



Christ The King Federation

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St Francis and St Joseph's Catholic Primary Schools
Executive Headteacher: Mrs S. Ginzler-Maher

School Debt Policy and Debt Policy Implementation

Jesus said 'Love one another as I have loved you'

St Francis School is a loving community, respecting every child and adult and caring for God's world, as we help each other to do our best and grow together in Christ.

*"Through our loving God, we follow in the footsteps of St. Joseph who helps us to be gentle, caring and hardworking.
As we learn together, we love, value and welcome everyone."*

Each school is committed to safeguarding and promoting the welfare of children and young people and expects all staff and volunteers to share in this commitment.

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Introduction

This policy has been written to help the Federation adopt a consistent approach to debt and provides clarity and consistency in managing that debt. It will also help parents and carers clearly understand what is expected of them. Within this policy, the use of the term "parent" shall relate equally to parents, guardians and/or carers.

A copy of this debt policy is available to view by visiting the school website at www.christthekingfederation.uk and available as a hard copy from the school office. All parents and carers will be provided with a copy of this policy when their child(ren) are admitted to school.

1. Statement of Intent

This policy relates to contributions for School Dinners, Breakfast Club, School Clubs and Lettings, the only non-voluntary payments the Federation currently collects. Where appropriate, this debt collection model will be used for any other monies the Federation wishes to collect in the future.

The services provided by Christ The King Federation are no different to those provided by any other business in that meals and other services should be paid for in advance and on demand. Most parents understand that they cannot take their child to McDonald's and expect the provision of food or services without paying, or expect a football coach or music teacher to teach their child(ren) free of charge.

However, a minority of parents do not pay on time for services provided by the Federation, putting the Federation in the position of subsidising these few families with funding that is intended by law for all children, as well as causing considerable extra work for office staff and embarrassment for all concerned by chasing outstanding money owed to the school.

Essex County Council cannot and will not sustain any debts outstanding. Therefore, a policy is required to ensure school debts are kept to a minimum. Christ The King Federation 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.

Christ The King's debt recovery policy will observe the relevant financial regulations and guidance set out in the Financial Regulations and any other legal requirements.

Parents should be aware that when there is an outstanding debt, access to other services eg, Before and After School Activity Clubs may not be permitted until the debt is cleared.

2. Debt Policy

2.1 School Dinners

Children will not be provided with a school lunch if the balance on their account is in debt more than the equivalent of two school meals (currently £4.50), except for those children entitled to FSMs and /or Universal Infant Free School Meals. Balances will be checked on a daily basis in the afternoon once any adjustments (following receipt of actual dinners taken) have been updated in Parent Pay.

Meals may be paid for on a daily, weekly, half termly or termly basis using the online payment system Parent Pay. If parents do not have access to Parent Pay or prefer to pay at the office, cash or cheques can be taken.

All parents are provided with a copy of the debt policy when their child joins the school and it is expected that there will be no more than £4.50 debt on any account at any time. Parents are asked to sign the debt policy to show they have read and understood it.

When a child is leaving it is imperative for the school office to check the balance of the child's account and refund any credit balance and obtain any debt outstanding.

2.2 Before and After School Clubs

The school purchases supplies and resources in advance for the above clubs and has to pay staff to run our breakfast and after school activity clubs, so it is essential that sufficient funds are available. If there are insufficient funds from those parents and carers who use these services, the school has to cover the shortfall from the schools' main budget allocated for all children. That would be unfair, illegal and unsustainable. Children will not be admitted to the Breakfast or After School Activity Clubs unless parents and carers have paid in advance of attendance.

2.2.1 Breakfast Club

Booking forms are sent out at the end of each half term and places should be booked and paid for at least a week in advance. Cancellations must be made 24 hours in advance and if not, the session will be charged for as normal. If a child is absent through sickness the first day off will be charged, but thereafter the sessions will be reimbursed until the child returns to school.

Sessions may be paid for using the online payment system Parent Pay. If parents do not have access to Parent Pay or prefer to pay at the office, cash or cheques can be taken. Childcare vouchers are also accepted.

