



Debt Recovery Policy

Calcot Infants and Junior Schools

1. Document Control

Adopted / Adopted and Adapted / Schools own: **School's Own**

Review period: **Annual**

Responsible committee: **Finance, Health, Safety and Premises**

Statutory: **No**

Required on website: **No**

Ratified by committee: **October 2024**

Review due: **October 2025**

Chair of Governors' signature: **Mrs Julia Kidd**

Change History

Version	Date	Amendment or No Change
1	2023 December	Created
1	2024 October	No changes
3		
4		

Debt Recovery Policy

1. General requirements

Calcot Schools will take all reasonable measures to collect debts as part of its management of public funds.

In general, payment for all goods and services supplied by the School should be collected in advance or 'at the point of sale'.

The procedures to secure the collection of all debts are outlined below and should be followed by all School staff.

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.

The school's debt recovery policy will observe the relevant financial regulations and guidance set out in the Scheme for Financing Schools and any other legal requirements. In particular:

- the Governing Body will approve the write-off of all debts, stocks, stores and surplus assets
- all such write-offs will be recorded in the minutes of the governing body
- a formal record of any debts written off will be maintained and this will be retained for 7 years (the form of this record is specified below).
- the school will seek the advice of West Berkshire Legal Services should they consider taking legal or other action to recover the debt.

2. School Dinners

We recommend that payment is made a minimum of one week in advance and a credit balance is maintained at all times. Dinners can be ordered in advance via 'Reach more parents' or in class on the day. Should the parent/carer fall into arrears and fail to make a payment within one week of receiving a first formal reminder, a further letter will be sent advising the parent/carer that their child will no longer be entitled to a school lunch and that they should send their child to school with a packed lunch. Failure for the parent/carer to provide their child with a packed lunch may result in involving the school's child protection officer.

3. Early Birds/Tea Birds

As per the Terms and Conditions and Registration agreement signed by the parent/carer, we recommend that payment is made as far in advance as possible (minimum of one week). Payment is required at the time of booking for all days booked even if the child does not attend, the exceptions being when school is closed. Should the child no longer require a place 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, the club place will be suspended until the arrears (and any applicable charges) is paid. If the balance is not cleared within one week, then this place may be withdrawn.

4. **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 Finance Committee (FHSP) and/or Governing Body.

The Finance Committee (FHSP) will review the level of outstanding debts every term to determine whether this level is acceptable and whether action to recover debts is effective.

5. **Debt Recovery Procedures**

5.1 Parent/Carer Debt recovery

Where payment from the parent/guardian has not been received in advance, or 'at the point of sale', the following process should be applied.

Initial informal 'overdue payment' reminder

An initial reminder may be informal and can be made either by the online payment system, by telephone or in person (when a parent/guardian comes to collect/drop off the child). The initial reminder will be sent during the first week of non-payment and will be re-sent if no payment is received. An outstanding meal payment reminder will be issued within the first week with a link provided for payment to be made.

In general, the School Office will notify the parent/guardian.

The date of the informal reminders should be recorded.

First formal 'overdue payment' reminder letter

A formal reminder letter should be issued within 2 weeks of the initial reminder. *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, i.e. at the time that the debt first became overdue.*

The date of the first formal reminder should be recorded.

Second 'overdue payment' reminder letter

A second reminder letter will be issued 1 week after the First Reminder Letter.

The date of the second formal reminder should be recorded.

Final 'overdue payment' reminder letter

If after 2 written reminders, a response or payment is not received, a letter will be sent to the debtor advising them that the matter will be referred to the school's

legal advisers. The debtor may be advised that they will be required to pay in advance for all future supplies or the supply will no longer be available to them.

Details of all reminders, whether verbal or in writing, should be maintained. Where a letter is issued, a copy must be retained on file.

Should a debt need to be taken beyond two reminder letters, formal written evidence may have to be produced.

It is therefore important that at least one, but preferably two, written reminders are sent.

