



BUGLAWTON PRIMARY SCHOOL

Be the Best We Can

Debt Management Policy

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Governor Committee:	FGB
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Date to be reviewed:	Autumn 2024

This policy is written in conjunction with: our Charging and Remissions Policy, PreSchool prospectus and Cheshire East Council's Scheme for Financing Schools.

Aims

This policy has been written to ensure that Buglawton Primary School has a consistent approach to eliminating any debt. It provides clarity and consistency in managing debt and outlines school expectations.

General Principles

The services provided by school are no different to those provided by any other business. Parents/Carers will understand that they cannot take their child to a cafe and expect them to be given food without paying, or on holiday without paying the full balance before the day of travel. However, a minority of parents do not pay on time for services offered by the school. This puts the school in the position of potentially subsidising a few families with funding that is intended by law for all children, as well as causing considerable extra work for office staff and, therefore, cost to the school budget.

Guidance

This policy complies with the principles of financial control outlined in Cheshire East Council's Scheme for Financing Schools and the Scheme Specific Financial Regulations.

1. Introduction

From 8th November 2022, Buglawton Primary School has adopted a clear NO DEBT policy, relating to School Meals and all Extended Services (PreSch/breakfast club and after school club) and these services must be paid for by the parents/carers. It should be remembered that these services are 'chosen' and 'optional' for parents/carers to access.

To avoid unnecessary administration time chasing debt via phone calls and emails, and unnecessary embarrassment for parents with a debt occurrence, this policy has been written to alleviate such situations through a consistent pre-payment approach. The Governing Board believe that a 'zero tolerance' approach is the fairest system. We understand that it may seem a very hard stance as there has been a culture of debt tolerance. However, going forward, we are sure that all parent/carers and staff will support the school and ensure its budget is spent for the benefit of all our pupils.

Further information about chargeable activities & remissions, including voluntary contributions, is available in the school's Charging and Remissions Policy.

2. Chargeable Services Provided By Buglawton Primary School

The services provided by the school that require pre-payment from parents/carers are listed below. ***It should be remembered that all parents/carers choose to buy these services from the school.***

- School meals for Preschool pupils, KS2 pupils and staff
- Breakfast Club and After School Club
- Self-funded Preschool sessions and Preschool lunch sessions
- Extra-curricular clubs e.g. some sport and enrichment clubs where a cost is incurred by the school
- Chargeable activities, e.g. residential trips where board and lodging costs are chargeable to parents (rather than day trips where there is a voluntary contribution made by the parent/carer to enable the school to fund the trip)
- Charges for music tuition and/or for the hire of musical instruments when this is an optional extra for an individual pupil or group of pupils.

The procedure relating to "Curriculum based class trips and events" is detailed below.

In addition to the list above, Free School Meals are available for children of families on low income and Universal Free School Meals to families in Reception and Key Stage One classes. The school's Charging and Remissions Policy outlines how it may be able to provide assistance (Remission) to families who cannot afford the other chargeable opportunities available to our children.

3. Voluntary Contributions for Curriculum-based Class Trips and Events

In accordance with the school's Charging and Remissions Policy, the school is only able to provide the following additional opportunities for learning if voluntary contributions are made by parents/carers.

This includes:

- Day trips off the school premises that may or may not include using either public transport or hired coaches
- Visiting authors and workshop-type activities
- Additional resources for class-based activities, such as art materials or cooking ingredients (but not when the activity is part of the Curriculum)

The school understands that contributions for school trips and class activities can place a burden on some families and so to help support families that are entitled to the Pupil Premium Grant, the school commits to paying in full for day visits.

Just prior to each trip/event, parents who have not made a voluntary contribution will be called by the school office to invite them to contribute to the cost of the trip/event.

Where insufficient voluntary contributions are raised, planned trips, activities and workshops will have to be cancelled. All parents will be notified in these circumstances.

4. Remissions

If a parent/carer believes that their child may qualify for remissions to certain charges, as per the Charging and Remissions Policy, they are welcome to contact the school office, in confidence, for more details. As for Free School Meals, remissions cannot be backdated, so it is important that parents/carers talk to the school as soon as they are aware of any such need.

5. Payment for Services

Parents are required to pay for all services provided by the school in advance by making an online payment to their child's account on Scopay. On Scopay, separate payment items are listed for every child, e.g. dinners, breakfast club and after school club, preschool, trips and chargeable after school activities. It is a parent/carers' responsibility to ensure they do not incur any debt and that their child's account is kept in good standing, this includes parents who choose to pay via childcare vouchers. Payments for chargeable services are required in advance of the service being taken (as per their terms and conditions).

