St Paul's
C of E Primary School

A place to belong

Debt Recovery Policy

Acting Headteacher:	**Charlotte Hughes**
Member of Staff Responsible:	**Felicity King**
Reviewing Committee:	**FGB**
Effect Date of Use:	**24 February 2026**
Term of Next Review:	**Spring 2027**

St Paul's C of E Primary School

A Place to Belong

Our Christian Vision

Our school is a family where everyone feels safe, happy and valued, and is supported to achieve their full potential.

We will develop compassionate and caring individuals who depend on one another, are highly motivated, and have a life-long love of learning in preparation for the future.

Our Core Values

All that we do is underpinned by the core Christian values of *Family (Koinonia), Compassion, Perseverance and Forgiveness*

"Though we are many, we form one body, all joined together as members of the whole. We each have different gifts, according to the grace given to each of us. We must use them wisely."

Romans 12:5-8

Debt Recovery Policy

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1.0 Statement of Intent

This policy has been written to help St Paul's CE Primary School adopt a consistent approach to debt. It provides clarity and consistency in managing debt. It also helps provide parents/carers, staff and customers with a clear understanding of what is expected of them.

St Paul's CE Primary School is committed to ensuring equal opportunities for all pupils, regardless of financial circumstances, and has established policies and procedures to ensure that no child is discriminated against by our offering of school trips, activities and/or educational extras.

Whilst this is the case, St Paul's CE Primary School must have a policy in place to ensure the repayment and recuperation of any outstanding debts incurred by the school on behalf of a pupil. The school will take all reasonable measures to 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.

Each case is to be treated individually and the circumstances that have led to the outstanding debt will be taken into account to determine the best course of action and whether it is fair and reasonable to pursue the debt in its entirety if at all. St Paul's CE Primary School is committed to adhering to legal requirements regarding charging for school food, activities and materials, and meeting all statutory guidance provided by the DfE.

If a debt is incurred, then the school budget has to pay for them. This means that money which should be spent on the pupils' education is being used to pay debts.

Debt chasing and recovery is also a costly expense for the school and results in money not being spent on pupil's education. By producing this policy, St Paul's CE Primary School hopes to minimise both the debts and the time spent on recovery.

2.0 Legal Framework

This policy will adhere to the relevant legislation and statutory guidance surrounding school payments and debt recovery, including the following:

- DfE (2018) 'Charging for School Activities'
- DfE (2018) 'Schemes for Financing Schools'
- DfE (2017) 'Governance Handbook'

3.0 General Information

This policy will be published on the school's website and will be sign-posted on the school's newsletter at least annually. Staff members will be provided with a copy of this policy during induction.

Currently all pupils in Early Years Foundation Stage (Reception Class) and Key Stage 1 (Years 1 & 2) are entitled to a Universal Infant Free School Meal (UIFSM). Once the pupil enters Key Stage 2, meals must be paid for unless the pupil is entitled to Free School Meals (FSM).

Any parent/carer who is in receipt of certain benefits and thinks their child may be entitled to FSMs is encouraged to contact the school to apply. A reminder to encourage FSM applications will be placed in the school newsletter at least once a term.

4.0 Roles and Responsibilities

Any person(s) involved in the monitoring, recording and pursuing of debts owed to school must formally record any information gathered and actions taken – data which is to be kept by the school for a period of seven years.

The school's governing body/finance committee:

- Will regularly review details of its debts and what recovery action is needed.
- Must be consulted if legal services are required for debt recovery.
- Will adhere to the privacy rights of pupils and their carers' in all cases.
- May decide to leave a case of debt recovery to the decision of the Headteacher.

The School will ensure:

- Debt reminders are recorded, and those records maintained for a period of seven years – dates and times of letters, telephone calls, emails, conversations or any other correspondence.
- Instances of debt are judged on an individual basis, with consideration of the nature of the debt and the circumstances of the family involved.
- The privacy of the pupil and their family will be protected by all staff.
- The level of outstanding debt owed to the school can be determined at short notice.

5.0 Acceptable Credit Limits

In the case of a debt, the governing body/finance committee should agree upon a 'credit period' within which the debtor can pay the outstanding sum before debt recovery procedures are exercised.

Pupil Meals: - The agreed limit will be a maximum of £30 per child.

Staff Meals: - The agreed limit will be a maximum of £15.

Governor Meals: - The agreed limit will be a maximum of £15.

6.0 Debt Recovery Procedures

- Every Friday the administrator will run a report from ParentPay showing current Pupil and Staff debtors.
- An automatic email reminder will be sent to parents/carers.
- A letter will be generated for those parents/carers whose balance is more than -£6.
- Staff will be reminded of their balance.

7.0 Pupil Recovery

Once the debt reaches the limit of £30 a letter (Appendix 1) will be sent to the parent/carer via email and a hard copy will be sent home with the child. The parent/carer will be asked to either pay the debt, send the child in with a packed lunch until the debt is paid and/or arrange to meet with the School Business Manager and the administrator to set up a debt recovery plan.

