to be studious, well-mannered, and actually staying at school. The period for which the scholarship could be granted to one person would normally be three years, but might be shortened or lengthened at the discretion of the dean and chapter. In selecting a candidate, dean and chapter had to give preference alternately to a Flemish-speaking and a French-speaking student. Besides his scholarship, Peter of Harelbeke donated some textbooks to the chapter to be available for use by the beneficiary of the scholarship[52]; these included the *Sententiae*, the Book of the Pericopes, the four Gospels with glosses in two volumes, the Acts of the Apostles, the Canonic Letters, and the Apocalypse of St. John in one volume. The selection of the books donated, and the title of Magister, which he carried, suggest that Peter himself had attended the Faculty of Theology in Paris.[53]

The scholarship established by Arnulf of Maldegem was much larger. He was a canon of the chapter of Notre Dame of Tournai, who died on 2 February 1276. As a nobleman, he possessed a considerable fortune which enabled him to found, among many other donations, a hospital in Maldegem.[54] The first mention of the creation of several flying grants goes back to June 1261.[55] In exchange for various sorts

of income, the abbot and monastery of St. Peter's Abbey in Ghent take on the obligation of paying — annually and for all time — the sum of £50 Fl., new coins, to ten Flemish-speaking students: this amounted to an annual payment of 100 s.Fl. to each student, to be paid before the name day of St. Remy, October 1st. In appointing the bursars each year around the Feast of the Exaltation of the Cross (October 14th), the abbey had to be guided by the following requirements: they had to be natives of the castellany of Bruges or Ghent,[56] had to prove to be of good reputation, and had to be most suited for studies. Moreover, the abbey should refrain from favouring its own monks and ministers, or their relatives or acquaintances: only the best, the most gifted should be chosen in good faith, without paying attention to the personal prestige of the candidates. Finally, it is stipulated that a bursar shall forfeit his right to full payment if he does not attend school for at least seven months.[57]

In December 1263,[58] the donor added another £20 Fl. to the original fifty and, while leaving the amount and date of payments unchanged, altered some of the dispositions of the original foundation, as far as these £20 were concerned. Thus, the right of choosing the candidates is now reserved to the abbot; candidates must come from the castellany or the deanery of Bruges[59]; assurance must be given that the bursars actually attend school and reside in the city of the *studium* for the full seven months, and if they do not, they should reimburse the abbey pro rata of the time of their absence; finally, it is strongly emphasised that the candidates must be poor students, that is, unable to support themselves by means of a benefice or their patrimony. About 1264, the abbot states that, in accordance with previous arrangements, after the death of Arnulf of Maldegem he and the abbey will distribute, in exchange of sufficient income, annually and for all time, the sum of £70 Fl. among poor *scolares* studying in Paris or wherever such a *studium* exists.[60]

In March 1268 n.s., the St. Peter's Abbey of Ghent received from Arnulf of Maldegem another grant of £100 Fl. of annual income, to be paid to the chapter of Tournai in two portions of £50 each, respectively on January 1st, and on the Feast of St. John the Baptist, June 24th.[61] On 8 December 1269, the abbot asked the bishop of Tournai to ratify the agreement between the abbey and Arnulf, providing £170 to poor students.[62] It was not until 24 January 1276 n.s.[63] that it became known, through the reading of Arnulf's will, how the £100 should be distributed by the chapter of Notre Dame of Tournai.[64] The chapter, or two people (canons?) appointed by the chapter, are to distribute the above sum around Christmas time to poor students in Paris or some other *studium generale*. In choosing

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the beneficiaries of the grant, the chapter is to take into account the following conditions: candidates must come from the Tournai Diocese and speak Flemish[65]; they must be the ones most in need of support, and most suited to study, particularly of theology; neither personal prestige nor social status of the candidates should affect the choice. Besides giving financial help, the chapter is expected to further the interests of these poor students in other matters as well. Such were the arrangements made by Arnulf of Maldegem. Extracts of bills coming from the cathedral chapter of Notre Dame of Tournai show that these payments were still awarded in the early years of the XVth century.[66]

