

Three Counties Academy Trust



Debt Recovery Policy

#FI4

Last amended 30th September 2026 (v1.0)

Policy lifespan: 3 years. Subject to annual compliance check. Next full review 29th September 2029.

Version history

Date	Version	Details	Actioned by	PDF to Websites	Word to Governor Hub
30.09.26	1.0	Formatted to house style and checked against model for updates	MF	✓	✓

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Trust Glossary

Policy abbreviations and acronyms

CFO	Chief Financial Officer
DFE	Department for Education
TCAT	Three Counties Academy Trust

NB. Where the term “parent” or “parents” is used this includes those who act as carers or have parental responsibility.

NB. Staff roles noted within this policy may also include those staff performing that role in an ‘Acting’ capacity.

Statement of intent

Three Counties Academy Trust (TCAT) is committed to ensuring that all pupils have access to the educational opportunities available to them and that no pupil is unfairly disadvantaged because of their family's financial circumstances. We will ensure that our arrangements for charging, payments and debt recovery are applied fairly, consistently and sensitively, with appropriate consideration given to families who may be experiencing financial difficulty or hardship.

At the same time, TCAT has a responsibility to manage public funds effectively and to ensure that monies properly owed to us are collected. Unpaid debts can reduce the resources available to support pupils and the wider educational provision of the Trust. TCAT will therefore maintain effective arrangements for identifying, monitoring and recovering outstanding debts in a timely and proportionate manner.

Where a debt arises, TCAT will take reasonable and proportionate steps to secure payment. The approach taken will have regard to the value and nature of the debt, the costs and likelihood of recovery, the circumstances in which the debt arose and, where relevant, any known financial or other exceptional circumstances affecting the individual or family concerned. Wherever appropriate, early communication will be encouraged so that difficulties can be identified and reasonable arrangements for repayment considered before debts escalate.

We will seek to balance our duty to protect public funds with our responsibilities towards pupils and families. Debt recovery arrangements will not be used in a way that humiliates, publicly identifies or unfairly penalises a pupil because money is owed by their parent or carer. Each case will be considered on its individual circumstances, and decisions concerning recovery action, repayment arrangements or the writing off of debt will be fair, reasonable, properly authorised and appropriately documented.

A debt will only be written off where reasonable recovery measures, proportionate to the value and circumstances of the debt, have been exhausted or where further recovery action is considered impractical, uneconomic or otherwise inappropriate. Any decision to write off a debt will be made in accordance with TCAT's financial procedures and the requirements applicable to academy trusts.

TCAT will comply with relevant legislation, Department for Education requirements and guidance concerning charging, remissions, school meals, educational activities and the management of academy trust funds. Through this policy, TCAT aims to maintain a consistent and transparent approach to debt recovery which safeguards public money while treating pupils, families, staff and other debtors fairly and with appropriate sensitivity.

Member, Trustee, Local Governor and Staff Summary

Key points

- TCAT is committed to ensuring that no pupil is disadvantaged because of their family's financial circumstances while also ensuring that money owed to TCAT is recovered appropriately
- Debt recovery arrangements must be proportionate, reasonable and considerate of individual circumstances, particularly where families may be experiencing financial hardship
- Pupils must never be publicly identified, embarrassed or unfairly penalised because a parent or carer owes money to TCAT
- Decisions regarding repayment plans, recovery action and debt write-offs must be properly authorised, documented and compliant with TCAT's financial procedures
- All debts should be monitored regularly to ensure that recovery arrangements remain effective and that outstanding balances do not adversely affect educational provision

Governance responsibilities

- The Trust Board oversees the policy and reviews debt levels and recovery arrangements regularly with the CFO
- Trustees may be involved in decisions relating to legal recovery action and significant debt cases
- The Chief Financial Officer (CFO) oversees debt recovery across TCAT and ensures appropriate controls, record-keeping, reporting and authorisation arrangements are in place
- The CFO may agree repayment plans, determine recovery actions for significant or disputed debts and make recommendations regarding debt write-offs

