

Kimberworth Community Primary School

Debt Recovery Policy

Reviewed: July 2023

Review frequency: Annually

Next review date: July 2024

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Statement of intent

Kimberworth Community 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 educational extras.

While this is the case, the 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 vigorously collect debts as part of its management of public funds. **If debts are incurred, then the school budget has to pay for them. This means that money which should be spent on the children's education is used to pay for debts incurred by parents. Every parent will agree that this is unacceptable and we request that all parents give this policy their full support.**

If parents believe that their children may qualify for entitlement to Free School Meals (see the eligibility criteria listed in item 9.1), please contact Rotherham Metropolitan Borough Council Free School Meals Service on 01709 336066, apply online www.rotherham.gov.uk/benefits/apply-free-school-meals/1 or complete a form available from the school office. Applying for this benefit not only entitles you to free school meals but subsidised school visit costs.

Parent/s **must pay in advance** for school meals, clubs, milk, trips and activities using the Arbor app or portal. Please speak to the school office for help using Arbor or consult the 'How to' guides included in this policy. Breakfast and Afterschool Club bookings and payments must be made in advance (unless payment is made using childcare vouchers). Bookings are non-refundable and entry is not permitted without payment. Parents will be informed if educational visits cannot run without sufficient voluntary contributions. Depending on the cost of educational trips and visits, an option to pay in instalments will be given.

Children will not be provided with a school lunch unless it is paid for, except those that are entitled to free school meals or universal infant free school meals (Reception-Year 2). If a parent forgets to pay in advance, the school may grant a debt allowance of one meal. However, this debt must be paid next day and future meals must be paid in advance before any meal is provided. If the debt is not cleared, parents must either provide a packed lunch or take the child home for lunch. In a case when a debt payment is not received nor a packed lunch provided, the Head teacher will phone the parent to ask them to pay on the Arbor app immediately. Otherwise, they must provide sandwiches before lunch time or arrange to take their child home for lunch.

Each case of arrears will 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. The 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.

1. Legal framework

- 1.1. 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'

2. Roles and responsibilities

- 2.0. As a general rule, to avoid incurring debts, payments for materials and services provided by the school should be collected in advance or at the point of sale.
- 2.1. Any person(s) involved in the monitoring, recording and pursuing of debts owed to the 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.
- 2.2. The school's administration team and School Business Manager-
- 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 guardians in all cases.
 - May decide to leave a case of debt recovery to the decision of the headteacher.
- 2.3. The School Business Manager will ensure:
- Debt reminders are recorded, and those records maintained for a period of seven years – dates and times of letters, phone 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.

3. Acceptable 'recovery period'

- 3.0. In the case of a debt, the School Business Manager should agree upon a 'recovery period' within which the debtor can pay the outstanding sum before debt recovery procedures are exercised. This period of time may vary, at the discretion of the School Business Manager, dependent on the nature and size of the debt.

4. Declaring outstanding debt levels

- 4.0. The School Business Manager will review the level of outstanding debts every half term to determine whether current debt levels are acceptable and whether current methods and procedures to recover debts are effective.
- 4.1. Any individual cases of debt that are deemed to require intervention will then be pursued by the procedure starting from section five of this policy.

5. Debt recovery procedures

- 5.0. Where there is an outstanding payment yet to be received and the acceptable credit period has been surpassed, an official invoice should be created outlining the value and reason for the debt, as well as the debtor's identity.
- 5.1. Upon creating the invoice and stipulating a date on which it must be paid by, there is acknowledgement from the school that the debt has been set up.

6. Verbal and written overdue payment reminders

- 6.0. **Initial reminder** – informal in-person/telephone/email correspondence notifying person of debt (date and time should be officially recorded).
- 6.1. **First formal written reminder** – an official, dated letter addressed to the debtor should be one week after the first informal reminder and should acknowledge that it took place.
- 6.2. **Second formal written reminder** – this should come one week after the second reminder, citing the details of both previous reminders and stating that concerted efforts have been made to make the person aware that an outstanding debt is overdue.

7. Failure to respond

- 7.0. If these reminders are not responded to, another letter will be sent to the debtor advising them that the school will consider involving the Local Authority's legal services to resolve the issue and recuperate owed funds.

8. Negotiation of debt repayment

- 8.0. It is expected that the debt should be repaid as soon as possible, particularly after repeated reminders; however, this can be negotiated at the discretion of the Headteacher, particularly if the circumstances in section nine of this policy apply.
- 8.1. If there is a case where the debtor is deemed to be refusing to pay without sufficient reason, the school will consider involving the Local Authority's legal services to resolve the issue and recuperate owed funds.

