

Debt Management Policy

Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed. Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.

Romans 13:7-8



At The Cathedral Catholic School we are safe and cared for; we make Christ known and loved, using his example to strive for excellence in all we do.

In close partnership with parents and the parish of The Cathedral and St Thomas More, we aim to deliver an outstanding and distinctive Catholic education with Christ at its heart. Each person's unique value is recognised and nurtured so that, through God's grace we can grow, learn and realise our full potential.

We use our gifts and talents for the glory of God and in the loving service of others, proclaiming the Gospel and striving for the values of the Kingdom of God.

We profess our faith proudly and recognise that we are called to a loving relationship with God through the sacraments, scripture and prayer.

1.0 INTRODUCTION

1.1 The Governing Body is responsible for ensuring that procedures are in place for the recovery of any outstanding debt.

1.2 This policy sets out procedures for debt recovery and for the write-off of any debt which is deemed to be irrecoverable.

2.0 POLICY

Payment is requested in advance of school meals and wrap-around provision. If payment is not received, a maximum of **10 days** services only will be provided without payment. Parents will be contacted and asked by the school to make alternative meal / care arrangements for their child.

2.1 Payment should be obtained as and when goods and services are provided wherever possible; in particular where the value of the goods and services is relatively small, ie less than £100.

2.2 Where payment is not received at the time when the goods or services are delivered an invoice must be raised as soon as possible but normally within 10 working days after a debt becomes due. This will normally be done via ParentPay. ParentPay balance reminders will be sent on a weekly basis where the balance is below £0.00 (Appendix 1a, 1b, 1c, 1d)

2.3 Invoices require immediate payment. Parents / carers can pay using credit / debit cards, cheques or cash.

2.4 Final reminders should be issued if no payment is received within **28 days**. The final reminder should make it clear that legal action will be considered if payment is not received within a further **14 days**. (Appendix 2a, 2b, 2c)

2.5 At each Governing Body/Finance Committee meeting, the headteacher is required to inform the governors of any debt which is still outstanding after the 14 day period following the final reminder together with any proposed action. This may be a referral to a debt collection agency, to solicitors for legal action or to write-off the debt if there is no realistic prospect of debt recovery being successful or if further action is not cost-effective. (Appendix 3)

2.6 Outstanding debt of up to £100 may be written-off by the headteacher provided that the appropriate follow-up action outlined above has been taken and the details of the debtor, amount of write-off and reason for no further action being taken is reported to the Finance Committee for information at their next meeting. (Appendix 4)

2.7 Write-off of outstanding debt in excess of £100 must be approved by the Finance Committee following submission of details of the debt by the headteacher together with reasons for no further action being taken. (Appendix 5)

APPENDIX 1a

<miscontactname/>
<consumeraddress/>

Dear <miscontactname/>

Pupil: <consumerforename/> <consumersurname/> Class: <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 <consumerforename/><consumersurname/> Class: <class/> at <date/> your debt is <balance/>.

Please arrange for this debt to be cleared immediately. You have two ways to make payment. You can pay using ParentPay, our secure online payment system, using the login previously provided. Please visit www.parentpay.com and enter your login details.

Your username and password are:

User Name <loginname/> Password <password/>

Alternatively, please take this letter to your nearest PayPoint store along with your payment. The store will scan the barcode at the bottom of this letter and your payment will be credited to your child's account.

You can check your account balance 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 debt 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

Headteacher<paypointbarcode/>

APENDIX 1b

<miscontactname/>
<consumeraddress/>

Dear <miscontactname/>

Pupil: <consumerforename/> <consumersurname/> Class: <class/>

I am writing to remind you that according to our records, you have arrears on your child's Breakfast Club account. In order for your child to continue to attend Breakfast Club, it is important to keep your account in credit.

Our records show that for your child <consumerforename/><consumersurname/> Class: <class/> at <date/> your debt is <balance/>.

Please arrange for this debt to be cleared immediately. You have two ways to make payment. You can pay using ParentPay, our secure online payment system, using the login previously provided. Please visit www.parentpay.com and enter your login details.

Your username and password are:

User Name <loginname/> Password <password/>

Alternatively, please take this letter to your nearest PayPoint store along with your payment. The store will scan the barcode at the bottom of this letter and your payment will be credited to your child's account.

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

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

Headteacher<paypointbarcode/>

APPENDIX 1c

<miscontactname/>
<consumeraddress/>

Dear <miscontactname/>

Pupil: <consumerforename/> <consumersurname/> Class: <class/>

I am writing to remind you that according to our records, you have arrears on your child's After School Club account. In order for your child to continue to attend After School Club, it is important to keep your account in credit.

Our records show that for your child <consumerforename/><consumersurname/> Class: <class/> at <date/> your debt is <balance/>.

Please arrange for this debt to be cleared immediately. You have two ways to make payment. You can pay using ParentPay, our secure online payment system, using the login previously provided. Please visit www.parentpay.com and enter your login details.

Your username and password are:

User Name <loginname/> Password <password/>

Alternatively, please take this letter to your nearest PayPoint store along with your payment. The store will scan the barcode at the bottom of this letter and your payment will be credited to your child's account.