Operational responsibilities

- Executive Headteachers, Headteachers and Heads of School are responsible for implementing the policy and ensuring staff understand their responsibilities
- Accurate records of reminders, correspondence and recovery actions must be maintained for seven years
- Each debt case should be assessed individually, taking account of the family's circumstances and the nature of the debt
- Staff must protect the privacy and dignity of pupils and families throughout the recovery process

- Schools must be able to identify outstanding debt levels quickly and provide relevant information to support recovery decisions

Debt recovery process

- An agreed credit period is provided before formal recovery procedures begin
- Formal invoices are issued when payment becomes overdue
- Recovery normally progresses through verbal reminders followed by written reminders before escalation is considered
- Repayment plans may be agreed where appropriate
- Legal action may be considered where debts remain unpaid and there is no reasonable justification for non-payment

Supporting families

- Families experiencing financial difficulty may be signposted to available remissions, bursaries or other support schemes where eligible
- The Trust Board, in consultation with the CFO, may agree to reduce or waive debts in exceptional circumstances or where recovery is not financially proportionate

Debtor Summary

Purpose

- Explains how TCAT's Debt Recovery Policy manages outstanding payments and debt recovery fairly, consistently and sensitively whilst protecting TCAT funds and educational resources

If you owe money to TCAT

- TCAT expects debts to be paid within the agreed payment period wherever possible
- If payment is not received by the due date, TCAT will begin its debt recovery procedures in a proportionate and reasonable manner
- An official invoice will be issued confirming the amount owed and the reason for the debt

What to expect

- An initial reminder may be made in person, by telephone or by email
- If payment remains outstanding, formal written reminders will be sent explaining the debt and the action required
- If there is still no response, the matter may be escalated to the Trust Board and Chief Financial Officer (CFO) for further consideration

If you are experiencing financial difficulties

- TCAT encourages early communication if you are struggling to make a payment
- Repayment arrangements may be agreed depending on individual circumstances and the nature of the debt
- Information about remissions, bursaries and other available support may be provided where eligibility criteria are met
- TCAT will consider personal circumstances and aims to resolve debt issues fairly and sensitively

Important assurances

- No pupil will be publicly identified, embarrassed or unfairly treated because a parent or carer owes money to TCAT
- All debt recovery actions will respect the privacy and dignity of pupils and families
- Each case will be considered individually, and decisions will be reasonable, proportionate and appropriately authorised

Further action

- Where debts remain unpaid and reasonable attempts to recover payment have been unsuccessful, TCAT may consider legal recovery action where appropriate
- In some exceptional circumstances, debts may be reduced or written off where recovery is not practical, proportionate or financially viable

What debtors should do

- Read invoices and reminders carefully
- Make payments by the agreed date whenever possible
- Contact the school or TCAT promptly if you are experiencing financial difficulties or believe there is an error with the debt
- Work with TCAT to agree a suitable repayment arrangement where required

1. 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'](#)

Where legislation has been passed or updated during the shelf life of this policy, we will always apply the latest version available irrespective of the version quoted here.

This policy operates in conjunction with the following policies and school documents:

- Business Continuity Plans
- Records Management Policy (FI2)
- Reserves and Investments Policy (FI3)
- MAT Financial Procedures Policy (FI5)
- Anti-Fraud and Corruption Policy (FI14)
- Data Protection Policy (FI20)
- Conflicts of Interest Policy (GN13)
- Business Continuity Policy (GN22)

Central TCAT policies have the policy number identified, e.g. "SG1". Where no policy number is identified this indicates the policy is a school specific policy available from an individual TCAT school's website.

2. Roles and responsibilities

The Trust Board, and where delegated, Local Governing Bodies are responsible for:

- Reviewing this policy
- 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

The CFO is responsible for:

- Overseeing TCAT's debt recovery arrangements and ensuring that outstanding debts are identified, monitored and pursued consistently, proportionately and in accordance with this policy
- Ensuring appropriate financial controls, records and reporting arrangements are maintained in relation to outstanding debts, repayment arrangements, recovery action and debts proposed for write-off
- Determining, within delegated authority, appropriate recovery action for significant, persistent or disputed debts, including agreeing repayment arrangements and escalating cases where further action may be required
- Making recommendations to the Trust Board regarding the write-off of debts that cannot reasonably or economically be recovered, ensuring that any write-off is properly authorised and recorded in accordance with TCAT's Scheme of Delegation and financial procedures

Executive Headteachers, Headteachers and where delegated, Heads of School are responsible for:

- The overall implementation of this policy and ensuring that all staff, parents and pupils are aware of their responsibilities
- 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 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
- Ensuring the level of outstanding debt owed to TCAT can be determined at short notice
- Notifying and advising the CFO on contextual debt management and recovery

3. Acceptable credit period

In the case of a debt, the Trust Board or where delegated the CFO 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 Trust Board or CFO, dependent on the nature and size of the debt.