5.2 Staff Debt Recovery

Staff debts can accumulate from staff school lunches they have taken. An initial reminder will be sent from the online payment system. If the debt is still outstanding after 7 days, a letter will be handed to them in person in the strictest of confidence and a school lunch will not be provided until the debt is paid in full.

6. Negotiation of repayment terms

Debtors are expected to settle the amount owed by a single payment as soon as possible after receiving the initial 'overdue payment' reminder.

However, if people are unable to pay;

The School may reduce or cancel a debt in certain 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 debt – 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 debtor requests 'repayment terms' these may be negotiated at the discretion of the Headteacher/School Business Manager.

A record of all such agreements entered into will be retained.

In all cases, a letter will be issued to the debtor confirming the agreed terms for repayment.

The settlement period should be the shortest that is judged reasonable.

The Headteacher/School Business Manager will decide whether any debtor who has been granted extended settlement terms will not be offered any further 'credit' and will, in future, be required to pay in advance.

7. Costs of debt recovery

Where the school incurs material additional costs in recovering a debt then the Finance Committee (FHSP) / Governing Body will decide whether to seek to recover such costs from the debtor.

The debtor 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 / Finance Committee (FHSP)

8. Bad debts

The School Business Manager is required to report bad debt to the Finance Committee (FHSP) on a regular basis.

Outstanding individual debt of up to £50 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 written-off and the reason for no further action being taken is reported to the Finance Committee for information at their next meeting.

Write-off of any outstanding debt in excess of £50 requires the written approval of the Finance Committee.

A write-off must not be communicated to the parent/carer. It is not an acknowledgement that the debt does not exist, but is an internal transaction in the accounts of the school, which removes the debt from the records.

A record of the write-off, the reason for it, and the approval for it, will be retained for 7 years.

9. Policy Review

This policy will be reviewed and approved annually by the Finance Committee and reported to the Full Governing Body.

Signed:

Chair of Finance Committee

Date:

Signed:

Chair of Full Governing Body:

Date:

Payment plan Confirmation

[Name of Parent/Carer]
[Address 1]
[Address 2]
[Post Code]

Date: [Date]

Dear [Name of Parent/Carer]

Re: [PUPIL NAME, YEAR, CLASS]

Following our conversation regarding the outstanding debt for Breakfast club/After-School club/School lunch payments, please find below repayment schedule in order to clear your account.

Balance outstanding £ xxx

Repayment week commencing XXXXXXXXXX – Amount £xxx
Repayment week commencing XXXXXXXXXX – Amount £xxx
Repayment week commencing XXXXXXXXXX – Amount £xxx
Repayment week commencing XXXXXXXXXX – Amount £xxx

Please sign and return one copy of this letter showing agreement to the proposed repayment schedule.

Repayments need to be made via Reach More Parents.

Until the outstanding debt is cleared, your child will not be able to attend Breakfast club/After-School club/School lunch.

If you need to discuss this matter further, please do not hesitate to contact me on the above number.

Yours sincerely

School Business Manager

.....**Parent/Carer Name**

.....**Parent/Carer signature**

.....**Date**

First formal 'overdue payment' reminder

[Name of Parent/Carer]
[Address 1]
[Address 2]
[Post Code]

Date: [Date]

Dear [Name of Parent/Carer]

Re: 1st formal 'overdue payment' reminder for [PUPIL NAME, YEAR, CLASS]

I am writing to remind you that according to our records, you have arrears on your child's breakfast club/after school club/school meals* account.

In order for your child to continue to receive this provision it is important to keep your account in credit.

Our records show that for your child NAME Class: CLASS at DATE your debt is BALANCE

Please arrange for this to be paid immediately.

You can pay online via Reach More Parents, our secure online payment system, see overleaf for instructions.

You can check your account balance at any time by logging into your account.

Non-payment affects the quality of service we are able to offer to the children therefore we need to ensure that all payments are up-to-date.