6. Debt Management

Parents/Carers will be advised that a particular item on their account has gone into debt and will be asked to make immediate arrangements to correct the situation. They will be made aware of the immediate outcome that will arise if the account does not receive more funds overnight or within a time period agreed by the school.

7. Immediate Outcome If An Account Is In Debt

Account in Debt	Immediate Outcome
School Meals (for Preschool pupils, KS2 pupils and staff)	All meals must be paid for in advance. A phone call will be made to remind that payment is required upfront and the outstanding balance must be cleared immediately. The school will not provide a school lunch until the debt is paid in full and the parent/carer must provide a packed lunch for the child.
Breakfast Club	<p>All sessions must be booked and paid for in advance of the required sessions, including payments made by Childcare Vouchers.</p> <p>If a child is brought to breakfast club by their parent/carer, without a booking, the school reserves the right to refuse to admit the child to the club. If admitted, the parent/carer will be contacted by the school office and expected to make immediate payment. If no payment is received the parent/carer will be advised that breakfast club is no longer available to the child until the account is in credit and they should not bring/send their child to the club the following morning.</p> <p>If the child arrives at the club without a parent/carer, then for the wellbeing of the child, the child will be admitted to the club (and the parent/carer will be charged) but the matter will be immediately referred to the school's Designated Safeguarding Lead who will then contact the parent/carer (possibly meeting with them at the earliest opportunity). The parent/carer will be expected to make an immediate payment.</p> <p>NOTE: Prolonged delay in repayment of any debt may result in the breakfast club provision being permanently withdrawn.</p>
After School Club	<p>All sessions must be booked and paid for in advance of the required sessions, including payments made by Childcare Vouchers.</p> <p>Children will not be admitted to after school club without a booking and the school reserves the right to refuse to admit the child to the club. The parent/carer will be contacted to collect their child or to agree a booking for that night with immediate payment. If no payment is received overnight the parent/carer will be advised that after school club is no longer available to the child until the account is in credit and they should not send their child to the club the following and subsequent days.</p>

	<p>If the account remains in arrears and the child is not collected from school at the end of a school day (or after an extra-curricular club to which they belong), then the school reserves the right to either: admit the pupil to the after school club and to charge the parent; or to refuse to admit the child to the After School Club and refer to the school's Designated Safeguarding Lead.</p> <p>NOTE: Prolonged delay in repayment of any debt may result in the after school club provision being permanently withdrawn.</p>
<p>Self-funded Preschool sessions and Preschool lunch sessions</p>	<p>All self-funded sessions and lunch sessions are pre-booked for the term and invoiced monthly and must be paid for, in advance, including payments made by Childcare Vouchers. One month's written notice to alter sessions is required (as detailed in the PreSchool prospectus).</p> <p>If no payment is received within the specified payment period then the parent/carer will be advised that their child cannot attend the additional sessions/lunch sessions until payment has been received.</p> <p>NOTE: Prolonged delay in payment for future sessions may result in the additional sessions being withdrawn and offered to the next child on the waiting list.</p>
<p>Residential</p>	<p>All pupil accounts will be checked once the final payment date for the residential has passed (this is normally approximately 4 - 8 weeks before the trip is due to take place).</p> <p>The school understands that residential can place a burden on some families and so to help support families that are entitled to the Pupil Premium Grant, the school commits to contribute 50% of the residential cost.</p> <p>The school will contact every parent who has not paid the full amount of the trip and advise them that their child will not be able to attend the residential unless full payment has been made.</p> <p>NOTE: The initial payment (deposit) is non-refundable.</p>

REMINDER:
A debt situation can arise on a single item on your account. The overall balance may not be in debt before the school contacts you about a debt situation.

8. Assistance To Parents/Carers To Help Them Avoid Getting Into Debt

The Debt Policy will be advised to all parents, including new Reception, Nursery and mid-year school entrants. Parents/carers are informed about how the school's cashless payments system, Scopay, works and the availability of Free School Meals for eligible families and Remissions on other charges, where applicable.

9. Support Provided By The School To Parents Who Are Already In Debt

The school will invite every parent/carer who currently owes money to attend a private meeting where an appropriate debt repayment plan will be agreed. Practical help to avoid future debts being incurred will be offered including:

- Assistance in applying for Free School Meals, where appropriate
- Assistance in accessing balances on Scopay
- Guidance on the availability of remissions on other charges, where applicable

NOTE:

The school is not able to offer to write off debts, or offer any reduction to the level of any debt already incurred, and parents/carers should not expect this when discussing a debt repayment plan with the school staff.