The last known flying scholarship of the XIIIth century was established by Henry van der Muiden. F. Huet, who in 1838 published a biography of Henry of Ghent, the well-known XIIIth century philosopher and theologian from the Tournai Diocese, discovered a will, which has since vanished. In this a certain Henricus de Muda, archdeacon of Tournai, donated a yearly income to the city of Ghent from which to support two students in Paris. At least one of the two had to be a relative of the benefactor and a student in theology. The same Henry also donated a number of manuscripts of theology and other 'sciences' to St. Bavo's Abbey and to the convent of the Dominicans, both located in Ghent.[67] Since these data correspond to what was at the time generally accepted about the life of Henry of Ghent, F. Huet attributed this will to him. This attribution, however, can no longer be maintained after N. De Pauw's more scholarly investigation into the life of the great philosopher. While not impugning the genuineness of the will, De Pauw was of the opinion that the author of the will probably lived in the neighbourhood of St. Bavo's Abbey, where he got in touch with a Henricus de Muda, priest and monk, whose name is indeed mentioned in the obituary of the abbey.[68] Further research on our part has brought to light some possibly useful supplementary information. First, a remark about the foundation itself. The town accounts of Ghent of the XIVth and XVth centuries regularly record expenses for two students at the University of Paris[69]: curiously enough, one of these bursars was a student in theology. When P. Rogghé noticed that several of these bursars were later employed in municipal services, he concluded that the city of Ghent used these scholarships in order to train a solidly skilled staff.[70] But even if nothing was known about a former scholarship grant on the part of the city, it would remain doubtful that the city would subsidise students of theology rather than of arts or law. A second remark concerns the founder himself. N. De Pauw's theory that this Henry was a monk of St. Bavo's Abbey of Ghent must be discarded for the

simple reason that the Henry of the will was an archdeacon of the Tournai Diocese and therefore could not possibly be mentioned in the obituary of the abbey as a monk. A more likely candidate might be a Henry of Ghent, canon of the chapter of Notre Dame of Courtrai, who died in 1295[71]; he had been a professor of theology in Paris for some time,[72] which would readily explain his donation of books mentioned in the will.

A few conclusions and remarks about these flying grants seem justified. Looking at the origin of the donors, one is at once struck by the central role played by the city of Tournai. Matthew de Sancto Piato and Arnulf of Maldegem were canons of the cathedral chapter, whereas Peter of Harelbeke and Henry van der Muiden must have resided mostly in Tournai on account of the function of archdeacon of the diocese. The important part played by the chapter in these matters most likely resulted from its task as administrator assigned to it by several founders.

The flying grants, however, are not the only proof of frequent aid to students from the Tournai region. In the first place, there is the fact that several fixed grants were also created in the same region. Two of them were destined for students of theology at the College of the Sorbonne in Paris. In October 1266, Nicholas, archdeacon of the Tournai Diocese for Flanders, bequeathed the sum of £50 par. to the Sorbonne in order to support five Flemish-speaking *magistri*.[73] A few decades later, Michael de Warenghien, Bishop of Tournai himself (1284-1291), established a fixed grant for two French-speaking *magistri* from the city or diocese of Tournai: each bursar was to receive £10 par. annually.[74] It is significant that the nomination right for both grants belonged to the Bishop of Tournai. The donations of manuscripts to the Sorbonne and to the cathedral chapter of Notre Dame of Tournai are equally noteworthy.[75] Later, in the XIVth and XVth centuries in the region of Tournai, there is a constant demonstration of concern for university students, particularly those in Paris.[76] All this suggests that Gilles li Muisis, abbot of St. Martin's in Tournai, was not exaggerating when he stated that in his time 73 people from the city of Tournai alone were studying in Paris around 1350.[77] From this preliminary research, the favourable atmosphere with regard to financial support of students (indirectly as well as by providing 'expensive' textbooks) emerges as typical of Tournai. Further systematic research may prove that the same trend prevailed in other places as well. In any case, it may be safely concluded that these flying grants were of considerable importance for the financing of studies. At the end of the XIIIth century, the 35 people who enjoyed a flying scholarship unmistakably outnumbered the seven students entitled to a fixed grant.[78] This favourable attitude accounts

for the large number of foundations. Even those who themselves never studied and, consequently, were unaware of the needs of university life and felt no nostalgia for student life,[79] living as they did in a milieu favourable to university life, did feel more inclined to endow some form of financial support to university students in order to fulfil their charitable obligations.

The Faculty of Theology of Paris appears to have been chosen by preference, although in many cases the choice of place (such as Bologna and Montpellier) as well as of subject (arts, medicine, or law) was left to the bursar's personal decision. Conditions regarding language and place of origin of the candidates often imposed by the founders are not treated here because they are of minor importance.[80]

The notion of *pauper*, however, requires some explanation, since it is one of the standard requirements a bursar had to meet, besides being well-mannered, eager to study, and regular school attendance.[81] In the will of Arnulf of Maldegem a *pauper* is one who 'cannot sufficiently support himself either from a benefice or from income from his patrimony'. He should not be thought of, then, as a *nihil habens*.[82]

How much were the bursars paid?[83]The grant of Peter of Harelbeke amounted to 3 s. par. weekly per bursar, that of Arnulf of Maldegem only about 2 s. par. weekly, or respectively £7.15 s. par. and £5 par. annually. Bishop Warenghien gave each student of theology £10 par. annually, which meant about 4 s. par. weekly. These sums come very close to those from grants donated by the English kings in the XIIIth century, viz. from £5 to £10 annually, or 2 to 4 s. par. weekly.[84] There too, presumably, these amounts were intended to pay for room and board only, and not for the often high enrollment fees — as was the case in grants obtained via colleges.

