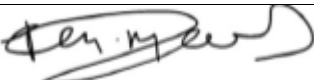


School Debt Management Policy

To be used in conjunction with the Finance and Charging Policies



Governor Committee Responsible:	Full Governing Body	Staff Lead(s):	SBM
Status <i>(Statutory / Advisory)</i>	Statutory	Review Cycle	Every 2 years
Last Review	June 26	Next Review Date	June 28
Headteacher	Dani Brayshaw dbrayshaw@coneyhill.gloucs.sch.uk		
Chair of Governors	Ceri Davies Chair@coneyhill.gloucs.sch.uk		

1. Purpose

The purpose of this policy is to ensure that the school:

- Manages outstanding debts fairly and consistently.
- Protects public funds and ensures the school's budget is used solely for educational purposes.
- Provides a clear process for handling non-payment relating to school dinners, breakfast club and after-school club provision.
- Treats all families with dignity and discretion while maintaining financial accountability.

2. Scope

This policy applies to:

- School meal charges (excludes Free School Meals or KS1 pupils).
- Breakfast club fees.
- After-school club fees.
Snack (excludes KS1Pupils)
- Preschool fees
Staff lunches
- Other optional chargeable activities or services offered by the school.

3. Principles

- All payments must be made in advance of a service being provided.
- The school aims to avoid debt wherever possible through clear communication and reminders.
- No child will be refused a school meal in an emergency; however, this policy ensures unpaid debts are addressed promptly.
- All cases of financial hardship will be handled sensitively and supportively.

4. Payment Arrangements

- Payments should be made via the school's online system (ParentPay) ensuring all accounts are in credit at all times
- Payment schedules:
 - School dinners: Weekly or half-termly in advance.
 - Breakfast / After-school clubs: Monthly or half-termly in advance.
- Families experiencing financial difficulty should contact the School Business Manager or Headteacher as soon as possible to discuss a payment plan.

5. Debt Prevention

- Reminders will be issued when account balances fall below zero
- Staff will monitor balances weekly and contact parents promptly to prevent escalation.
- Parents will be encouraged to check balances regularly via the online payment system.

6. Debt Recovery Procedure

Where a debt arises, the following staged process will apply:

1. First Reminder – Text reminder that the account is in arrears and must be cleared within 7 days.
2. Day 7 - Second Reminder – Formal written notice (email) advising that continued non-payment will lead to withdrawal from chargeable services.
3. Day 14 - Final Notice (email) sent to parent– If no payment or contact within 7 further days, the account will be referred to the Headteacher and may result in suspension of the service.
4. Referral to Governing Body – If debt remains unresolved, the case is referred to Governors for decision.

7. Referral to the Governing Body

When a debt remains unpaid after all stages above, the matter will be referred to the Governing Body in line with the Finance Policy

The Governing Body may:

1. Authorise debt recovery through the Local Authority or a debt collection agency.
 2. Approve a repayment plan in light of the family's financial circumstances.
 3. Authorise the temporary suspension of non-statutory services (e.g., clubs) until the debt is cleared or a plan is agreed.
 4. Approve a partial or full write-off of the debt if recovery is not cost-effective or where genuine hardship exists.
 5. Review procedures to ensure the policy is being applied fairly and consistently.
- All decisions will be recorded in the minutes of the meeting and retained for audit.

8. Support and Hardship

The school recognises that debt may sometimes arise due to temporary financial hardship.

Parents/carers are encouraged to speak confidentially with the Headteacher or School Business Manager to discuss support options, such as:

- Referral for Free School Meals eligibility checks.
- Agreement of a payment plan.
- Referral to local support agencies.

9. Write-Off and Reporting

- The Headteacher may authorise write-offs up to £100.00
- Amounts exceeding this must be approved by the Governing Body.
- A summary of outstanding and written-off debts will be reported termly to the Governing Body.

10. Confidentiality

All information relating to debt or financial hardship will be treated in the strictest confidence.

Only those staff involved in the administration of school finance will have access to relevant information.

11. Communication

This policy will be:

- Shared with all parents/carers annually.
- Published on the school website under Policies - Highlighted in newsletters or induction materials for new families.

Appendix –Flow Chart

