

St. Chad's C.E. (C) Primary School

Debt Recovery Policy



We are a Church of England School and our policies are written with a commitment to our Christian Character, which is rooted in the Bible.

All Scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness, that the person of God may be complete, thoroughly equipped for every good work. (2 Timothy 3:16-17)

This policy is available on our school website and is available on request from the school office. We also inform parents and carers about this policy when their children join our school.

This policy will be reviewed in full by the Governing Body on an annual basis.

Signature J Brennan Headteacher 26th November, 2025
Joanne Brennan

Signature Z Comley Chair of Governors 26th November, 2025
Zoe Comley

Renewal Date: 26th November, 2026

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Statement of Intent

St Chad's 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. 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.

Legal Framework

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

- DfE 'Charging for school activities'
- DfE 'Schemes for financing schools'

This policy operates in conjunction with the following school policies:

- Business Continuity Policy
- Data Protection Policy
- Records Management Policy

Roles and Responsibilities

The governing 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 headteacher.

The headteacher is responsible for:

- The overall implementation of this policy and ensuring that all staff, parents and pupils are aware of their responsibilities.
- 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.

The SBM is responsible for:

- 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 the level of outstanding debt owed to the school can be determined at short notice.

Acceptable Credit Period

In the case of a debt, the governing board 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 governing board, dependent on the nature and size of the debt.

Declaring Outstanding Debt Levels

The headteacher and governing board 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.

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.

Verbal and Written Overdue Payment Reminders

Overdue payment reminders are outlined below:

- **Initial verbal reminder** – informal in-person, telephone or email correspondence notifying the individual of debt with the date and time officially recorded.
- **First formal written reminder** – an official, dated letter addressed to the debtor which will be written up two weeks after the first informal reminder and will acknowledge that it took place.
- **Second formal written reminder** – this will arrive two weeks after the second reminder, citing the details of both previous reminders and stating that concerted efforts have been made to make the person aware that an outstanding debt is overdue.

Dinner Money

Due to lunches being a frequent debt, the school office will reconcile each day the payments received to the meals ordered and any discrepancy will in the first instance result in a message via Arbor to the parent/carer to request payment. Any parent/carer whose debt value reaches £10 will then be contacted via message, phone call and then a follow up letter requesting immediate payment if the payment has not been received.

If payment is still not received within 5 school days of the contact attempts above, then the parent/carer will be informed that the matter will be referred to the County Council and recovery action will be pursued.

A meal will be served to the pupil until the arrears reach £20 after which point no further meals will be served and the parent/carer will be advised to provide a packed lunch for their child.

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 to the school's legal advisors and governing 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 governing board.

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

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 governing 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 LAs and the council's legal services to resolve the issue and recuperate owed funds.

Exceptional Circumstances

The school will ensure that parents of pupils are aware of the help the school can extend to those in financial difficulty.

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 bursaries available will be sent to the debtor in question.

The governing board is not guaranteed, but may decide, to waive or reduce the outstanding debt in these circumstances.

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.

The governing 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.