



DEBT MANAGEMENT POLICY FOR PARENTS AND CARERS

1. The School is required to take all reasonable steps to collect debts as part of its management of public funds.
2. As of April 2026, the Governors of the School have adopted a strict 'zero debt' policy in respect of all chargeable services provided by the school.
3. This Debt Management policy forms part of our strategy to make sure this is achieved.
4. Voluntary contributions for activities are out of scope of this policy.
5. For the purposes of this policy the term 'parent' refers to any parent, guardian or carer.

Background

6. Where debts are allowed to build up, it may become harder for the debtor to pay.
7. If a debt is not repaid, then funds which are supposed to be spent on providing the children's education is instead used to subsidise the debt.
8. This is an unacceptable use of public funds.
9. Therefore the intention of this policy is to:
 - a. reduce the risk of burdening parents with large debts
 - b. ensure the entire school budget is used to provide educational services to the children
10. We hope parents will understand and support the reasons for this policy.

Services for which parents are required to pay

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



- School Meals (unless a pupil is eligible for either Free School Meals or Universal Infant Free School Meals)
- Wrap around provision
- Music tuition outside of the national curriculum
- Extra - curricular clubs - e.g. sports, arts, music etc
- Chargeable activities e.g. residential school trips where board and lodging costs are chargeable to parents

Timing of payments

12. Parents are required to pay for all services provided by the school in advance by making a payment to their child's relevant account (ie Parent Pay)

13. On Parent Pay, separate payment items are listed for every child and for every service (e.g. Trips, Clubs, Music Lessons etc).

14. Parents can choose how frequently they make payments to their Parent Pay account

Debt Management process

15. The Headteacher alongside the Finance administrator lead will ensure that the level of outstanding debt is regularly monitored.

16. Suitable records will be maintained to detail any individual debts and the total value of debt to the school in order that it can be determined at any time and reported to governors.

17. Where payment has not been made for a particular service, that service will no longer be available to the pupil concerned.

a. For school meals, this means that the parent will be requested to provide a packed lunch or to take the child home for lunch.

b. For any school activity clubs, the child would not be allowed to attend and may lose their place.



c. For wraparound, the child would not be allowed to attend and may lose their place.

d. For music tuition, the child would no longer be able to take part in lessons.

18. Any parent experiencing genuine financial hardship is encouraged to discuss this with the Head teacher **before** accessing chargeable school services. A sensitive approach to debt recovery will be taken and the school may reduce the debt in exceptional circumstances.

19. Any reasonable request for permission to pay in instalments as part of a payment plan will be considered.

20. Any debt that the school is unable to collect (and for whatever reason unwilling to write off), it will be referred to an external source to take legal or other action to recover the debt on the school's behalf.

21. 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.

Date approved:

Review date: