

The Beacon CE Primary School

Debt Recovery Policy



July 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 by publishing the policy and procedures for collecting debts on the school website.

1. Breakfast and After-School Clubs

Bookings should be made and paid for using the app, MyEd, at least one week in advance. Any bookings made after will be charged the emergency rate.

It is recommended that a credit balance is always maintained on the account. To book a place, payment will either be taken at the time of booking or out of the credit balance held on the account. For the office to book an emergency place there must be sufficient funds on the account to cover the cost. Payment is required for all days booked even if your child does not attend, the exception being when school is closed. Should the place no longer be required, the parent/carer is to advise the School Office at least one week in advance, otherwise the parent/carer is still liable for charges.

Should the parent/carer fall into arrears and fail to make an immediate payment, your child will no longer be able to attend either Breakfast or After-School Club until the balance has been cleared.

2. Non-Funded Nursery Sessions

As per the agreement signed by the parent/carer, payment should be made one week in advance and the balance must be paid before your child attends the nursery sessions, it is recommended that a credit balance is always maintained.

Payment is required for all days booked even if your child does not attend, the exception being when school is closed. Should your child no longer require a place the parent/carer is to provide the Nursery with at least four weeks' notice. During this period charges will still be applicable.

Should the parent/carer fall into arrears and fail to make an immediate payment, the Nursery place may be suspended until the arrears are paid. If the balance is not cleared within a reasonable timeframe, then this place may be withdrawn.

3. School Meals

All pupils who are not Free School Meal eligible are required to pay for a meal from Year 3 onwards.

Payment for school meals is expected immediately after the service has been provided and it is recommended that a credit balance is always maintained.

Parents with a school dinner debt may be asked to pick up their child during the school dinner time and take them home for their dinner, returning their child to school before the end of their break.

4. Educational Visits

Letters will be sent home well in advance of an Educational Visit taking place. Voluntary contributions may be sought for activities during the school day which entail additional costs, without voluntary contributions, a trip may be cancelled. Further details can be found in the 'Charging & Remissions Policy'. Any details regarding contributions will be sent via letter and all payments for trips will be collected in advance of the trip taking place, the time frame will be dependent on when payment by the school must be made to the provider.

5. Residential

Letters will be sent home well in advance of Residential taking place. Letters will clearly detail the contribution and/or costs required to pay and the schools options for parents eligible for reduced costs as per the 'Charging & Remissions Policy'. All payments for trips will be collected in advance of the trip taking place, the time frame will be dependent on when payment by the school must be made to the provider.

If a parent/carer has any outstanding debt with the school, then the decision may be made that your child cannot attend the Residential. However, this will be dealt with on an individual basis.

6. Reporting of Outstanding Debt Levels

The Headteacher/School Business Manager will ensure that 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 Governing Body. The Governing Body will review the level of outstanding debts every term to determine whether this level is acceptable and whether action to recover debts is effective. Details of all reminders will be maintained in school and where a letter is issued, a copy must be retained on file.

7. Debt Recovery Procedures

Initial 'overdue payment' reminder

An initial reminder may be informal and can be made either in person, by telephone or email/text message. The date of the initial reminder should be recorded.

Initial reminders will be sent when a debt begins to accrue.

Note: Debts for Breakfast Club/Afterschool Club will only arise if bookings have not been made via the app and therefore there is an outstanding balance on the account.

First 'overdue payment' reminder letter

A formal reminder letter should be issued two weeks after the informal reminder/the date of supply of the service.

If action is to proceed further, it is necessary to prove that all reasonable attempts have been made to recover the debt, and that these attempts have been made in a timely manner. This will be followed up with a phone call if the parent/carers has not contacted the School Office to settle the debt within one week from the date of the letter.

Second 'overdue payment' reminder letter

A second reminder letter will be issued two weeks after the first reminder letter.

At this point, the parent/carers will be informed that their child may no longer be able to attend Breakfast Club or Afterschool Club, and your child's Nursery place is at risk of being suspended. Parents with a school dinner debt may also be asked to pick up their child during the school dinner time and take them home for their dinner, returning their child to school before the end of their break.

Failure to respond to reminders/settle a debt

If, after two reminder letters, a response or payment is not received within a further two weeks, a final reminder letter will be sent to the parent/carers. This will advise them that if payment is not received within two weeks, or a repayment plan agreed, then the school may seek legal action.

At this point, the parent/carers will be informed that their child is no longer able to attend Breakfast Club or Afterschool Club and children in Nursery will have their place suspended. The places will only be reinstated once the debt has cleared, or a repayment plan has been agreed. Parents with a school dinner debt will be asked to pick up their child during the school dinner time and take them home for dinner, returning their child to school before the end of their break.

8. Negotiation of repayment terms

Parents/carers are expected to settle the amount owed 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 possible legal action.

However, if people are unable to pay:

The school may reduce or cancel a debt under exceptional 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 parent/carer requests for 'repayment terms' these may be negotiated at the discretion of the Headteacher/School Business Manager. A record of all such agreements entered in to will be retained. The settlement period should be the shortest that is judged reasonable. The Headteacher/School Business Manager will decide whether any parent/carer who has been granted extended settlement terms will not be offered any further 'credit' and in future will be required to pay in advance.

9. Costs of debt recovery

Where the school incurs material additional costs in recovering a debt then the Governing Body will decide whether to seek to recover such costs from the parent/carer. The parent/carer 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 Governing Body.