10. Withdrawal of Services

Where there is no repayment plan agreed between the Headteacher/school office and parent/carer, or there is a breach of an agreed repayment plan, services will be withdrawn as follows:

- School meals will be withdrawn when there is no credit balance to cover the meals.
- Before and After School Clubs and additional PreSchool sessions and PreSchool lunch sessions will be withdrawn when there is no credit balance to cover attendance.
- Children will be unable to attend paid for extra-curricular clubs, or other chargeable activities while parents have debts with the school, even if those debts do not relate to paid for extra-curricular clubs, or other activities.

11. Debt Recovery Procedures

Where payment from the parent/carer has not been received in advance, or 'at the point of sale', the following processes will be applied. Where debts are high and unresolved the school reserves the right to apply any income received to settle the total of outstanding family debts before providing new chargeable goods and services.

SCHOOL MEALS

All meals should be paid for in advance using the Scopay online payments system. In the event of non-payment the following action will be taken:

Stage 1: An outstanding balance requiring payment.

Action 1: A phone call/School Spider message will be sent home requesting immediate payment. No further meals will be provided until the debt is cleared.

Stage 2: The debt is not cleared despite correspondence from the school.

Action 2: A debt reminder letter will be sent home asking the parent to contact the school to discuss the matter.

Stage 3: The parent consistently does not comply with the any of these options and does not make contact with the school to discuss the debt.

Action 3: The parent will be contacted to advise that their debt will be passed on to Cheshire East Council to pursue, including credit control procedures, which may lead to legal action. It will also be made clear to the parent that school meals have been permanently withdrawn.

BREAKFAST CLUB AND AFTER SCHOOL CLUB

All sessions must be paid for in advance, when booking, using the Scopay online payments system. In the event of non-payment the following action will be taken:

Stage 1: An outstanding balance requiring payment.

Action 1: A phone call/School Spider message will be sent home requesting immediate payment. Breakfast/After School Club sessions will no longer be available to the child until the debt is cleared.

Stage 2: The debt is not cleared despite correspondence from the school.

Action 2: A debt reminder letter will be sent home asking the parent to contact the school to discuss the matter.

Stage 3: The parent consistently does not comply with the any of these options and does not make contact with the school to discuss the debt.

Action 3: The parent will be contacted to advise that their debt will be passed on to Cheshire East Council to pursue, including credit control procedures, which may lead to legal action. It will also be made clear to the parent that breakfast club/after school club sessions have been permanently withdrawn.

SELF-FUNDED PRESCHOOL SESSIONS AND PRESCHOOL LUNCH SESSIONS

All self-funded sessions and lunch sessions are pre-booked for the term and invoiced monthly and must be paid for, in advance on Scopay, or via Childcare Vouchers. One month's written notice to alter sessions is required (as detailed in the PreSchool prospectus). In the event of non-payment the following action will be taken:

Stage 1: An outstanding balance requiring payment.

Action 1: A phone call/School Spider message will be sent home requesting immediate payment. Self-funded sessions and lunch sessions will no longer be available to the child until the debt is cleared.

Stage 2: The debt is not cleared despite correspondence from the school.

Action 2: A debt reminder letter will be sent home asking the parent to contact the school to discuss the matter.

Stage 3: The parent consistently does not comply with the any of these options and does not make contact with the school to discuss the debt.

Action 3: The parent will be contacted to advise that their debt will be passed on to Cheshire East Council to pursue, including credit control procedures, which may lead to legal action. It will also be made clear to the parent that the self-funded/lunch sessions have been permanently withdrawn.

RESIDENTIALS

Parents are expected to follow the payment plan outlined in the trip letter paying online, via Scopay, in advance of the trip. All pupil accounts will be checked once the final payment date for the residential has passed. In the event of non-payment the following action will be taken:

- Stage 1: An outstanding balance requiring payment.
Action 1: A phone call/School Spider message will be sent home requesting immediate payment. The child will not be able to attend the residential unless full payment has been made.
- Stage 2: The debt is not cleared despite correspondence from the school.
Action 2: A debt reminder letter will be sent home asking the parent to contact the school to discuss the matter.
- Stage 3: The parent consistently does not comply with the any of these options and does not make contact with the school to discuss the debt.
Action 3: The child's place on the residential will be cancelled. The initial deposit is non-refundable and will be retained by the school. The parent will be contacted to advise that the place has been withdrawn and any payments made after the initial deposit will be returned to the parent/carer.

12. Costs Of Debt Recovery

Where the school incurs material additional costs in recovering a debt then the Headteacher will decide whether to seek to recover such costs from the debtor. The debtor will be formally advised, in writing, that they will be required to pay the additional costs incurred by the school in recovering the debt.