If the parent/carer does not respond or send the child in with a packed lunch, the Headteacher will be advised and a telephone call will be made to the parent/carer to ask them to either pay the balance immediately via ParentPay, or provide a packed lunch for that lunchtime.

If this is not resolved satisfactorily, the Headteacher may need to inform City of York Children's Social Care as the parent/carer is not carrying out the responsibility of care by omitting to provide food for their child at lunchtimes.

8.0 Staff Recovery

Once the debt reaches the limit of £15 the staff member will be informed and asked to bring their own lunch to school until the debt is cleared.

9.0 Year 6 Pupils/School Leavers

All debts must be cleared before the pupil leaves school.

Year 6 pupils – letters/notification will be sent to parents at the start of the second half of the summer term informing that all debts must be cleared before the last week of the summer term. Any meals to be taken in the last week of term must be paid for in advance or a packed lunch provided.

10.0 Extra-curricular Clubs

St Paul's CE Primary School offer a wide range of clubs each half term for pupil's to access.

Those clubs which are run by an external body and are subject to a charge shall be offered to all pupils on the understanding that parents/carers make the necessary payment through ParentPay, by the due date.

Pupils who are in receipt of Pupil Premium Funding are entitled to apply for as many clubs as they wish to, but St Paul's CE Primary School will only fund one club per academic year on their behalf from this funding.

If payment has not been received by the due date, an email reminder will be sent on 2 occasions, followed by a letter (Appendix 2).

Failure to make this payment once the letter has been received may result in the pupil being asked to withdraw from the club until the fee is paid.

11.0 Lettings

- Invoices will be raised through Xero and issued to customer.
- Monthly aged debtors report to be run off.
- Letter (Appendix 3) will be sent after 30 days of non-payment reminding customer of the outstanding amount with a copy of the invoice attached and also reminding customer of terms and conditions.
- After a further 14 days a final demand letter (Appendix 4) will be sent and advising that no further lettings will be available until the debt is paid.

Appendix 1

Address:

Date:

Dear

Pupil School Meals and Debt Recovery Policy

It has been brought to my attention that your ParentPay account balance in relation to school meals is -£_____ .

This now exceeds our allowable limit of -£30 per child. Please can you arrange to pay the debt immediately through ParentPay.

If you are unable to pay this amount, please contact me to arrange a meeting at a mutually convenient time, to discuss a payment plan.

Unfortunately, we are unable to offer your child a school dinner until the debt is paid and therefore you will need to send your child with a packed lunch each day until the debt is cleared.

I have enclosed a copy of our Debt Recovery Policy for your attention.

Yours sincerely,

Headteacher

Appendix 2

Address:

Date:

Dear

Extra Curricular Clubs and Debt Recovery Policy

It has been brought to my attention that your ParentPay account balance in relation to (insert name of club) is -£_____ .

This payment was due by (insert due date). Please can you arrange to pay the debt immediately through ParentPay.

If you are unable to pay this amount immediately, please contact me to arrange a meeting at a mutually convenient time, to discuss a payment plan.

Unfortunately, we may have to withdraw your child's place at this club until the debt is paid.

I have enclosed a copy of our Debt Recovery Policy for your attention.

Yours sincerely,

Headteacher

Appendix 3

Address:

Date:

Dear

Your Invoice and Debt Recovery Policy

Invoice Number: _____

It has been brought to my attention that your account balance is -£_____ and this payment is now overdue.

Our payment terms and conditions are 30 days from the date of invoice. Please arrange to pay the debt within the next 7 days either by cheque made payable to 'COYC – St Pauls C E Primary School' or by credit transfer into our bank account.

Account Name: COYC – St Pauls C E Primary School

Account Number: 25343838

Sort Code: 05-09-94

I have enclosed a copy of your invoice and a copy of our Debt Recovery Policy for your attention.

Yours sincerely,

School Business Manager

Appendix 4

Address:

Date:

Dear

Your Invoice and Debt Recovery Policy

Invoice Number: _____

Following my letter of _____, it has been brought to my attention that your account balance of £_____ is still outstanding.

If we do not receive payment within the next 14 days, we will be unable to accommodate any further lettings until the account is paid.

It may, therefore, be necessary to inform your clients that from (insert date of next letting) your sessions will no longer be held at St. Paul's C E Primary School.

Thank you if you have settled your account recently, please contact the administration office with the details.

I have enclosed a copy of your invoice and a copy of our Debt Recovery Policy for your attention.

Yours sincerely,

School Business Manager

Table of Changes This is to be put at the end of your policy (before any Appendix) to be used if you make any small changes to the policy.

Review Date	Reason for Change
21/01/2026	Page 7 Section 11 – changed ‘Financials Web’ to ‘Xero’