



DEBT POLICY

RATIONALE

Coppetts Wood Primary School and Children's Centre are committed to providing a high quality service. Every effort will be made to ensure that sufficient time is allowed for parents/carers to pay and where appropriate to pursue recovery.

However where debts are allowed to build up, it often becomes harder for the person owing the money to pay. If a debt is not repaid then money which should be utilised to pay for children's education is used to subsidise these debts, which is an unacceptable use of public funds. We therefore hope that parents will understand why we expect them to pay for services in a timely manner

AIMS

- To provide a system which provides a variety of different methods of payment in order to facilitate ease of paying.
- To provide a clear system which allows parents/carers to know what they owe and how they can pay it off
- To take prompt action to ensure that school debts do not build up
- To have a clear threshold beyond which debts will not be allowed to increase.
- To ensure a fair and consistent approach to dealing with late payments
- To provide clear communication to allow the debtor every opportunity to settle their debt and ensure the school can prove all reasonable steps have been taken to recover the debt should the issue proceed further.
- To ensure that the entire school budget is used to provide educational services to all of our children.
- To recover debts quickly.

SERVICES WHICH ARE PAID FOR

The services provided to pupils which parents are required to pay for include:

- School Meals (unless pupil is eligible for either Free School Meals or Universal Infant Free School Meals)
- Breakfast Club (unless the child is entitled to Pupil Premium Funding and attends the drop in 8,15 Breakfast Club)
- After School Club - Children's Centre and school
- Nursery extended hours, where applicable
- Music tuition, for parents of students taking private music lessons
- Chargeable Activities, e.g. Residential School trips where board and lodging costs are chargeable to parents. Other school trips are by voluntary donation

PROCEDURE

- All payment for school meals, clubs run by the schools and school journeys are taken by School Money. Parents can pay online via school money or at the school office with cash or cheque. Reminders are sent from the School Money System
Payments to the Children's Centre for extended day services are invoiced directly to the parent/carer with clear instructions for payment. Payment is due in advance of service and can be made via BACs or by cheque or cash

School Meals

Parents are asked to pay for school meals by no later than the Monday of the week the meals are to be taken (Week 1)

1. WEEK 1 If the school has not received payment by the Friday morning of that week, the parent will be sent a text reminding them of the outstanding amount
2. WEEK 2 Informal reminder: On the Friday, if the money is still outstanding, the debtor will be reminded by a note going home. A text will be sent to say a note is coming home in their child's book bag
3. WEEK 3 Formal reminder: If it is not paid by the Friday of Week 3, a formal letter will be sent to the debtor. Again a text will be sent to say a letter is coming home in their child's book bag. At this point the parent will be informed that if the debt is not cleared by the following Monday, parents must either provide a packed lunch or take the child home for lunch until the debt is cleared.
4. WEEK 4 Final reminder: If no response is received following the second reminder by the Friday, the school will send a letter to the debtor advising them that they will be referring the matter to the governors to consider legal action. This letter will include the words "further action will be taken if this account remains outstanding after a period of no less than 5 days" plus a clear statement of the monies owed. This letter will be sent by recorded delivery to ensure the debtor has had every chance to respond. At this point, at the discretion of the Governing Body, a decision may be made to decide whether to take legal action against the debtor.
5. If legal action is to be taken, the debt will be registered with the County Court.
6. The registration of the debt with the County Court will enable enforcement action through the County Court. This can include instruction of the County Court Bailiff to seize goods; instruction of the Sheriff of the High Court to do the same; attachment of earnings (instructing employers to make deductions from wages); charging orders; and third party debt orders.

In the instance of a debt payment not being received and a packed lunch not being provided, a member of the Administration Team will phone the parent or carer to ask them to pay for the lunch via School Money or come to the school with a packed lunch. If payment of the debt is still not received and the child is not sent with a packed lunch, then the Headteacher may inform Social Services that parents or carers are not providing food for their children at lunchtime.

