Bentfield Primary School

Debt Policy

February 2025

Introduction

Any money owed to school has an impact on the budget and may affect the resources we can provide to all children. We hope that parents understand this and will make every effort to avoid owing the school money.

The school will take all reasonable measures to collect debts as part of its management of public funds and will make all parents aware of this policy and the schools procedures. This policy will also be published on the school website.

Establishing a debt policy

Bentfield Primary School will ensure that parents are aware of this policy via:

- The school newsletter
- The school website

This will ensure that all parents get the same message in a consistent way. All parents will always have access to a copy of the policy on the website.

Debt policy implementation

1. All parents are made aware of the debt policy via the above methods
2. All school lunches must be **paid for in advance**, except for those children who are entitled to Free School Meals (All Infant children in Years R, 1 and 2)
3. No child should be sent to school without money in their dinner money account and expect to be given a meal unless in exceptional / emergency circumstances
4. Parents who do not want their child to have a school lunch should provide a healthy packed lunch.
5. All other provided services i.e. Breakfast and Kids Clubs and Nursery Fees and snack must be **paid for in advance** of a child attending
6. Parents who pay for wraparound care clubs and Nursery Fees with vouchers should ensure that these are booked and **paid to the school in advance** of your child's attendance at these provisions.

Reporting of outstanding debts

The level of outstanding debt is regularly monitored. Suitable records will be maintained to detail individual debts and the total value of debt to the school in order that it can be determined at any time and reported to the Governors on the Finance, Personnel & Premises Committee. The Governors will anonymously review the level of outstanding debts every term to determine whether this level is acceptable and whether further action to recover debts is effective. Details of all reminders sent will be maintained in school. Where a letter is issued, a copy will be retained in the pupil file.

Debt recovery procedure

Where payment from the Parent/Carer has not been received the following process should be applied:

First 'overdue payment' reminder email

If there is a debt on a pupil account on Wednesday (week 1) from charges made in the previous week, the 1st reminder email will be sent home advising if full payment is not received immediately their child's breakfast club/after-school club/nursery/school lunch provision WILL be suspended (week 1).

Phone call

If there continues to be a debt on a pupil account on Thursday (week 1) from charges made in the previous week, a phone call will be made to request payment to settle the outstanding debt to be made immediately on ParentPay. If applicable, voucher payments should be ordered and evidence of this should be sent through to the main school email address. If full payment is not received immediately their child's breakfast club/after-school club/nursery/school lunch provision WILL be suspended (week 1).

Second 'overdue payment' reminder email

If full payment is not received to clear all debts by Wednesday of the following week (2) the 2nd formal reminder email will be sent home advising their child's breakfast club/kids club/nursery/school lunch provision HAS been suspended.

Payment in full or a repayment plan must be sent to the school office by the parent/carer by Friday of this week otherwise the provision will be cancelled. A follow up phone call will be made to the parent/carer as they will need to make other arrangements for breakfast club/kids club/nursery/school snack or attendance/school lunches.

Third (FINAL) 'overdue payment' reminder letter
If by the following Wednesday (week 3) no payment or response is made, a 3rd formal reminder letter will be sent home asking you to contact the school to make an appointment with one of our Senior leadership team. This will be the final reminder we will send.

Payment must be received by Friday of this week or after the meeting with one of our senior leadership team a repayment plan should be in place or otherwise this will result in the school consulting with Essex County Council legal department regarding how we will proceed.

<u>Access to all paid services</u> that the school offer will be withheld until any outstanding debt is cleared.

Negotiation of repayment terms
Amounts owed are expected to settled by a single payment as soon as possible after receiving the first 'overdue payment' reminder. Failure to meet any repayment terms will result in the school taking advice from Essex County Council legal department on further action.

However, if people are unable to pay;
The school may reduce or cancel a debt in certain circumstances. A sensitive approach to debt recovery will be carried out, taking the following factors into account:

- Hardship – where paying the debt would cause financial hardship.
- Ill health – where our recovery action might cause further ill health.
- Time – where the debt is so large compared to the person's income that it would take an unreasonable length of time to pay it all off.
- Cost – where the value of the debt is less than the cost of recovering it.
- Multiple debts – where someone owes more than one debt to the school. In this situation an attempt to agree one repayment plan to include all debts will be established.

If a request for 'repayment terms' is made these may be negotiated at the discretion of the Headteacher. A record of all such agreements entered into will be retained.

In all cases, a letter will be issued to the debtor confirming the agreed terms for repayment. The settlement period should be the shortest that is judged reasonable. Any debtor who has been granted extended settlement terms will not be offered any further 'credit' and in future will be required to pay in advance.

Costs of debt recovery
Where the school incurs material additional costs in recovering a debt then the Finance, Personnel & Premises Committee will decide whether to seek to recover such costs from the debtor. The debtor will be formally advised in writing that they will be required to pay the additional costs incurred by the school in recovering the debt. This decision and its basis will be recorded and reported to the Finance, Personnel & Premises Committee.

Bad debts
To write-off of any debt between the values of £250 - £2,500 requires the written approval of the Finance Committee, debts over the value of £2,500 will be referred to the Full Governing Body.

A record of the write-off, the reason for it, and the approval for it, will be retained for 6 years.

Debt Recovery Progress

<u>Week 1</u>

If an account is in arrears, the 1st reminder email will be sent and a phone call made advising their child's access to Breakfast and/or Kids Clubs / nursery hours/ school meal /nursery snack provision WILL been suspended and payment on ParentPay or by voucher (if applicable) must be made in full by Friday to allow continued access to this service.

If, by the following day, no payment has been made a phone call will be made on Monday to request payment to settle the outstanding debt to be made immediately on ParentPay. If applicable, voucher payments should be ordered and evidence of this should be sent through to the main school email address.

<u>Week 2</u>

Check child account on Monday (week 2), if no payment has been made the 2nd formal reminder email should be sent advising their child's access to to Breakfast and/or Kids Clubs / nursery hours/ school meal /nursery snack provision has been suspended and parents should make other arrangements for to Breakfast and/or Kids Clubs / nursery hours/ school meal /nursery snack for their child. Payment on ParentPay or by voucher (if applicable) must be made in full to reactivate access to this service.

<u>Week 3</u>

Check child account on Monday (week 3), if no payment has been made the 3rd formal reminder (letter) should be sent requesting a meeting with one of the Senior Leadership Team advising this is a Final reminder.

Payment must be received by Friday of this week <u>or</u> after the meeting with one of our senior leadership team a repayment plan should be in place <u>or</u> if no payment or meeting is made this will result in the school taking advice from Essex County Council legal department on further action.