Juniper



Walton on the Naze Primary School

Debt Recovery for Traded Activities Policy

Date policy adopted: Summer 2026

Date due for review: Summer 2027

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1 Confirmation that the Debt Recovery Policy for Traded Activities in respect of Walton on the Naze Primary School has been discussed and formerly adopted by the full governing body.

Chair of Finance and Premises (incorporating Health and Safety) Committee:

Print name: Mrs Ann Bryant

Date: 22nd June 2026

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2. Introduction

This policy concerns the collection of Before/After School Clubs fees and the approach to be taken in cases of debts arising when parent/carers fail to pay for attendance. Parents/Carers will be sent a copy of this policy when their child/children attend.

3. General Principle

Before and After School Club fees must be paid for in advance. If a pupil is to attend for the duration of the half term, monies must be received in advance of that period.

If debts are incurred, these have to be paid from the school budget. This means that money which should be spent on all pupils' education in school is used to pay for debts incurred by individual parents/carers. The governing body see this as unacceptable and request that all parents/carers give this policy their full support.

4. Procedure for Collection of Arrears

It is accepted that on occasion arrears may arise for various reasons. However, arrears cannot be allowed to accumulate.

Details of all reminders, whether verbal or in writing, should be maintained. Where a letter is issued, a copy must be retained on file.

The governing body has therefore agreed the following policy where arrears arise.

- An initial reminder may be informal and can be made either in person (when a parent/guardian comes to collect/drop off the child, by way of discussion or by telephone. In general, the person responsible for maintaining the account will notify the parent / guardian. The date of the initial reminder should be recorded, or a gentle reminder letter / text message will be sent home after one week / in excess of £10 accumulated arrears (Appendix 1)

- The parent/carer will be informed in writing where two weeks / in excess of £20 arrears has accumulated and advised to make immediate payment (Appendix 2).

- A final letter to the parent/carer informing them that a place will not be provided for their child/children if payment has not been received by a specified date in accordance with the policy; the date when three weeks of arrears have been accumulated. (Appendix 3)

  Any parent/carer experiencing financial difficulty may make a claim for the remission of charges which should be addressed to the Headteacher and will be considered confidentially on an individual basis.

  No place to be provided to pupils when arrears exceed three weeks / in excess of £30.

  Once the final letter deadline has expired the Governing Body will decide whether legal proceedings should begin.

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5. Negotiations of repayment terms

Parents/Carers are expected to settle the amount owed by a single payment as soon as possible after receiving the first 'overdue payment' reminder.

However, if people are unable to pay or where they may request permission to settle the debt by instalments and extend the normal terms and conditions they must submit an application in writing explaining the reasons for their inability to meet the original contract terms.

The Headteacher and will agree the revised terms of payment. The School may reduce or cancel a debt in certain circumstances.

A sensitive approach to debt recovery will be carried out, taking the following factors into account.

Hardship - where paying the debt would cause financial hardship.

Ill health - where our recovery action might cause further ill health.

Time - where the debt is so large compared to the person's income that it would take an unreasonable length of time to pay it all off.

Cost - where the value of the debt is less than the cost of recovering it.

Multiple debt - where someone owes more than one debt to the School. In this situation an attempt to agree one repayment plan to include all debts will be established.

A record of all such agreements entered into will be retained. In all cases, a letter will be issued to the Parents/Carers confirming the agreed terms for repayment. The settlement period should be the shortest that is judged reasonable.

The Finance and Premises Committee (incorporating Health and Safety will decide whether any Parents/Carers who has been granted extended settlement terms will not be offered any further 'credit' and will, in future, be required to pay in advance. This decision and its basis will be recorded and reported to the Full Governing Body.

6. Cost of debt recovery

Where the school incurs material additional costs in recovering a debt then the Headteacher/Governing Body 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.

7. Bad debts

Write-off of any debt requires the written approval of the Full Governing Body.

A record of the write-off, the reason for it, and the approval for it, will be retained for 7 years.

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8. Monitoring arrangements

The Admin Assistant monitors debt levels and ensures compliance with this policy.

APPENDIX 1

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Date

Gentle Reminder Letter

Child's name:

Dear Parent/Carer

According to our records there are some outstanding Before/After School Clubs fees for your child/children.

The arrears are for the week commencing ……
Please make the payment of £ ……. tomorrow.

If you have any queries regarding the above, please contact the school office.

Yours sincerely

Headteacher

APPENDIX 2

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Date:

Accumulated Before/After School Clubs Fee Arrears

Child's name:

Dear Parent/Carer

Following our letter dated …… regarding outstanding Fees, our records show that this has not been paid.

To date, the amount of arrears is £……. We now request that you attend a meeting to discuss the situation with the Headteacher. Please telephone the school office to arrange an appointment.

These arrears need to be cleared as soon as possible. Payment can be made via School Money.

Any parent/carer experiencing financial difficulty may make a claim for the remission of charges which should be addressed to the Headteacher and will be considered confidentially on an individual basis.

If you have any queries and/or wish to discuss this matter, please contact the school office.

Yours sincerely

Headteacher

APPENDIX 3

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Date:

Non-payment of Before/After School Clubs Fee arrears

Child's name:

Dear Parent/Carer

Our records show that you have not cleared the fee arrears for your child/children despite previous letters sent home on …… and ……

Arrears to date total £ ……..

Following the school policy on debt recovery, a copy of which was sent to you when your child started Before/After School Clubs, I must inform you that if payment is not received with 5 working days, the Governing Body will be asked to consider starting legal proceedings for debt recovery. I am obliged to warn you that the debt recovery procedure can result in a summons to Court.

Any parent/carer experiencing financial difficulty may make a claim for the remission of charges which should be addressed to the Headteacher and will be considered confidentially on an individual basis.

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

Yours sincerely

Headteacher

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