Extended hours services (After School Club, nursery hours and 8.00 Breakfast Club)

On acceptance of a place for your child at our extended day services (Nursery hours, After School Club or 8.00a.m. Breakfast Club) the entire half termly fee becomes payable on receipt of the invoice. Invoices are sent out half termly.

1. **WEEK 1** Invoice for services is sent out within 1 week of the start of $\frac{1}{2}$ term. Parents are expected to pay the invoice for the whole half term within 4 weeks
2. **WEEK 3** Parents to get a reminder a week before the payment's due date. The reminder includes a warning that the child's place will be removed should the debt not be cleared by the date specified on the invoice.
3. **WEEK 4** - If the bill is not paid, a formal letter will be sent to the debtor via email and the child's book bag. At this point the parent will be informed that if the debt is not cleared by the end of the following week, extended hours will be stopped at the half term break. The places will then be offered to children on the waiting list.
4. **Week 6** (last week of $\frac{1}{2}$ term) - if no payment is received by Friday (last day of $\frac{1}{2}$ term) a letter will be sent to the debtor advising them that the services for their child are cancelled and that alternative childcare should be arranged by them from the start of next $\frac{1}{2}$ term. The letter will also say that the school will be referring the matter to the governors to consider legal action. This letter will include the words "further action will be taken if this account remains outstanding after a period of no less than 5 days" plus a clear statement of the monies owed. This letter will be sent by recorded delivery to ensure the debtor has had every chance to respond. At this point, at the discretion of the Governing Body, a decision may be made to decide whether to take legal action against the debtor.
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PAYMENT PLAN

An arrangement can be made to pay the debts in instalments if necessary. However school meals and extended day services (Breakfast Club, Nursery hours and After School Club) will be stopped until the debt is fully recovered. The hours/meals will only be resumed when the debt is cleared and if, in the case of the Children's Centre services, space is still available.

WAIVING A DEBT

The waiving of debts is at the discretion of the Headteacher and the Governing Body. A debt may be waived when it is believed the debtor is experiencing serious financial hardship, or if all reasonable avenues to recover the debt have been exhausted and it is believed it would not be cost effective to pursue the debt through legal action.

The waiving of debts will generally only be considered for areas of curriculum enrichment e.g. school trips and residential visits. The waiving of debts will not occur for dinner money or clubs or extended day (Breakfast Club, nursery hours and After School Club)

The headteacher is authorised to waive debts of up to £150. This will be negotiated with the Headteacher directly.

Debts between £150 and £500 will only be waived with the approval of the Finance Committee.

Debts of £500 or more will never be waived.

KEY RESPONSIBILITIES

- Staff will treat debtors with due courtesy and respect and taking full account of the Coppetts Wood Primary School and Children's Centre Equal Opportunities Policy.
- Coppetts Wood Primary School and Children's Centre will monitor the success rate for recovering all debts and will report this information to the Governing Body, as appropriate.

The Office Manager/Bursar, Administrative Assistant, Children's Centre Manager and Children's Centre Administrative Officer

- Ensure that all invoices outstanding are accurately recorded and maintained.
- Ensure there is documentary evidence of all the steps undertaken by the school to recover the debt including recording the dates that invoices and statements were distributed, and/or phone calls and letters that have been sent to debtors
- For all outstanding debts, ensure a final statement (stamped final notice) is issued to all persons liable for the charge. This statement must state "further action will be taken if this account remains outstanding after a period of no less than 5 days"

The Governing Body

- Will consider the arrangements for debt recovery
- Recommend the maximum level of debt which any family would be able to incur
- Approve the school undertaking legal action.
- Include in the minutes of the Governing Body their approval to pursue any outstanding debt .
- Ensure the anonymity of the families involved is preserved at all times
Write off a debt (as above) on the recommendation of the Headteacher or delegate.
- Regularly review this policy to take account of any legislative changes and the result of any analysis. The review will take into account the cost of recovery and

the income from debt reclaimed. It will also take note of the deterrent effect of the policy.

Policy Date: September 2010
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