

# Debt Recovery Policy



The Governing Body of St Joseph's Catholic Primary School approved this policy in October 2020.

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## **Rationale**

This policy currently includes but is not limited to contributions for school lunches, Wrap Around, Breakfast Club, instrument lessons and residential school journey. Where appropriate, this debt collection model may be used for any other monies the school wishes to collect in the future.

Within this policy, the use of the term “parent” shall relate equally to parents, guardians and/or carers.

In individual cases of hardship, the Executive Headteacher and/or the Head of School may, at their discretion, agree a repayment plan with parents in order to recover a debt. In the event that the agreed repayment plan is not adhered to, the conditions laid out in the remainder of this policy will apply.

## **School Lunches/Wrap Around/Breakfast Club/Instrumental Lessons**

Parents will be advised towards the end of each term what the cost of meals/clubs will be for the next term. Payment is expected to be made in advance, in full or within 2 weeks of the start of each term. St Joseph’s is a cash free school and payment is expected to be made via the school online payment system.

The following procedure will be followed:

1. If payment has not been received 2 weeks into the term, a first letter will be sent to parents. This will initiate payment or enable the Finance Team to set up a payment plan (see Appendix 1).
2. If payment or response from parents has not been received 4 weeks into the term, they will be contacted using a second letter (see Appendix 2). This will establish that the service that has not been paid for will not be provided unless payment or a payment plan is created and adhered to.
3. If the payment plan is not adhered to, parents will be sent a third letter (see Appendix 3). This will outline the next steps to be taken which include pursuing the recovery of the debt through the small claims court.

## **Residential Journey**

For payments not received, where alternative arrangements have not been made, the following procedure will be followed:

- 1) Notice will be sent to parents to remind them that payment must be made in order for their child to be able to participate.

- 2) The Finance Team will discuss with the parents concerned a payment strategy.
- 3) If full payment has not been received 1 month prior to the start of the planned trip, the Finance Team will contact the parent by phone and will remind them that their child will be unable to take part unless payment is made.

Parents will be notified of debts outstanding that exceed £20 or 2 weeks debt, whichever is the greater. This will ensure debts are managed appropriately.

### **Appendix 1: First Letter to Parents (on School Letterhead)**

DATE

Dear NAME,

#### **Re: Payments for School Lunches/Wrap Around/Breakfast Club/Instrumental Lessons**

According to our records, the outstanding balance for school lunches/Wrap Around/Breakfast Club/Instrumental Lessons on DATE was AMOUNT.

Please can you ensure this outstanding payment is made within 5 working days from the date of this letter?

You can pay the debt in whole via Parent Pay. Alternatively, we can set up a payment plan to pay the debt off in instalments. To do this please contact the School Finance Team on [finance@stjosephs.rbkc.sch.uk](mailto:finance@stjosephs.rbkc.sch.uk).

Yours sincerely,  
School Finance Team

### **Appendix 2: Second Letter to Parents (on School Letterhead)**

DATE

Dear NAME,

#### **Re: Payments for School Lunches/Wrap Around/Breakfast Club/Instrumental Lessons**

Following our letter last month, I am writing to remind you of the outstanding AMOUNT owed to the school for School Lunches/Wrap Around/Breakfast Club/Instrumental Lessons remains unpaid.

Regrettably, as from the beginning of next term, school lunches/Wrap Around/Breakfast Club/Instrumental Lessons for your child will be suspended. This will only be reinstated, if the above balance is cleared by DATE. (If after this period, the amount is still outstanding, your child will need to bring in packed lunch./If after this period, the amount is still

outstanding, your child will no longer be able to attend Breakfast Club/Wrap Around/Instrumental Lessons and the place will be offered to someone else on the waiting list.)

You can make a payment in whole via Parent Pay. Alternatively, we can set up a payment plan to pay the balance off in instalments. To do this, please contact the School Finance Team on [finance@stjosephs.rbkc.sch.uk](mailto:finance@stjosephs.rbkc.sch.uk)

Yours sincerely,  
School Finance Team

### **Appendix 3: Third Letter to Parents (on School Letterhead)**

DATE

Dear NAME,

#### **Re: Payments for School Lunches/Wrap Around/Breakfast Club/Instrumental Lessons**

I am writing to you following our letters dated DATE and DATE.

Your outstanding debt is AMOUNT. As we have not received payment from you to settle this cost, we have no option but to refer this outstanding debt to our advisers to see what legal action we can pursue to recover it.

We will contact you in due course over the action we will take, which could include making a claim in the small claims court.

To prevent this, please email the School Finance Team on [finance@stjosephs.rbkc.sch.uk](mailto:finance@stjosephs.rbkc.sch.uk) to discuss steps you can take to repay the debt.

Yours sincerely,  
School Finance Team