9. Exceptional circumstances and remissions

9.0. The school must ensure that guardians of pupils are aware of the help the school can extend to those in financial difficulty. Guardians who may be eligible for remissions are those in receipt of any of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Support under part VI of the Immigration and Asylum Act 1999
- The guaranteed element of State Pension Credit
- Child Tax Credit, provided that they are not also entitled to Working Tax Credit and have an annual gross income of no more than £16,190
- Working Tax Credit run-on – paid for four weeks after they stop qualifying for Working Tax Credit
- Universal Credit – if they apply on or after 1 April 2018, their household income must be less than £7,400 a year (after tax and not including any benefits that they receive)

9.1. In a case where there is, or it is suspected that there is, an overdue debt from a family who may qualify for remissions, details of the different types of bursary available should be sent to the debtor in question.

10. Debt recovery costs

10.0. In addition to the remission allowances outlined in section nine, it may be advisable to waive or partially waive debts where it is deemed that it does not make financial sense to continue allocating time and resources to pursuing.

10.1. The Headteacher will review any case a debt may be waived, and come to a final decision based on the value of costs versus value of the debt.

11. Monitoring and review

11.0. The school will review this policy annually, and changes relating to any updated legislation will be made accordingly.

11.1. The school will communicate any changes to this policy to all relevant stakeholders.

11.2. The next scheduled review date for this policy is July 2024.

12. School Meal Debt Recovery Letter Samples

Initial reminder

Dear Parent/Carer,

We've noticed that your meals account has a balance of £_____ and could do with a top-up. Log in to the Parent Portal or Arbor App to pay by card. Please provide your child with a lunch from home if you are not able to clear this amount. If you think you may be eligible for Free School Meals please contact the local authority on 01709 336066 or apply online here www.rotherham.gov.uk/benefits/apply-free-school-meals/1

Many Thanks, School Office.

First formal written reminder

Accumulated School Meal Arrears

Date:

Dear Parent/ Carer

Child's name:

We have written to you previously regarding «FirstName»'s outstanding dinner money and according to our records, we still have not received any payment. If debts are incurred, then the school budget has to pay for them. This means that money which should be spent on the children's education is used to pay for debts incurred by parents.

The amount due for payment is £«AmountOverdue» and as per our Debt Recovery Policy (which is available to view on our school website) unless we receive payment on Monday morning your child will need a packed lunch until the debt has been paid. If you have any query or difficulty with payment of this amount, please let us know and we will endeavour to help. If you think you may be eligible for Free School Meals please contact the local authority on 01709 336066 or apply online here www.rotherham.gov.uk/benefits/apply-free-school-meals/1

For your information, the last payment shown on our system was made on «LastPaymentDate».

In a case when a debt payment is not received nor a packed lunch provided, we will phone to ask you to pay via Arbor, provide sandwiches before lunch time or collect your child to have lunch at home. If you have any queries and/ or wish to discuss this matter please contact the school office.

Thank you for your co-operation in this matter.

Yours Sincerely,
Miss A Stothard
Headteacher

Second formal written reminder

Date:

Non-payment of school dinner money arrears.

Child's name:

Dear Parent/ Carer,

Our records show that you have not cleared the school dinner money arrears for your child(children) despite previous letters sent home on _____ and _____.

Arrears to date total £_____

In following the Debt recovery policy on dinner money arrears, a copy of which you were informed is available on the school's website, I must inform you that if payment is not received **within 5 working days** of the date of this letter, the debt will be referred to the RMBC Debt Recovery Team. I am obliged to warn you that the debt recovery procedure can result in a summons to Court. Until the debt is cleared. Please pay using the Arbor app.

Should you wish to discuss any issue regarding this debt, please contact the school.

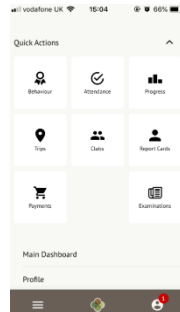
Yours Sincerely,

Miss A Stothard

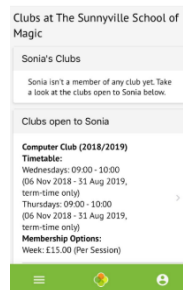
Headteacher

Signing my child up for a Club on the Arbor App

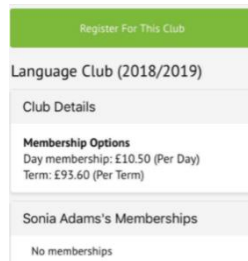
To sign up for a club, click the menu icon at the bottom left of your screen. **Select Clubs.**



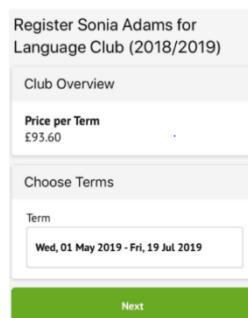
You can then see a list of any clubs your child is attending, and any clubs open to your child.