4. Patronage

A last form of financial aid to pay for study expenses is patronage, in the form of a temporary bequest of money or goods, e.g. books, to university students. This may be a direct and unique allocation of the donation to the students, and therefore mostly without registration by an Act, or a written disposition concerning a regular payment but limited to a certain period of time.

a. Individual Patrons

The French and English kings are well-known for their patronage of students. Presumably already in the XIIth, and certainly in the XIIIth centuries, they provided some students with financial assistance whatever their reasons for sponsoring them may have been. Up to the end of the XIIIth century under the reign of Philip the Fair (1285-1314), there was an entry provided *pro bursis scolarium* in the expense column of the treasury accounts.[85] Not surprisingly, on account of their temporary character, many cases of patronage by donors of lesser rank have never been registered, or, even if they were, have left no trace in any surviving archives.[86]

b. Institutions

Setting aside the better known forms of financial assistance to university students by towns[87] or religious institutions,[88] it might be useful to stress a number of lesser-known forms, and particularly the so-called charitable institutions. A distinction has to be made in this connection between those that considered support of university students as secondary within the framework of their large-scale charity, and those that made such support their main concern. A whole range of institutions such as poor-tables, tables of the Holy Ghost, and the like belong to the former kind. For example, the 'Common Purse' of Ypres undertook to bear all expenses of a burgher of Ypres studying in Louvain.[89]

The second category is made up of those institutions almost exclusively established for the purpose of rendering financial support to university students. Thus cities such as Ypres and Douai know the existence of student-confraternities in the XIVth century, providing at any rate in the beginning, financial help to students.[90] In Tournai a foundation was established for 'poor' university students coming from the region of Tournai. This foundation, already in effect before 1484, was created, and later occasionally enriched, with property and revenue by wealthy clergymen and lay people.[91] Seven registers of accounts of this foundation, extended over the period 1484-1522, have survived.[92] They record the incomes from rents and interests and the expenses for scholarship grants; as they mention the amount paid to each individual, the name of the bursar, and mostly that of the

university he attended, they are very important and useful to the researcher.[93] The foundation in question was administered by the *scholasticus* and the cantor of the chapter of Notre Dame of Tournai.[94]

What conclusions may be drawn from these accounts? In the period 1484-1522, 84 boys were supplied with a grant, often for several years; 62 of them resided in Paris, four in Louvain, one in Montpellier, and for the others no university town was given.[95] As far as these 67 students were concerned — whether the remaining ones were actually university students cannot be ascertained[96] — the distribution of grants is as follows:

		11	12	16	18	24	in £Fl.
number of years a grant was given	1		9	1	11	4	
	2	1	3		2	5	
	3		6		5	2	
	4		6		7		
	5		1		1	1	
	6		2				
		1	27	1	26	12	number of bursars

It is not clear which standards the administrators of the foundation applied in determining the amount and duration of each grant: most likely, for the amount need was the dominant factor. Since this financial aid ran mostly for only a limited number of years, it may be assumed that most of the bursars were students of the Faculty of Arts. What was said above about flying grants applies here also, viz. that they represented an important supplementary income to students but hardly ever covered the total cost of their studies.[97] In our view, these institutions played a very important part by raising all kinds of funds through 'small' testamentary dispositions. Each fund by itself would not have sufficed to maintain an independent scholarship grant, but, joined together, they enabled less wealthy prelates or lay people to effectively favour university students in their will.

Summary

Only college foundations and scholarships incorporated by these have been investigated in recent times. The conclusion was that only a small percentage of the toal student population was eligible for such financial support. This explains why most historians dealing with this problem sought a solution in the granting of ecclesiastical benefices, together with direct financing by the parents — which is obviously difficult to check. A benefice was probably one of the prevailing forms of scholarship, but its role should not be overestimated! All investigation into the actual share of benefices in covering the total expenses for university studies remains to be done.

An examination of other forms of financial support to university students such as flying scholarship and patronage led us to modify somewhat the traditional outlook. Although these ways of financing were most limited to bring supplementary relief in the all too heavy cost of university training, on the whole it would seem to us that they have played an important part next to colleges and benefices. Only a more systematic investigation — even for Flanders — will provide a more decisive answer on the importance, in quantity as well as in quality, of these 'non-traditional forms' of study financing.[98]

Langemarkstraat, 24
B-8688 Zonnebeke, Belgium

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* Research Assistant of the National Fund for Scientific Research (Belgium), K. U. Leuven.

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