4. Declaring outstanding debt levels

The CFO and Trust Board, in conjunction with Executive Headteachers, Headteachers and Heads of School will review the level of outstanding debts regularly 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.

5. Debt recovery procedures

Where there is an outstanding payment yet to be received and the acceptable credit period has surpassed, an official TCAT 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 TCAT that the debt has been set up.

6. Verbal and written overdue payment reminders

Overdue payment reminders that TCAT will use are outlined below:

- **Initial verbal reminder** – informal in-person by the Headteacher or Head of School, 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 and actioned by TCAT's Finance Department
- **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 and will be actioned by TCAT's CFO

7. 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 TCAT's Trust Board and the CFO.

It is then for these parties to agree on a timeframe for a repayment or, if necessary, a payment plan for separate instalments.

TCAT 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 Trust Board or CFO where delegated.

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

8. 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 Trust Board or CFO where delegated, 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, TCAT may consider involving legal services to resolve the issue and recuperate owed funds.

9. Exceptional circumstances and remissions

TCAT will ensure that parents of pupils are aware of the help we can extend to those in financial difficulty. Parents who may be eligible for remissions are those in receipt of any of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Support under part VI of the Immigration and Asylum Act 1999
- The guaranteed element of State Pension Credit

- Child Tax Credit, provided that they are not also entitled to Working Tax Credit and have an annual gross income of no more than £16,190
- Working Tax Credit run-on – paid for four weeks after they stop qualifying for Working Tax Credit
- Universal Credit – if they apply on or after 1 April 2018, their household income must be less than £7,400 a year (after tax and not including any benefits that they receive)

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 bursary available will be sent to the debtor in question.

The Trust Board, in consultation with the CFO, may decide, to waive or reduce the outstanding debt under these circumstances, though it is not guaranteed.

10. Debt recovery costs

In addition to the remission allowances outlined in 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 Trust Board, in consultation with the CFO, 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.

Monitoring and review

Lifespan of Policy: 3 Years

At any point this policy is updated or fully reviewed, it will be updated on the main TCAT website and will automatically update on all TCAT school websites simultaneously.

Where an annual check or other check results in minor changes, the Version History will be reviewed and updated with a change in the number following the decimal point, for example, v1.1 ⇒ v1.2. Where the policy is reviewed in full, then the number before the decimal point will change and reset, for example v1.4 ⇒ v2.0.

Any changes made by the CEO in collaboration with the Board Appointed Trustee will be passed to the Trust Board for ratification and subsequently be notified to Clerks to Local Governing Bodies and Headteachers/Heads of School.

The next scheduled full review date for this policy is 29th September 2029.

Date approved by the Board Appointed Trustee: 30th September 2026.

To be ratified and recorded in the minutes at the first Trust Board Meeting after 30th September 2026.

Trust Glossary

AA	Admissions Authority	H&S	Health and Safety
AAI	Adrenaline Auto-Injector (Epi Pen)	HoS	Head of School
ACM	Asbestos Containing Materials	HSE	Health and Safety Executive
AHT	Assistant Headteacher	ICO	Information Commissioners Office
AIR	Attendance Intervention Reviews	IDSR	Inspection Data Summary Report
APDR	Assess Plan Do Review Cycle	IHP	Individual Healthcare Plan
APIs	Application Programming Interfaces	IRMS	Information and Records Management Society
ASC	Autistic Spectrum Condition	IWF	Internet Watch Foundation
ASP	Analyse School Performance	KCSIE	Keeping Children Safe in Education
ATH	Academy Trust Handbook	KS1/2/3/4	Key Stage 1/2/3/4
BAME	Black, Asian and Minority Ethnic Backgrounds	LAC	Looked After Child
BAT	Board Appointed Trustee	LADO	Local Authority Designated Officer
BCP	Business Continuity Plan	LGB	Local Governing Body
BFR	Budget Forecast Return	LLC	Low-Level Concerns
CEO	Chief Executive Officer	LSA	Learning Support Assistants
CFO	Chief Financial Officer	MASH	Multi-Agency Safeguarding Hub
CIF	Condition Improvement Fund	MAT	Multi-Academy Trust

