

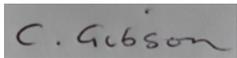


Debt Management Policy

Updated: September 2025

Produced by: Mandy Henderson
School Business Manager

Ratified by: Mrs C Gibson

Signed: 
Chair of Trustees

Review Date: September 2027

1. Introduction

This policy sets out the approach Ryhope Infant School Academy will take to recover debts owed by parents, carers, or other parties for services provided by the school, such as:

- Nursery Sessions
- School Meals
- Rainbow Wraparound Care
- After School Clubs
- Other chargeable services

We are committed to ensuring that all money due to the school is collected fairly and consistently, in line with our values and financial responsibilities.

2. Aims of the Policy

- To ensure effective processes are in place for debt recovery.
- To avoid the accumulation of large debts.
- To treat all families with fairness and respect.
- To comply with audit and financial regulations.
- To protect public funds and maintain school financial stability.

3. Key Principles

- Communication will be sensitive, clear, and respectful.
- Parents will be informed of charges in advance.
- Prompt action will be taken to prevent debts from escalating.
- All personal data will be handled in line with GDPR.

4. Payment Responsibilities

Parents and carers are **fully responsible** for:

- Ensuring that all payments for chargeable school services (e.g. meals, wraparound care, clubs, trips) are made **in advance** of the service being provided.
- **Monitoring their own payment accounts** (e.g. ParentPay, Tax-Free Childcare and Free Childcare payments, University Childcare Grants) and keeping them in credit at all times.
- Not relying on school staff to remind them or monitor individual balances.

The school will **not accept responsibility** for notifying families each time a payment is due. School will maintain a record of all charges and payments as an overview for reference; however, it remains the sole responsibility of parents/guardians to ensure that all fees are paid in advance. The school is not obligated to issue reminders or follow up on unpaid fees.

5. Payment Expectations

Parents/carers are expected to pay for services in advance where applicable. Examples include:

Service	Payment Method	Frequency
Nursery Session	BAC's	Weekly in Advance
School Meals	BAC's	Weekly in Advance
After School Clubs	ParentPay	Pay when Booking
School Trips	ParentPay	Pay when Booking
Rainbow Breakfast Care	ParentPay	Pay when Booking
Rainbow After School Care	ParentPay	Pay when Booking

Failure to keep accounts in credit may result in the temporary suspension of non-curriculum services (e.g. clubs, additional bookings), and persistent non-payment may trigger debt recovery action as outlined in this policy.

6. Monitoring & Notification of Debt

Staff will monitor accounts regularly. However, as outlined in Section 4, **parents/carers must check their own balances and make payments on time.**

Where a debt arises, the following staged approach will be taken to recover the outstanding amount:

Step 1: Informal Reminder

- An initial courtesy reminder will be sent by Dojo, phone, or spreadsheet.
- This will include the amount owed, the nature of the charge, and how payment should be made.
- Payment is requested within **7 calendar days** of the reminder.

Step 2: Formal Reminder Letter

- If payment is not received, a formal written reminder will be issued.
- This will restate the amount owed and give a further **7–14 days** to pay.
- A payment plan option may be offered where appropriate (see Section 8).

Step 3: Final Notice – Invoice Issued

- If no payment is made following the formal reminder, the school will issue an **invoice** for the outstanding amount.
- The invoice will be **payable within 28 days** from the date of issue.
- All non-curricular services will be cancelled
- The invoice will act as the final notification before debt recovery procedures are considered.

If the invoice remains unpaid after the 28-day period, the school reserves the right to initiate further recovery actions as outlined in Section 7.

7. Recovery Actions

If the debt remains unpaid despite reminders, the school will:

- Refer the debt to the **local authority legal services**
- Initiate **legal action** via the small claims court (for debts over £100)
- In cases of persistent non-payment, non-essential paid services will be withdrawn

8. Payment Plans

Where families are experiencing genuine financial hardship, the school may offer a **repayment plan** with:

- Affordable instalments
- A clear payment schedule
- A signed agreement

Parents are encouraged to contact the school **as early as possible** to discuss difficulties.

9. Write-Off of Debt

Debts may only be written off with approval from:

- The Head Teacher (up to £100)
- The Governing Body (over £100)
- In line with the school's Financial Procedures outlined in the Academy Trust Handbook

A record of all debts written off will be retained for audit purposes.

10. Preventative Measures

To reduce the risk of debt, the school will:

- Provide clear communication of charges and deadlines
- Require payments before the service / provision commences
- Offer regular account summaries to parents
- Use online systems for easier tracking and payment
- Flag concerns early to parents and offer support if needed

11. Roles & Responsibilities

Role	Responsibility
School Business Manager	Monitor accounts, issue reminders, maintain records
Head Teacher	Approve write-offs up to £100
Governing Body	Oversight of policy and significant write-offs over £100
Parents/Carers	Pay for services on time and monitor account balances

Role

Responsibility

12. Complaints & Appeals

Parents who wish to appeal a debt decision or raise concerns should follow the school's Complaints Policy