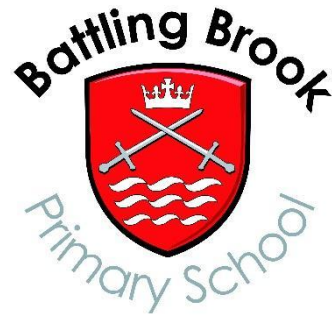


Non- Statutory Policy	
Agreed by	Head
Website	N
Staff Email	N



## Debt Recovery Policy

Date Approved	17 <sup>th</sup> April 2026
Approved by and Position	L Mathie – Head Teacher
Review Date	Summer 2028

### Policy Updates

Date	Updates
April 2026	Page 3 3 <sup>rd</sup> paragraph inserted page 3 Page 6 Debt Recovery Process – removal of the word schoolcomms – now just school meals. Failure to clear debt within 48 hours – removal of no further meals to be provided. Insertion of phone contact to be made and offer of help if the family is struggling financially. Insertion of paragraph re contacting social services.
May 2025	New policy taken from School Bus

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## **Statement of intent**

Battling Brook Primary School is committed to ensuring equal opportunities for all pupils, regardless of financial circumstances, and has established policies and procedures to ensure that no child is discriminated against by our offering of school trips, activities and educational extras.

While this is the case, the school must have a policy in place to ensure the repayment and recuperation of any outstanding debts incurred by the school on behalf of a pupil.

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

The school will take all reasonable measures to vigorously collect debts as part of its management of public funds. A debt will be written off only after all reasonable measures, commensurate with the size and nature of the debt, have been taken to recover it.

Each case is to be treated individually and the circumstances that have led to the outstanding debt will be taken into account to determine the best course of action and whether it is fair and reasonable to pursue the debt in its entirety if at all. The school is committed to adhering to legal requirements regarding charging for school food, activities and materials, and meeting all statutory guidance provided by the DfE.

## **1. Legal framework**

This policy has due regard to all relevant legislation and statutory guidance including, but not limited to, the following:

- DfE (2018) 'Charging for school activities'
- DfE (2023) 'Schemes for financing schools'

This policy operates in conjunction with the following school policies:

- Data Protection Policy
- Finance Policy
- Records Management Policy

## **2. Roles and responsibilities**

The Trust Board is responsible for:

- Reviewing this policy on an annual basis.
- Regularly reviewing details of its debts and what recovery action is needed.
- Consultations if legal services are required for debt recovery.
- Adhering to the privacy rights of pupils and their guardians in all cases.
- Deciding to leave a case of debt recovery to the decision of the Head Teacher.

The Head Teacher is responsible for:

- The overall implementation of this policy and ensuring that all staff, parents and pupils are aware of their responsibilities.
- Recording debt reminders, and ensuring those records are maintained for a period of seven years – this includes dates and times of letters, phone calls, emails, conversations or any other correspondence.
- Ensuring instances of debt are judged on an individual basis, with consideration of the nature of the debt and the circumstances of the family involved.
- Ensuring the privacy of the pupil and their family will be protected by all staff.
- Ensuring the level of outstanding debt owed to the school can be determined at short notice.
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## **3. Acceptable credit period**

In the case of a debt, the School Business Manager in consultation with the Head Teacher should agree upon a 'credit period' within which the debtor can pay the outstanding sum before debt recovery procedures are exercised. This period of time

may vary, at the discretion of the Trust Board, dependent on the nature and size of the debt.

#### **4. Declaring outstanding debt levels**

The School Business Manager and Head Teacher will review the level of outstanding debts every **term** to determine whether current debt levels are acceptable and whether current methods and procedures to recover debts are effective.

Any individual cases of debt that are deemed to require intervention will then be pursued by the procedure starting from section five of this policy.

#### **5. Debt recovery procedures**

Where there is an outstanding payment yet to be received and the acceptable credit period has surpassed, an official invoice will be created outlining the value and reason for the debt, as well as the debtor's identity.

Upon creating the invoice and stipulating a date on which it must be paid by, there will be acknowledgement from the school that the debt has been set up.

#### **School Meals**

Initial reminder

- All debt (any amount), will firstly be relayed to the debtor by an app/text message and a formal letter issued (appendix 1) on any given Friday with a request to clear the debt within 48hrs. The letter will be emailed to the parent.

#### Failure to clear debt within 48hrs

Follow up actions to recover debt

- If the debt has not been cleared prior to returning to school
- a further app/text message will be sent
- if the debt is not cleared in full by the following day then telephone contact will be made with to the parent /carer, this will include a offer of help if the family are financially struggling.
- Social Services may also be informed that these parents/carers are not carrying out their responsibility of care by not providing food for their child at lunchtimes. It is not the responsibility of the school to provide lunch for pupils. It is the responsibility of the parent/carers to provide a meal, either a school lunch or a packed lunch or a meal at home.