CIN	Child in Need	MFA	Multi-Factor Authentication
CLA	Children Looked After	MFL	Modern Foreign Language
CMIE	Child Missing in Education	NCSC	National Cyber Security Centre
COO	Chief Operating Officer	NoV	Note of Visit
COSHH	Control of Substances Hazardous to Health	NPQ	National Professional Qualifications
CP	Child Protection	PA	Persistent Absence
CPD	Continuing Professional Development	PAN	Published Admission Number
CPOMS	Child Protection Online Management System	PECR	Privacy and Electronic Communications Regulations
CSCS	Children's Social Care Services	PEP	Personal Education Plan
CSE	Child Sexual Exploitation	PEEP	Personal Emergency Evacuation Plan
CTIRU	Counter-Terrorism Internet Referral Unit	PEx	Permanent Exclusion
CWD	Children with Disabilities	PP	Pupil Premium
CYPMHS	Children and Young People's Mental Health Services	PPG	Pupil Premium Grant
DBS	Disclosure and Barring Service	PSHE	Personal, Social and Health Education
DDSL	Deputy Designated Safeguarding Lead	PSED	Public Sector Equality Duty
DfE	Department for Education	PTFA	Parent, Teacher and Friends Association
DHT	Deputy Headteacher	QA	Quality Assurance

DSE	Display Screen Equipment	RIDDOR	Reporting of Injuries, Diseases and Dangerous Occurrences Regulations
DSL	Designated Safeguarding Lead	RHE	Relationships and Health Education
DPO	Data Protection Officer	RPA	Risk Protection Arrangement
EAL	English as an Additional Language	RSHE	Relationships, Sex and Health Education
ECT	Early Career Teacher	SA	Severely Absent
EDIB	Equality, Diversity, Inclusion and Belonging	SALT	Speech and Language Therapist
EHA	Early Help Assessment	SARC	Sexual Assault Referral Centre
EHCNA	Education, Health and Care Needs Assessment	SBM	School Business Manager
EHCP	Education, Health and Care Plan	SCC	Standard Contractual Clause
EHE	Elective Home Education	SCITT	School-Centred Initial Teacher Training
ELSA	Emotional Literacy Support Assistant	SCR	Single Central Record
ESFA	Education and Skills Funding Agency	SDP	School Development Plan
EVC	Educational Visit Coordinator	SDQ	Strengths and Difficulties Questionnaire
EWOSSO	Education Welfare and Safeguarding Support Officer	SEF	Self-Evaluation Form
EYFS	Early Years Foundation Stage	SEMH	Social, Emotional, and Mental Health
FBV	Fundamental British Values	SENCO	Special Educational Needs Coordinator
FFT	Fischer Family Trust	SEND	Special Educational Needs and Disabilities

FGM	Female Genital Mutilation	SIP	School Improvement Partner
FGMPO	FGM Protection Order	SLA	Service Level Agreement
FOI	Freedom of Information	SLCN	Speech, Language and Communication Needs
FSM	Free School Meals	SLT	Senior Leadership Team
FTS	Find a Tender Service	SPOC	Single Point of Contact
GAG	General Annual Grant	STEM	Science, Technology, Engineering and Maths
GDPR	General Data Protection Regulation	TA	Teaching Assistant
GIAS	Get Information about Schools	TAC	Team Around the Child
HASH	Herefordshire Association of Secondary Heads	TCAT	Three Counties Academy Trust
HBA	Honour Based Abuse	TUPE	Transfer of Undertakings (Protection of Employment)
HR	Human Resources	VSH	Virtual School Headteacher