

**ST MARY & ST MARGARET'S CE PRIMARY
SCHOOL & NURSERY**



DEBT MANAGEMENT POLICY

July 2018

As from 1 April 2015, the Governors of St Mary & St Margaret's CE Primary School & Nursery adopted a strict 'no debt' policy in respect of all services provided by the school. This Debt Management Policy for parents and carers forms part of our strategy to make sure this is achieved. Voluntary contributions for activities are out of scope of this policy. For the purposes of this policy, the term 'parent or parents' will be used to represent any parent, guardian or carer.

Background

Where debts are allowed to build up, it often becomes harder for the person owing the money to pay. If a debt is not repaid then money which should be utilised to pay for children's education is used to subsidise these debts, which is an unacceptable use of public funds. We therefore hope that parents will understand why we are adopting this policy to avoid incidents of debts, and will give it their support in order to protect the education provided to all children in the school.

Therefore in adopting this policy we aim to:

- reduce the risk of parents incurring large debts that they will struggle to pay off.
- ensure that the entire school budget is used to provide educational services to all of our children.

In requesting payment of debts, we always treat parents with dignity and respect to ensure that the school's values continue to be reflected through the policy's execution.

Services which parents are required to pay for

The services provided to pupils which parents are required to pay for include:

- School Meals (unless pupil is eligible for either Free School Meals or Universal Infant Free School Meals)
- Extended School facilities e.g. Afternoon Nursery
- Music tuition
- Extra-curricular clubs e.g. Cooking Club (excludes after school clubs run by external providers)
- Chargeable Activities, e.g. Residential School trips where board and lodging costs are chargeable to parents

Timing of payments

Parents are required to pay for all services provided by the school in advance by making a payment to their child's account on the Parent Pay system.

On the Parent Pay system, separate payment items are listed for every child, e.g. School Meals, Individual School Trips, Peripatetic Music Lessons, etc.

The timings of payments will be determined by the service provided and will normally be required in advance.

Other Parent Pay Services

The Parent Pay system incorporates a Low Balance warning system which can be set up by each parent according to their own needs.

When the balance on a particular payment item for a particular child reaches a pre-set level decided by the parent, the system will automatically send a text or e-mail notification to the parent

Debt Management process

Where payment has not been made for a particular service, the school reserves the right to withdraw the provision of that service to the pupil concerned.

For school meals, this means that the parent will be requested to provide a packed lunch or take the pupil home for lunch. For Afternoon Nursery, the pupil may not be allowed to attend and may lose their place.

The only exception to this is that if a parent genuinely forgets to make a payment in advance of the service being provided, the school may grant a debt allowance at the discretion of the Headteacher. This debt must be paid as arranged in writing with the Headteacher and any such decision should be reported to the Governing body. All future services must be paid for in advance.

However any family experiencing genuine financial hardship is encouraged to come and discuss this with the Headteacher before accessing chargeable school services. The Council may also be able to provide support for families experiencing hardship.

In the exceptional instance that pupils have continued to access services and a debt has been incurred, parents will receive a letter requesting payment within 14 days. Any reasonable request for permission to pay in installments will be considered. However, in the absence of either payment or an agreed payment plan within this period, the school will have no choice but to proceed with formal debt recovery which may include legal action.

Applying for Remissions

If a parent believes that their children may qualify for remissions to certain charges, as per the Charging Policy, they are welcome to contact the school office manager or Headteacher in confidence for more details.

As for Free School Meals, remissions cannot be backdated, so it is important that you talk to the school as soon as you are aware of any such need.

Signed:

Chair of Governors

Date: