



Debt Policy

School Name

St. Andrew's Southgate

Updated

September 2023

Review Date

September 2024



DEBT Policy

St Andrews Southgate CE Primary School has adopted a strict NO DEBT policy relating to the following facilities and services:

- School meals service
- Lettings
- Annual KS2 School Journey
- Extended school club activities

If debts are incurred, the school budget must be used to pay for them. This means that the money which should be spent on the children's education is used to pay for debts incurred by parents. This is unacceptable, and we request that all parents give this policy their full support.

1. School meal debt

Mayor announces every London primary schoolchild to receive free school meals. The Mayor is stepping in with the one-off proposal to ensure that healthy free school meals are universally available to all primary school pupils for one year from September due to the extreme pressures currently facing households across the capital. This Mayor's Universal Free School Meals intervention is the latest in a long line of commitments from the Mayor to help Londoners navigate the cost of living crisis.

From September 2023, The Key Stage 2 (KS 2 – Year 3, 4, 5 and 6) pupils will receive the Mayor's Universal Free School Meals expansion. The school will receive funding allocation for our pupils in KS2 via the London Borough of Enfield.

Since September 2014, Key Stage 1 (KS 1 - Reception, Year 1, and Year 2) pupils have received universal free school meal funding. This came into place under the Children and Families Act. All KS1 pupils in state-funded schools are entitled to a free, healthy lunch regardless of their family income.

Please note that due to the mayor's funding, the school's meals will be free for all pupils, we encourage all parents to book their child's meal Arbor Meal bookings.

Severe Financial Hardship

In severe financial hardship, foodbank vouchers may be obtained from frontline care workers such as clergy, local councillors, doctors and social workers.

If parents believe their children may qualify for entitlement to Free School Meals, please get in touch with the office for more details. This allowance is a statutory right, and it is important that you use it if you qualify. We will help you with all we can with your application. In order to claim, parents must complete an application form and provide any supporting evidence required. Entitlement to free school meals will only apply when the completed form and evidence are received, and the application has been approved. It cannot be backdated.

2. Other School Debt

As with school meals, parents and carers are expected to pay in advance for all other facilities and services offered by the school. Should a debt arise and is not cleared upon request, the school reserves the right to refuse access to that facility or service until the debt is paid. The school may also begin proceedings to recover any such debt.

3. Lettings

Full details of the terms and conditions of payment are set out in the letting contract. In the event of a breach of the terms and conditions of payment, a notice will be sent to the lessee. Appendix I.

4. KS2 Journey Debt

All payments in relation to the KS2 residential trip must be made in full. The school will ensure that parents have enough notice to be able to plan payments in advance. If parents require support making the payments, then this can be discussed in confidence with the School Business Manager. The trip requires full payment as attendance on the trip is optional. In the event of incomplete payment, the child will not attend the trip as total payment is required to secure the child's place. The School Business Manager will calculate if it is possible to refund any of the partial payments already paid, however this will have to be calculated on a case-by-case basis and will reflect the terms and conditions of the various third parties involved in the trip. With regard to children receiving pupil premium, it remains the Head teacher's discretion as to whether to allocate any funds received from pupil premium to pay for this trip.

5. Extended club debts

Extended club is a fully paid for service. See Extended Club policy for full details of the various tiers and costs. Parents are provided with a copy of the Extended Club policy at enrolment and sign to acknowledge acceptance of the various terms and conditions. These include the stipulation that payment be made one month in advance and that cost penalties will apply in the event of late pick-up.

In event of non-payment, an account outstanding summary letter will be sent to the parent (Appendix 6). If payment does not follow, a further letter will be sent advising of a meeting arranged with the School Business Manager to discuss the debt and the cessation of enrolment of the relevant pupil at Extended Club (Appendix 7). At the meeting, the decision can be taken to off-roll the child from Extended Club immediately. A letter will be sent confirming the outcome of the meeting.