#### Pre School Fees

All invoices are to be issued in the first week of the ½ term.

Recovery process

### **Step 1 - one week prior**

An app message reminder is sent to the responsible person

- the amount of debt outstanding
- the date that the amount is due to be settled to the school account

### **Step 2 - three days prior**

A telephone call prior to the parents asking the following

- Enquire as to if they are aware of the outstanding debt and the pay by date?
- Are they in a position to clear the debt by the due date?
- Raise their awareness of future debt building if they have not cleared the debt in full by the end of the next half term
- If necessary, invite them to a support meeting with the School Business Manager, Laura Lyons, in person to discuss a payment plan with a last date that clears the debt prior to the due by date of the next half term invoice.
- Discuss the future debt arising and suggest payments to include the new debt occurring

### **Step 4 - Overdue**

- If the debt has failed to be cleared on the second half term, than advise them that they are putting their child's place at risk of being cancelled for this term
- Suggest ways in which to reduce the build-up of future debts.
- Inform them that all future invoices will be required to be paid by the due date

### **Step 5**

- If the debt has not been cleared in full by the end of the term then the child's place is refused for the following term.

Each of the above steps will be recorded, dated and signed.

## **6. Failure to respond**

If overdue payment reminders are not responded to, another letter will be sent to the debtor advising them that the case has been referred to the school's legal advisors and Trust Board.

It is then for these parties to agree on a timeframe for a repayment or, if necessary, a payment plan for separate instalments.

The school expects that the debt should be repaid as soon as possible, particularly after repeated reminders; however, this can be negotiated at the discretion of the Trust Board.

If there is a case where the debtor is deemed to be refusing to pay without sufficient reason, the school may consider involving our legal services to resolve the issue and recuperate owed funds.

## **7. Negotiation of debt payment**

It is expected that the debt will be repaid as soon as possible, particularly after repeated reminders; however, this will be negotiated at the discretion of the Trust Board, particularly if the circumstances in section nine of this policy apply.

If there is a case where the debtor is deemed to be refusing to pay without sufficient reason, the school may consider involving our legal advisors to resolve the issue and recuperate owed funds.

## **8. Exceptional circumstances and remissions**

The school will ensure that parents of pupils are aware of the help the school can extend to those in financial difficulty. Parents who may be eligible for remissions are those in receipt of any of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Support under part VI of the Immigration and Asylum Act 1999
- The guaranteed element of State Pension Credit
- Child Tax Credit, provided that they are not also entitled to Working Tax Credit and have an annual gross income of no more than £16,190
- Working Tax Credit run-on – paid for four weeks after they stop qualifying for Working Tax Credit
- Universal Credit – if they apply on or after 1 April 2018, their household income must be less than £7,400 a year (after tax and not including any benefits that they receive)

In a case where there is, or it is suspected that there is, an overdue debt from a family who may qualify for remissions, details of the different types of bursary available will be sent to the debtor in question.

The decision of the Trust Board is not guaranteed, but may decide, to waive or reduce the outstanding debt in these circumstances.

## **9. Debt recovery costs**

In addition to the remission allowances outlined in the [Exceptional circumstances and remissions](#) section of this policy, it may be advisable to waive or partially waive debts where it is deemed that it does not make financial sense to continue allocating time and resources to pursuing.

Dependant on the amount Trust Board will review any case a debt may be waived, and come to a final decision based on the value of costs versus value of the debt.

## 10. Bad Debt

- Any individual debt write-offs up to £1,000 can be authorised by the Head Teacher
- Any individual debt write-offs exceeding £1,000 must be authorised by the Trust Board.
- For any debt write-off exceeding £45,000 prior approval from the DfE must be gained.

## 11. Monitoring and review

This policy will be reviewed on an **bi annual** basis by the Head Teacher.

The next scheduled review date for this policy is **Summer 2028**

## Appendix 1

Dear Parent/Carer

I am writing to remind you that according to our records, you have arrears on your child's dinner money account. In order for your child to continue to receive school lunches, the debt must be cleared within 48 hours and note that it is important to keep your account in credit. You are reminded that ordering a school meal is optional and school will not be responsible for a debt.

Please arrange for this debt to be cleared. You can pay using the School Gateway app, our secure online payment system, using the login previously provided.

Non-payment for school meals affects the quality of service we are able to offer to the children therefore we need to ensure that all accounts are up-to-date. Once the debt is cleared please ensure the account remains in credit. Failure to clear the debt will result in further meals not being provided.

If you have any queries regarding these arrears or if you have difficulty making payment, please contact the school office to discuss this further.

Yours sincerely

Mrs Mathie  
Headteacher