Once the debt is cleared please ensure the account is always 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.

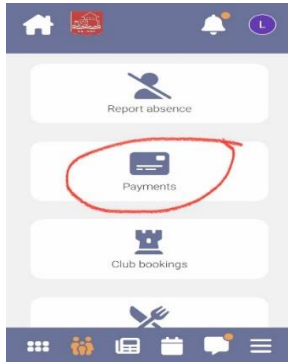
Yours sincerely

School Business Manager

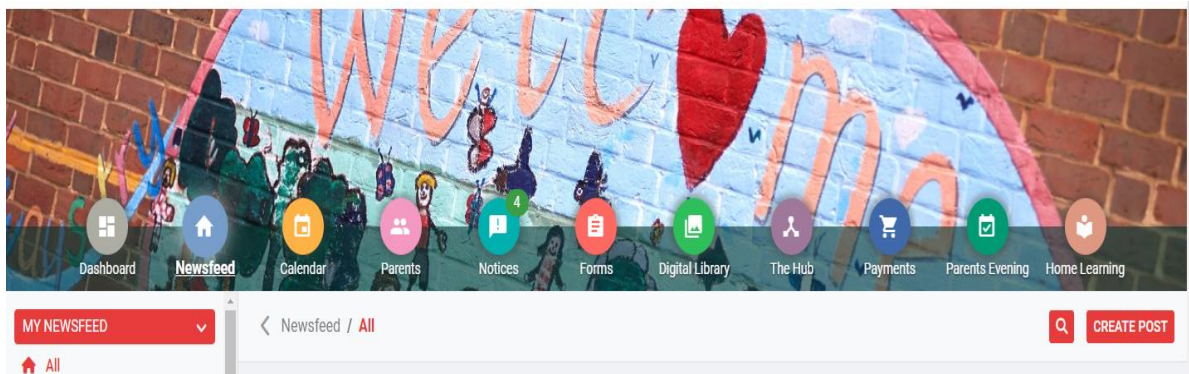
Making Payments in Reach More Parents (WEDUC)

To pay via the app

Click on the family icon, and click on Payments (shown in picture below).

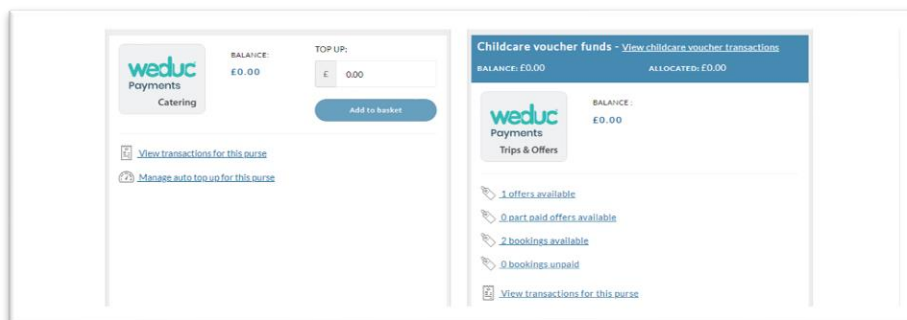


To pay via the website click on 'Payments' (the 3rd from last icon with the shopping trolley symbol).



Payments section (in both the App and via the website)

1. The first item is your 'Weduc Payments Catering' purse.
2. The second item is your 'Weduc Payments - Trips & Offers' purse. Here you will see any 'offers available' for you to pay e.g. out of hours charges or trips.
 - a. To pay, simply click on the offer



Once you have selected what you wish to pay for, you can choose to pay in full or instalments.