The school recognises there will be occasions when last minute sessions are required, subject to availability, but payment is expected to be made within 24 hours. Balances will be checked on a daily basis.

When a child is leaving it is imperative for the school office to check the balance of the child's account and refund any credit balance and obtain any debt outstanding.

2.2.2 School Clubs (Lunchtime and After School)

School Clubs are paid on either a half termly or termly basis and the cost of each club is provided to parents through letters or leaflets sent out at the end of each half term / term. Places are secured as long as payment, for the full period, is received in advance with the consent form. If the club is cancelled for an unforeseen reason (e.g. staff absence or other matters outside school control) a refund for the lost session (s) will be provided.

Debt balances are not allowed for School Clubs. Balances are checked on the morning the club commences and if payment has not been received the parent will be contacted and asked to either make payment online or bring in a cash or cheque before the end of the day. Office staff will advise that non-payment will mean their child(ren) will not be allowed to participate in the club and club staff will be advised accordingly.

2.3 School Lettings

Lettings are agreed in advance with the agreement of the Executive Headteacher and invoices are raised either:

- a) at the time of booking for one off events (this may also include a deposit)
- b) monthly for long term lets eg Slimming World or
- c) every $\frac{1}{2}$ term for school Clubs e.g. Judo.

Payment terms are 30 days.

3. Families in Financial Difficulty

We acknowledge that, on occasion, families have financial difficulties and in these proven circumstances, the school will work hard with the family to agree a solution which is not to the detriment of the child.

4. Mid Year / End of Year transfer.

In the event of a child leaving either school in the Federation with an outstanding debt, the Executive Headteacher or Governing Body (subject to sign off will need to consider whether to write off this debt or pursue payment by other means including making a claim in the Small Claims Court.

5. Negotiation of Repayment Terms

Debtors are expected to settle the amount owed by a single payment as soon as possible after receiving initial contact from the school.

If a debtor asks for 'repayment terms' these may be negotiated at the discretion of the Executive Headteacher or Finance Committee subject to the level of debt. A record of all such agreements will be kept. A letter will be

issued to the debtor confirming the agreed terms (unless this is not judged necessary). The settlement period should be the shortest that is judged reasonable.

The Finance Committee will decide whether any debtor who has been granted extended settlement terms will not be offered any further 'credit' and will be required to pay in advance in future.

6. Debt Policy Implementation

6.1 School Lunches

Level 1

Indicator: KS2 Child's school meal account balance is zero (note KS1 children are all entitled to UIFSM).

Action 1:

- If the balance is zero, office staff check whether this is a FSM child or whether the child normally has a school meal. If the child is FSM, no further action is required.
- If the child does normally have a meal (or typically at least once a week) Office staff will send a message via My Ed to the parent informing them that top up of their account is due.

Level 2

Indicator: No payment has been received and account now £2.25 in deficit.

Action 2:

- Office staff telephone parent or carer to request top up of their account asap.
- Staff to remind parents of the £4.50 debt allowance and ask if they think they may be entitled to FSMs and offer to help with accessing the website at www.essex.gov.uk/free-school-meals

Level 3

Indicator: No payment has been received and account now £4.50 in deficit.

Action 3:

- Office staff contact the parent by phone immediately and advise their child will not be provided with a school dinner the next day if payment is not received by the start of school the next morning.

Level 4

Indicator: Account balance to be checked before 9.30am. No payment has been received and account remains £4.50 in deficit.

Action 4:

- Office staff telephone parent or carer and request immediate online payment or that they bring cash or a cheque into school. If payment is not received within the hour, they will need to provide either a packed lunch or make suitable arrangements for the child(ren) to go home for lunch.
- Office staff to flag up issue of concern to Executive Headteacher or Head of School.

Level 5

Indicator: Child(ren) continue to arrive at school without the means of lunch or have no arrangements made for them to go home for lunch and debt(s) remain outstanding.

