Introduction

The schools governing board has a responsibility to have a debt recovery policy which ensures that appropriate procedures are in place to enable the school to receive all income to which it is entitled. As per our strong Christian foundation we aim to work collaboratively and restoratively with families, particularly during times of hardship. At every opportunity, we welcome contact from parents who are struggling financially and work sympathetically to support them with their individual circumstances.

Aims and Objectives

- To ensure that the governing board complies with the Staffordshire Scheme for Financing Schools and Financial Regulations;
- To protect the delegated school budget;
- To apply this policy consistently to ensure debt is dealt with in a timely manner;
- To ensure further goods or services are not supplied to parents/carers or customers who have not paid for items already received or used.
- To ensure that families are supported through time of financial hardship by signposting relevant support

Related Policies

This guidance should be considered alongside the school's policies for:

- Charging and remissions
- Nursery and OSC Terms and conditions

The debt recovery procedure

At St Michael's we provide regular reminders to families regarding their account balances and the need for these to be kept in credit. Reconciliations are completed daily for dinner money on ParentPay, monthly for out of school care and Nursery via Connect Childcare.

Where a debt is identified the following procedure is followed:

Lunch money

- Payment for school meals should be paid in advance and payment made via parent pay.
- An email is sent directly from ParentPay to parents alerting them to their overdue balances. (Appendix 1) In this letter, parents are advised to clear outstanding balances or contact the school office to discuss any emerging/unknown circumstances.

- If, in the rare instance, debt is not cleared within 5 working days, the school office will make direct telephone contact with families to discuss the matter.
- Where it is identified that families meet the criteria for Free School Meals, they will be supported with the application process.
- Governors agree that a meal will be served until the arrears reach the equivalent charge of 10 meals. At this time, parents will be asked to provide their child with a meal.
- Where payment was not forthcoming prior to children leaving the school, Governors will be asked to write-off this debt.

Nursery and Out of School Care

- Invoices for provision are issues around the 20th of each month. These invoices reflect the pre-booked sessions and those sessions taken, but not previously booked from the previous period.
- Payment is expected by 1st of each month
- Payments are reconciled daily and where payment has not been received by 7th, a letter is sent home to parents giving an additional 7 days to make payment. (Appendix 2)
- Following this period, as per T&Cs, a £25 late payment fee is charged.
- Should payment not be received by the end of the calendar month, no further books will be honoured.
- At every opportunity, parents are encouraged to make contact with school should they be experiencing a change in circumstance/ financial hardship.

Music tuition (where provided)

Music lessons are provided by a private tutor at the school. It is the responsibility of the tutor to invoice and collect tuition fees. The school office will help but is not responsible for management of debts incurred.

Board and lodging on residential visits

The board and lodging element of a residential visit can be charged to parents/carers and they are notified of the cost in advance and are given to opportunity to pay in instalments should they wish.

Payment should be made in full before the departure date or the child will not be allowed to attend unless exceptional circumstances are presented to the headteacher and reviewed by Governors if necessary.

Non-payment of Debt

In the event that payment is not forthcoming then an official invoice will be raised on the County Council's finance system which will lead to the Council's debt recovery procedures as follows:

- Invoice raised with payment terms of 28 days
- A reminder is sent 3 days after the 28 days has expired
- A final notice is issued before the school can request the debt recovery officer to contact the parent/carer/customer at their home/ business address (minimum value £150) or the matter referred onto the courts (minimum value £250).

Remissions

In some cases governors have agreed that certain categories of pupils are not liable for the fee or are eligible for a reduced fee for some or all of; extended school activities, music tuition or residential visits. This is included within the Charging and Remissions Policy (reviewed annually).

Lettings

Contracts for lettings of the school premises will be drawn up as necessary between the school and the client in line with the Charges and Remissions Policy.
Failure to pay on time will result in the debt being referred to the County Council for recovery. The letting agreement will be void and the client will be refused future hires.

Writing off debts

When all practical and cost effective methods of debt recovery have been exhausted by the County Council the school will be notified of the amount of debt that is considered to be irrecoverable.
The governing board will take into account the age and size of each debt and any advice from the County Council before making a decision to write off debt.

Version Control:

Version	Author	Amendments	Date
1	Z Cahalan	New policy	22.1.124
2	Z Cahalan	Review-no changes	8.1.25

Adopted by the Governing Body on: 22.1.26 Review date: 22.1.27

Appendix 1:

Dear

Pupil: **Class:**

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 it is important to keep your account in credit.

Our records show that for your child Name Class: at Date your outstanding balance is xxx.

Please arrange for this to be paid immediately by using ParentPay, our secure online payment system. You can use the login previously provided. Please visit www.parentpay.com

Your username and password are:

User Name

Password

You can check your account balance at anytime by logging into your ParentPay account.

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 outstanding balance is cleared please ensure the account remains in credit.

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

Appendix 2:

xxxxx

Dear

Please can you ensure your Nursery/OSC Bill for £xxxis paid by 15th xxxxxx.

If payment is not received by this date a charge of £25 will be made in accordance with the Terms & Conditions.

If you are unable to make the payment immediately, please speak to Mrs Porter in the office who may be able to make alternative arrangements.

Yours Sincerely

Ms Z Cahalan