DEBT RECOVERY POLICY

1. The school will actively pursue the collection of any sums owed to it. The parents of a pupil are jointly and severally liable for any charges.
2. The administration staff are required to ensure that:
 - Copies of all invoices are kept and records of outstanding charges are maintained;
 - Dated documentary evidence is kept of all steps undertaken to recover any debt, including copies of statements and letters sent and records of phone calls;
3. The governing body must:
 - Consider and approve the arrangements for debt recovery;
 - Recommend the maximum level of debt which any family would be permitted to incur before legal action is taken;
 - Approve any legal action undertaken by the school;
 - Minute their approval of any legal action;
4. The school must:
 - Not pass on to the debtor any costs incurred in pursuing the debt;
 - Give the debtor appropriate notification and reasonable time to settle the debt;
 - Before taking any legal action, send the debtor a final statement stating that it is the final notice and that further action will be taken if the debt is not settled within a specified time, which must not be less than 10 days.
5. The Headteacher may waive or reduce a debt if it is reasonably believed the debtor is experiencing financial hardship.

A debt may be written off by resolution of the Governing Body on the recommendation of the Headteacher. A recommendation to write off a debt may be made when it is considered that all reasonable avenues to recover the debt have been exhausted and it is not likely to be cost effective to pursue the debt through legal action.
6. Any legal action related to an outstanding debt or the waiving or reduction of a debt must be dealt with confidentially and the anonymity of any family involved must be preserved.
7. Upon the cessation of school meal provision due to debts incurred, if a parent fails to make adequate alternative provision for their child's lunch, the Headteacher has the duty to refer the matter to Enfield Children's Services (Single Point of Entry - 020 8379 2507) to satisfy the school's obligation under the Safe Guarding Policy to ensure the welfare of pupils and this includes neglecting to provide a child with adequate food.

APPENDIX I

Debt Recovery for Lettings Service

Headteacher to be informed

Dear (Organisation)

Re: Outstanding Balance of £X further to Letting dated:

We write further to the invoice dated xxxx which, to date, remains unpaid.

We would remind you that our terms of business stipulate that all invoices must be paid within 30 days.

Please could you ensure that this matter receives your urgent attention.

Any queries concerning the invoice or payment terms should be referred to the School Business Manager who is contactable on the above telephone number.

Yours sincerely

Headteacher

APPENDIX II

Dear Parent/Carer of:

Year:

Extended Club at St Andrew's Southgate Primary School – ACCOUNT IN ARREARS

We write in relation to your child's enrolment in the Extended Club programme here at St Andrew's Southgate Primary School.

As per our Extended Club policy, we require parents to pay one month in advance so that we are able to ensure continuity of service. Where payment is not made in accordance with the terms and conditions set out in our policy, it may result in your child's place being withdrawn and action taken to recover any outstanding debt.

Please see table below for a breakdown of your account which is currently in arrears:

Name of child:	
Year group	
Duration of booking:	Autumn term 20XX: <input type="checkbox"/> Spring term 20XX: <input type="checkbox"/> Summer term 20XX: <input type="checkbox"/>
Total cost of booking for the duration stipulated in your booking form:	£
Total amount of payments made to date:	£
Total cost of XXX term 20XX:	£
Outstanding balance of XXX term 20XX:	£
Outstanding balance of entire booking:	£

Please carefully review the above analysis and contact the School Office if you have any questions or would like to discuss any aspect of your child's enrolment.

Please note that immediate action is now required either to settle all outstanding sums or to arrange a meeting with the School Business Manager to agree a mutually agreed payment plan.

Kindest regards

School Office

APPENDIX II

Dear Parent/Carer

Extended Club at St Andrew's Southgate Primary School

We are writing to you to advise that your payments in respect of your child's enrolment at the Extended Club have fallen into arrears. A notice of your account in arrears was sent to you on XXXX.

In accordance with the Extended Club policy, parents must pay at least one half term in advance either via childcare vouchers or by making a payment into the relevant item set up on the child's Arbor account.

A meeting has been arranged for you to discuss this matter with the School Business Manager on XXXX. Please contact the School Office to confirm your attendance.

Please note that, as per the Extended Club policy, should the terms of payment not be adhered to, your child's enrolment at their chosen club may be suspended with immediate effect and legal action taken to pursue the outstanding debt.

Yours sincerely

Headteacher