Action 5:

- The Schools Business Manager phone's parent or carer inviting them into school to help set-up a re-payment plan if hardship is being experienced or to check FSM eligibility at www.essex.go.uk/free-school-meals
- The Headteacher sends a final outstanding debt letter (Appendix A) to be sent via My Ed or emailed directly (from the admin address) if they are not on My Ed. An electronic copy of the letter will be retained in the School Debt folder on the Federation's server.
- The Federation retains the right to contact Local Authority and Children's Services for advice.

- The school will no longer provide a school lunch.

6.2 Before and After School Clubs

6.2.1 Breakfast Club

Level 1

Indicator: A child's account goes into debt.

Action 1

- Office staff check whether the debt is due to a late or urgent request for a place at short notice. If so no further action is taken unless payment is not received after 24 hours.
- For all other debt, office staff telephone parent or carer and request immediate online payment or that they bring cash or a cheque into school. Staff to advise parent that if payment is not received by the end of the school day, their child will risk being refused entry to Breakfast Club the next day (excluding parents that make payment via Childcare Voucher as it can take up to 2-3 days for the vouchers to be processed - these parents will be advised to add sufficient credit to make up for the additional days).

Level 2

Indicator: A child attends Breakfast or After School Activity Clubs whilst account remains in debt.

Action 2

- Office staff generate a debt letter (Appendix B) which will be sent to Parents via My Ed, or emailed directly (via the school admin address) if the parent is not on My Ed. An electronic version of the letter will be retained in the School Debt folder on the Federation's server.
- Office staff advise School Business Manager (SBM) and Breakfast Club staff of account in debt.
- The SBM phone's parent or carer to ask them to top up their account online or bring the money into school as soon as possible; if not their child's place is at risk of suspension.

Level 3

Indicator: Child(ren) continue to arrive at Breakfast whilst account remains in debt.

Action 3

- Breakfast Club staff to remind parent or carer of debt when child is being dropped off or collected and request immediate payment either online or via cash or cheque.
- Office staff monitor account balance, and if remains in debt at the end of the school day the parent is called and advised their child will be refused entry to Breakfast Club until the debt is settled.
- The Executive Headteacher or Head of School sends an outstanding debt letter (Appendix B) stating the child(ren) will be temporarily removed from the Breakfast Club register until the account is settled and is in credit by an amount equivalent to the number of sessions their child(ren) attend in one week. Formal proceedings to recover the debt may begin.

6.2.2 School Clubs (Lunchtime and After School)

Level 1

Indicator: Payment has not been received or school club.

Action 1:

- Office staff contact parent to determine whether child still requires place at school club and advises that non receipt of payment by the end of the day will mean their child(ren) will not be allowed to participate in the club.
- Club staff to be advised when collecting club register if payment remains outstanding..

6.3 School Lettings

Level 1

Indicator: An account remains in debt after 30 day clearance due date.

Action 1

- SBM to contact Hirer directly, followed up with an email (with read receipt option) to request payment is made within 5 working days.

Level 2

Indicator: Account remains in debt after 37 days (including 2 non-working days for a weekend).

Action 2:

- Executive Headteacher to send debt letter (Appendix C), which will be emailed to the Hirer (with read receipt option) advising that non-payment could result in referral to the school's legal services provider and to request an appointment to discuss the outstanding debt if necessary. Non-payment will result in hire of the Hall ceasing at the end of 5 days. A copy of the letter will be retained electronically in the School Debt folder on the Federation's server.

Level 3

Indicator: No payments received and account continues to remain in debt after 44 days (including 2 non-workings days for a weekend).

Action 3:

- If the Hirer has requested a meeting with the Executive Headteacher - await further instruction following the meeting otherwise:
- Hire of the Hall to cease immediately.
- Refer matter to the Governing Body who will decide how to deal with the debt and may consider legal advice on recovery of the debt.

7. Costs of Debt Recovery

Where the Federation incurs material additional costs in recovering a debt then the Finance Committee will decide whether to seek such costs from the debtor. This decision and its basis will be recorded.

The debtor will be formally advised that they will be required to pay the additional costs incurred by the school in recovering the debt.

8. Reporting of Outstanding Debt Levels

The School Business Manager will ensure the level of outstanding debt is known / can be determined at any time.