Second 'overdue payment' reminder

[Name of Parent/Carer]

[Address 1]

[Address 2]

[Post Code]

Date: [Date]

Dear [Name of Parent/Carer]

Re: Second 'overdue payment' reminder for NAME Class: CLASS

Our records show that despite numerous reminders, you have still not made payments on breakfast club/After-school club/school lunch account* for your child NAME Class: CLASS NAME

As a result, their Breakfast club/After-school club/School lunch* place has now been SUSPENDED and your child is no longer entitled to a school lunch/attend Early Birds/Tea Birds. Please ensure that you send your child to school with a packed lunch. Failure to provide a packed lunch may result in the school involving the school's child protection officer.

As at DATE your account is showing a debt of BALANCE

Please arrange for this money to be paid immediately or contact the school to arrange a payment plan, otherwise non-compliance may result in Legal action.

Once the debt is cleared please ensure you always pay in advance for your child's Breakfast club/After-school club and/or the School lunch account* is always in credit.

** delete as appropriate to the debt*

To make payment please see overleaf

No matter how you pay you can check your account balance at any time by logging into your Reach More Parents account. You can also see what meals/services have been taken and when.

If you have any queries regarding these arrears, please contact the School Office to discuss.

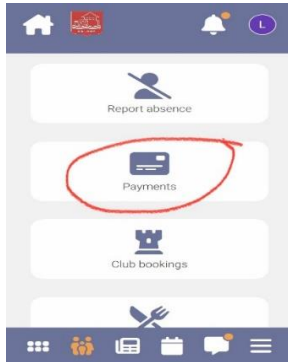
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School Business Manager

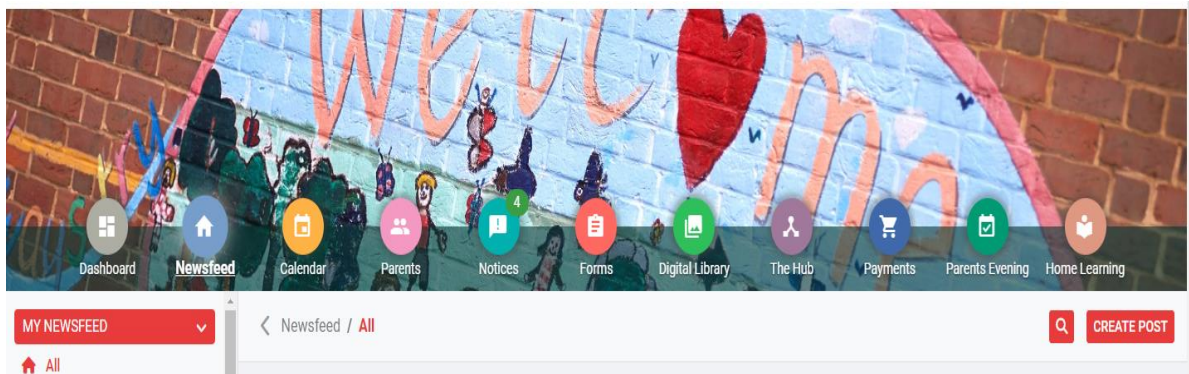
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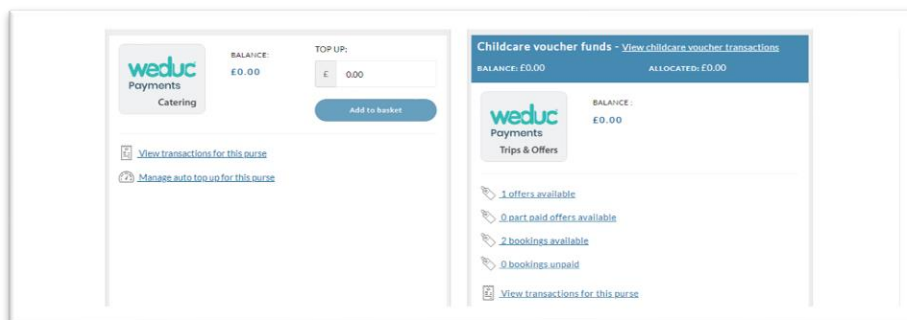


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Final 'overdue payment' reminder

