

Trent CE Primary School Governing Body

Debt Recovery Policy

Inspired by Christ



Kindness Thankfulness Perseverance

“A new command I give you: love one another. As I have loved you, so you must love one another” Inspired by Jesus’ example, the Trent school community aims to serve one another in love.

We show **kindness** to others because God has shown us great kindness.

We live **thankful** lives, because every good thing comes from God.

We **persevere**, not giving up, because God is our helper.

Approved by committee/GB	Resources
Ratified by GB	February 2025 (awaiting ratification)
Date for review	January 2026

Primary School Debt Recovery Plan

1. Purpose of the Plan

To ensure the school receives all funds it is entitled to, using fair and transparent methods, while maintaining good relationships with parents and guardians.

2. Objectives

- Recover outstanding debts effectively.
- Prevent future debt accumulation.
- Ensure compliance with school policies, ethical standards, and legal requirements.
- Support families experiencing financial hardship.

3. Scope

This plan applies to all payments owed to the school, including:

- School meals
- Trips and excursions
- After-school care
- School uniforms or resources

4. Principles

- No debt exceeding £80 will be written off without approval by the governing body.
- Debts owed by local authorities will not be written off.
- Debt recovery actions will prioritize discretion and respect for family privacy.
- A full record of debt recovery actions will be kept for seven years.
- Legal action will only be pursued with governing body approval.

5. Debt Recovery Process

5.1 Informal Reminder

- Initial contact made in person, by phone, or via text/email, reminding the parent of the overdue payment.

5.2 Formal Letters

1. **First Reminder Letter:** Sent two weeks after the informal reminder if the debt remains unpaid.
2. **Second Reminder Letter:** Sent two weeks after the first letter if the debt remains unpaid.
3. **Final Reminder Letter:** Sent three months after the second letter by recorded delivery. This letter warns the parent that the debt will be referred to the governing body for potential legal action.

5.3 Escalation and Legal Action

- If the debt is unresolved, the matter is referred to the governing body.

- The governing body decides on further steps, including legal action or referral to external agencies.

5.4 Advance Payment Requirements

- Families with persistent debts may be required to pay in advance for certain services to prevent future arrears.

5.5 Waiving Debts

- **Debts up to £80:** Waived at the discretion of the headteacher in cases of financial hardship.
- **Debts between £81 and £500:** Require approval from the Finance Committee.
- **Debts above £500:** Will not be waived.

Note: Debt waivers are generally limited to enrichment activities (e.g., school trips). No waivers will be granted for meal payments or school clubs.

6. Support for Families

- **Confidentiality:** All debt recovery matters are handled discreetly and only shared with relevant staff.
- **Financial Assistance:** Families will be directed to available government and local support programs.
- **Payment Plans:** Flexible payment arrangements may be offered to families in genuine need.

7. Monitoring and Review

- Regular financial audits to identify and manage outstanding debts.
- Annual review of the debt recovery policy by the governing body to ensure continued fairness and effectiveness.

8. Communication and Awareness

- The Debt Recovery Policy will be published on the school website and made available upon request.
- Parents will be informed of payment deadlines and debt recovery procedures at the start of the school year.

9. Record Keeping

- Records of all debt recovery communications, including letters and calls, will be retained for seven years for accountability and compliance.

This revised plan integrates the policies and practices from Trent CE Primary School, ensuring a structured, fair, and compassionate approach to managing debts while safeguarding the school's financial stability.