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

9. Bad debts

If, having taken legal advice, it is determined that the debt is not recoverable it will need to be 'written off' as set out in Section 3.4 of the school's Financial Regulations.

Write-off of any debt requires the written approval of the Executive Headteacher up to a maximum of £250, and up to £500 by the Finance Committee. Anything above this amount needs to be approved by the Full Governing Body and notified to the LA's Business Partner. A record of the write-off, the reason for it, and the approval for it, will be retained for 7 years.

Signed (Chair of Governors):	Name: Mrs E.Spring	Date: 25-Jun-21
Signed (Executive Head):	Name: Mrs S. Ginzler-Maher	Date: 29-Jun-21
Next Review: Spring 2022		

Appendix A: Debt Letter - School Dinners

To be sent via My Ed as email (or direct email if parent does not have My Ed)

Dear <Insert Contact Name>

Our records show that you have not paid dinner money for your child <insert name> Class: <insert class> despite a previous My Ed reminder and a telephone call. As at <insert date> your account is showing a debt of <insert amount> Please arrange for this money to be paid immediately. You have 2 ways to pay:

1. Via the secure online payment system ParentPay (our preferred method of payment). Or
2. Send in cash or a cheque to school in a marked envelope.

You can check the account balance anytime by logging into your ParentPay account at www.parentpay.com. You can view the transaction history showing meals that have been taken and when payments have been made.

The cost of a school meal is £2.25 per day (£11.25 per week). Since non-payment for school meals affects the quality of service we offer to the children, we need to ensure that all payments are up-to-date. If the debt is not cleared by the start of school tomorrow, it will not be possible to provide your child with a school meal and you will need to make your own arrangements for your child's lunch until this debt is settled. If you have any queries regarding these arrears, please contact the school office immediately.

Should no attempt be made to clear the debt and alternative arrangements for your child's lunch are not provided, Children's Services may be informed you are neglecting your duty of care by failing to provide food for your child at lunchtime.

Yours sincerely

Executive Headteacher

My Ed has a full audit capabilities and will therefore record the date and time that the message was sent.

Appendix B Debt Letter – Breakfast Club:

To be sent via My Ed as email (or direct email if parent does not have My Ed)

Dear <Insert Contact Name>

Our records show that you have insufficient funds for Breakfast Club on your child <insert name> Class: <insert class> despite a previous a telephone call from the School Office.

You are reminded of the Breakfast Club Terms and Conditions stating that payment is to be made in advance and your account should remain I credit at all times. As at <insert date> your account is showing a debt of <insert amount>. Please arrange for this money to be paid immediately. You have 2 ways to pay:

1. Via the secure online payment system ParentPay (our preferred method of payment). Or

2. Send in cash or a cheque to school in a marked envelope.

You can check the account balance anytime by logging into your ParentPay account at www.parentpay.com. You can view the transaction history showing sessions your child has attended and when payments have been made.

If the debt is not cleared by close of school today, your child will be suspended from Breakfast Club until this debt is settled. If you have any queries regarding these arrears, please contact the school office immediately.

Yours sincerely

Executive Headteacher

My Ed has a full audit capabilities and will therefore record the date and time that the message was sent.

Appendix C: Debt Letter – Hall Lettings

To be sent via email, with read receipt option selected

Dear <insert Hirer name>,

Re: Invoice _____

Please be advised that we have yet to receive payment for this invoice (copy attached) despite having being contacted by the School Business Manager on <insert date>.

Therefore, in line with the school's Debt Recovery Policy and Procedures I am writing to advise you that you have 5 working days in which to settle your account. Should there be a genuine reason for the delay in payment or you would like to discuss the arrears please arrange a meeting with myself as soon as possible via the School Office.

After 5 working days if I have not received a meeting request and payment remains outstanding, I will have no option but to refer this matter to the Full Governing Body and your Hire agreement will terminate forthwith.

Governors will seek advice from our legal services provider (Essex County Council) and contact you in due course over the action they will take, which could include making a claim in the small claims court.

Yours sincerely

Executive Headteacher