[Name of Parent/Carer]

[Address 1]

[Address 2]

[Post Code]

Date: [Date]

Dear [Name of Parent/Carer]

Re: Final 'overdue payment' reminder for NAME Class: CLASS

It has been brought to my attention that despite numerous reminders there is still an outstanding balance on your Breakfast club/After-school club/School lunch* account for NAME, Class CLASS:

As at DATE your account is showing a debt of BALANCE

Please arrange for this money to be paid by DATE at the latest. Your account will be checked on DATE morning and should the account be showing an outstanding balance or you have not contacted the school to arrange a payment plan, your child's breakfast/after-school/school lunch* place has been withdrawn and the school will take possible legal action.

Once the debt is cleared and should you wish your child to resume Breakfast club/After-school club/School lunch*, can you please contact the School Office to discuss registration and ensure that all bookings/dinners are paid immediately.

** delete as appropriate to the debt*

To make payment, please see overleaf

If you have any queries regarding these arrears, please do not hesitate to contact me.

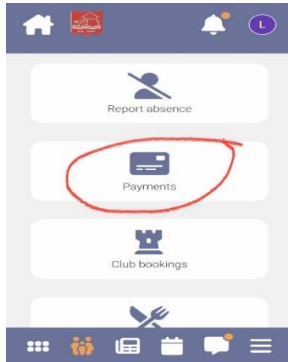
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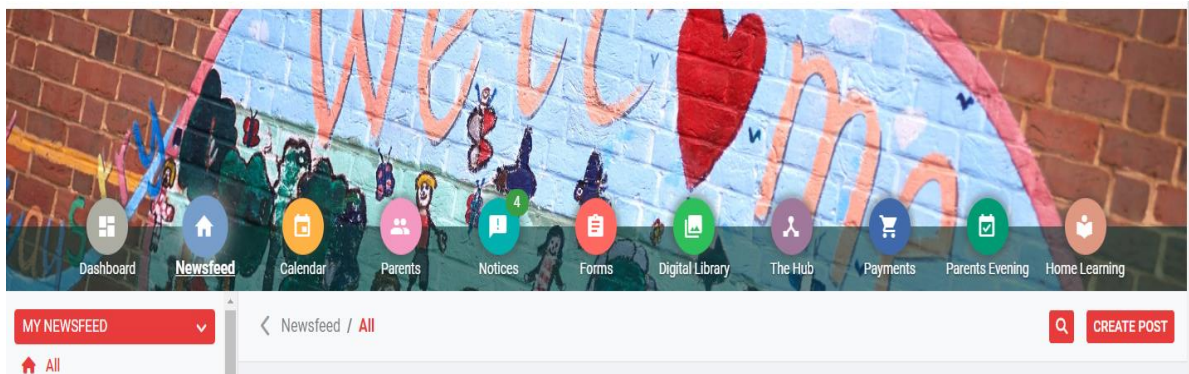
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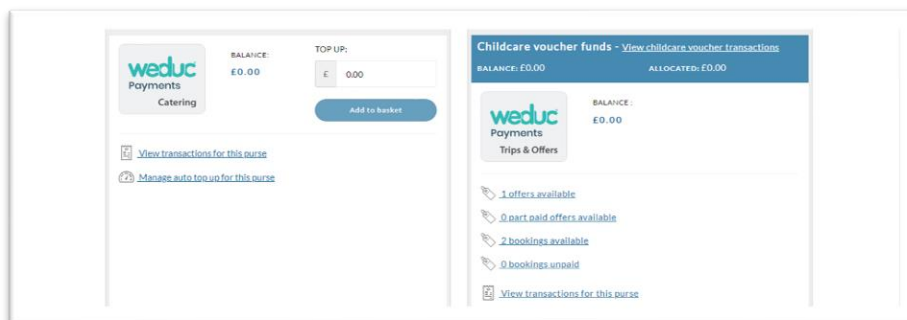


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