

SS JOHN & MONICA CATHOLIC PRIMARY SCHOOL



Debt Collection Policy

Introduction

The Governing Body has a responsibility for ensuring that appropriate procedures are in place to enable SS John & Monica Catholic Primary School to receive all income to which it is entitled. For this reason, it is important that the school has a policy for dealing with debts which is approved by the Governing Body.

Parents should be made aware of this policy and the school's procedures by information being published on the school website.

Principles

The School will actively pursue debtors, including parents/carers for the collection of monies owed to it.

The Senior Office Manager and Head Teacher will ensure:

- all letters requesting monies outstanding are accurately recorded and maintained;
- there is documentary evidence of all the steps undertaken by the school to recover the debt and this includes recording the dates that letters and statements were sent, and/or phone calls and texts that have been made to debtors;
- each case involving a family may be judged on the family's individual circumstances and the amount outstanding as to the length of time before legal action is started;
- the identity of a family involved is only disclosed to those who need to know under this policy.

The Governing Body:

- must consider the arrangements for debt recovery;
- must approve the school undertaking legal action in any particular case;
- must include in the minutes of its meeting or record of its decision, its approval to pursue any outstanding debt;
- will ensure that the identity of a family involved is only disclosed to those who need to know under this policy;
- may delegate its responsibilities under this policy to the Lead Finance Governor.

Pursuance of Debt

The school should:

- give the debtor appropriate notification and time to pay the outstanding charge;
- send the debtor, as a minimum, a final statement by recorded delivery, which states that this is the final notice and that further action will be taken.

Waiving of Debt

A debt may be written off or waived by resolution of the Governing Body on the recommendation of the Head teacher. A recommendation to write off or waive a debt can be made by the Head teacher when either:

- a) all reasonable avenues to recover the debt have been exhausted, and where it is not cost effective to pursue the debt through legal action; or
- b) it is believed the debtor is experiencing financial hardship.

Sales – Uniform, book bags, etc.

All items purchased through the school office must be paid for in advance, online through School Money.

Trips, Residential and Non-school based activities

Voluntary contributions may be sought for activities during the school day which entail additional costs, i.e. school trips and visiting organisations. In these circumstances no child will be prevented from participating because a contribution is not received. However, if insufficient total funds are not received the activity may be cancelled.

Non-curriculum based trips (e.g. residential) must be paid for in advance. Non-payment will result in the child being prevented from participating in the trip.

Breakfast club Fees

Fees are paid on a weekly or daily basis online through School Money. The Office Staff will manage the payments and will chase debts on a weekly basis by text. Any debts over £30 per family will be referred to the Senior Office Manager and a letter will then be issued. Individual families and circumstances will be considered before action is taken. Parents may no longer be allowed to bring children to the breakfast club if the debt remains unpaid.

School Meals

SS John & Monica Catholic Primary School expects all school meals to be paid for in advance either by half-termly or termly payments, or weekly payments that are made every Monday morning on the School Money system. The debt recovery process for school meal fees is as follows:

- After 5 days of non-payment, a letter (appendix a) will be sent to the parents of the child reminding them of the outstanding fees.
- After 10 days of non-payment, a second letter (appendix b) will be sent to the parents of the child reminding the parents of the need to pay.
- After 15 days of non-payment, a third letter (appendix c) will be sent home via the child and by post. This letter will come from the Senior Office Manager and will ask for the debt to be paid in the next 7 days, explaining that failure to do so will result in a referral to a debt-collection agency Lovetts, Solicitors. The letter will also state that the child will no longer be issued with a school meal and parents will need to provide them with a packed lunch.
- After 20 days of non-payment, the debt will be referred to a debt-collection agency Lovetts, Solicitors who will send a 'letter before action' by post.
- If the debt is still not cleared, Governors will be informed and the decision to pursue further action will be discussed.
- Regular phone calls and text reminders will be made throughout this period by the Office Staff. These will be documented accurately as proof of contact.

Debt Advice

Parents/Carers are directed to the National Debtline and the Citizens Advice Bureau for advice and support in dealing with debt.

<https://www.citizensadvice.org.uk/>

<https://www.nationaldebtline.org/>

Signed (Chair of Governing Board)

Date

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