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

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

Headteacher<paypointbarcode/>

APPENDIX 1d

<miscontactname/>
<consumeraddress/>

Dear <miscontactname/>

Pupil: <consumerforename/> <consumersurname/> Class: <class/>

I am writing to remind you that according to our records, you have not sent in a contribution for the recent trip that your child went on to Wildlife Oasis. In order to continue to provide such activities, we must have enough contributions to cover the cost of the trip.

Our records show that for your child <consumerforename/><consumersurname/> Class: <class/> at <date/> your debt is <balance/>.

Please arrange for this debt to be cleared immediately. You have two ways to make payment. You can pay using ParentPay, our secure online payment system, using the login previously provided. Please visit www.parentpay.com and enter your login details.

Your username and password are:

User Name <loginname/> Password <password/>

Alternatively, please take this letter to your nearest PayPoint store along with your payment. The store will scan the barcode at the bottom of this letter and your payment will be credited to your child's account.

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

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

Yours sincerely

Headteacher<paypointbarcode

APPENDIX 2a

<miscontactname/>
<consumeraddress/>

Dear <miscontactname/>

FINAL DEBT REMINDER

Our records show that you have still not paid dinner money for your child <consumerforename/>
<consumersurname/> Class: <class/>

As at <date/> your account is showing a debt of <balance/>

Please arrange for this money to be paid immediately. Failure to bring your account up to date could result in your child being denied a meal and the school having to proceed with legal procedures in order to recover the debt. I am obliged to warn you that the debt recovery procedure can result in a summons to Court.

Once the debt is cleared please ensure your child's school meal account remains in credit.

You have two ways to pay the outstanding amount:

1. Online payment via ParentPay

Please visit www.parentpay.com and login using your username and password:

User Name <loginname/> Password <password/>

2. In cash at a local store using the PayPoint card provided to you

If you have misplaced your PayPoint card please take this letter to your nearest PayPoint store along with your payment. The store will scan the barcode at the bottom of this letter and the payment will be credited to your child's account.

If you have any queries regarding these arrears, please contact the school office immediately. If you are experiencing difficulties in paying this debt, please contact school to arrange a repayment plan which would prevent legal proceedings.

Yours sincerely

Headteacher<paypointbarcode/>

APPENDIX 2b

<miscontactname/>

<consumeraddress/>

Dear <miscontactname/>

FINAL DEBT REMINDER

Our records show that you have still not paid Breakfast Club fees for your child

<consumerforename/> <consumersurname/> Class: <class/>

As at <date/> your account is showing a debt of <balance/>

Please arrange for this money to be paid immediately. Failure to bring your account up to date could result in your child being denied access to Breakfast Club and the school having to proceed with legal procedures in order to recover the debt. I am obliged to warn you that the debt recovery procedure can result in a summons to Court.

Once the debt is cleared please ensure your child's account remains in credit.

You have two ways to pay the outstanding amount:

1. Online payment via ParentPay

Please visit www.parentpay.com and login using your username and password:

User Name <loginname/> Password <password/>

2. In cash at a local store using the PayPoint card provided to you

If you have misplaced your PayPoint card please take this letter to your nearest PayPoint store along with your payment. The store will scan the barcode at the bottom of this letter and the payment will be credited to your child's account.

If you have any queries regarding these arrears, please contact the school office immediately. If you are experiencing difficulties in paying this debt, please contact school to arrange a repayment plan which would prevent legal proceedings.

Yours sincerely

Headteacher<paypointbarcode/>

APPENDIX 2c

<miscontactname/>

<consumeraddress/>

Dear <miscontactname/>

FINAL DEBT REMINDER

Our records show that you have still not paid After School Club fees for your child
<consumerforename/> <consumersurname/> Class: <class/>

As at <date/> your account is showing a debt of <balance/>

Please arrange for this money to be paid immediately. Failure to bring your account up to date could result in your child being denied access to After School Club and the school having to proceed with legal procedures in order to recover the debt. I am obliged to warn you that the debt recovery procedure can result in a summons to Court.

Once the debt is cleared please ensure your child's account remains in credit.

You have two ways to pay the outstanding amount:

1. Online payment via ParentPay

Please visit www.parentpay.com and login using your username and password:

User Name <loginname/> Password <password/>

2. In cash at a local store using the PayPoint card provided to you

If you have misplaced your PayPoint card please take this letter to your nearest PayPoint store along with your payment. The store will scan the barcode at the bottom of this letter and the payment will be credited to your child's account.

If you have any queries regarding these arrears, please contact the school office immediately. If you are experiencing difficulties in paying this debt, please contact school to arrange a repayment plan which would prevent legal proceedings.

Yours sincerely

Headteacher<paypointbarcode/>



Debt Management Policy June 2016

The Debt Management Policy is based on best practice advice from Lancashire County Council.

The implementation of this policy will be monitored by Miss Kelly Hannah in consultation with the Leadership Team and a nominated Governor.

This policy will be reviewed as appropriate by The Senior Leadership Team

Intended Policy Review Date – July 2018

Approved by _____ (Headteacher)

Date: _____

Approved by _____ (Governor)

Date: _____