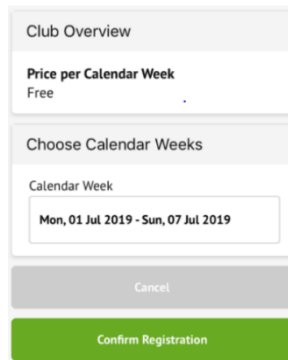
Click a club to access the **Club Overview**. Click **Register For This Club** to sign up.



Next, select the period you would like to sign up for. This is dependent on how the club has been set up, and may include a termly, weekly or daily package. Then click **Next**.



Select the period you would like to sign up for, then click **Next**.



Club Overview

Price per Calendar Week
Free

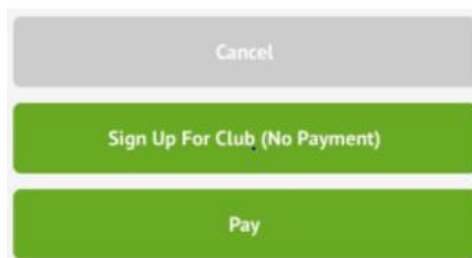
Choose Calendar Weeks

Calendar Week
Mon, 01 Jul 2019 - Sun, 07 Jul 2019

Cancel

Confirm Registration

On the next page, if no payment is required, you can simply sign up.



Cancel

Sign Up For Club (No Payment)

Pay

If it is a club you have to pay for, you can input your card details to pay for the club.

Paying for Meals on the Arbor App

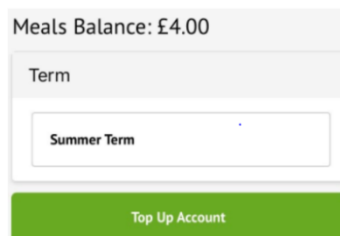
On the main Arbor page, you can see your children's accounts, select 'Meals'. You can also select the menu icon then click **Payments**.



Accounts

Sonia Adams : Meals
Balance: £4.00

Click an account to see more information, or top up.



Meals Balance: £4.00

Term

Summer Term

Top Up Account

Click the green button to top up the account by inputting your card details.

Input the amount to top up, then click to pay.

Payment amount

£ 10.00

Narrative

Dinner money

Cancel

Pay Now

Next, you'll be able to input your card details. **Please note that you must use a Visa or Mastercard.**

Make Payment

Card number

4000 0027 6000 3184

Expiration date

08 / 23

Name on card

Miss G Mayo

Security code (CVV/CVC)

111

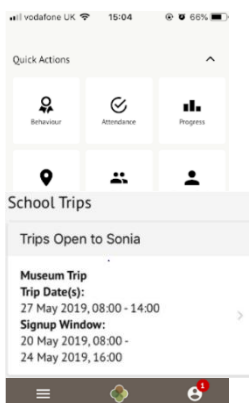
Cancel Pay £30.00

You may have to then authenticate your identity for the payment to go through. This is a requirement of the recently introduced [Strong Customer Authentication \(SCA\) regulations](#).

If authentication is needed for the payment, you will be prompted to authenticate the payment using the method of authentication your bank supports. This could be:

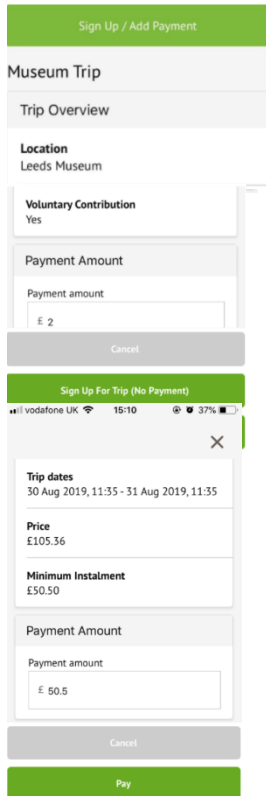
- an SMS code
- your mobile banking app
- another method

Signing my child up for a Trip on the Arbor App



To sign up for a trip, click the menu icon at the bottom left of your screen. Select ***Trips***.

You will then be able to see all of your child's upcoming trips, and trips they are eligible for.



Select the trip to reach the **Trip Overview**. Click the green button to sign up for the trip and pay if required.

On the next page, if no payment is required, you can simply sign up.

If it is a trip you have to pay for, you can input your card details to pay.