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Policy Name:	Debt Recovery Policy
Date Adopted By Governing Body:	March 2026
Signature of the Head Teacher	Jo Goman
Review Cycle:	2 Years
Next Review Date:	January 2028
Notes	Issued January 2026 Next review January 2028

## 1. Statement

The school operates a strict no-debt approach to the accumulation of debt. This means the school seeks to prevent debt at all times. Money owed for chargeable services will be clearly articulated and followed up promptly and consistently.

No child will ever be embarrassed, penalised, or denied access to educational entitlement because of debt. This follow-up approach applies to adults, not children.

## 2. Purpose

This policy explains how the school manages and recovers money owed for chargeable services such as school meals, trips, and other optional activities. We aim to be supportive, consistent and fair, while ensuring public funds are carefully managed.

The school is no different to any other business and services have to be paid for. Families should be able to relate to the situation that they cannot take their child to a restaurant or a child minder and expect not to pay; the same applies at school. **It is the responsibility of parents to provide for their children.**

As a school, we could be viewed as being irresponsible and having financial mismanagement by allowing parents to accrue any level of debt. Therefore, our aim is to prevent debt which would otherwise need to be settled from the school budget and thus meaning money which should be spent on the children's education is otherwise being used to settle parent debts.

### **3. Principles**

- All charges will be clearly communicated in advance.
- Parents/carers are expected to keep accounts in credit; legal action may be taken in order to recover debt.
- Debt recovery will be sensitive, confidential, and respectful.
- No child will be identified or disadvantaged due to parental debt.
- Support will be offered to families experiencing financial difficulty (see section 7).

### **4. Responsibilities**

- School Leadership Team: ensure the policy is followed.
- School Office/Finance Team: issue invoices and reminders, maintain records, and communicate with families.
- Parents/Carers: pay for chargeable services on time and contact the school if difficulties arise.

### **5. Payment of Charges**

Charges will be communicated through letters, emails, texts, or online payment systems. We ask that parents make payment online, but cash is acceptable as a last resort. Payments for chargeable services must be made within the time allocated.

School meal charges - parents must pay in advance for any school meal using the online system Scopay via their individual child's account. 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.

### **6. Debt Recovery Procedure (Zero-Tolerance Framework)**

- Step 1: Friendly text reminder to advise account is in deficit and to request payment (lunches\*/trips)
- Step 2: Phone call from office to advise account in deficit and in the case of dinners to advise account on hold and no further lunches can be ordered
- Step 3: Phone call from Headteacher to chase payment
- Step 4: Written letter formally requesting outstanding payment(s)
- Step 5: Escalation which may include referral to the Governing Body, suspension of optional services, referral to debt recovery services, or legal action as a last resort.

\*please note that children will not be allowed to purchase a meal if the dinner account is in deficit. We will contact parents if a meal tries to be ordered when there is no credit despite reminders from the office. Parents can then either top up the account or drop in a packed lunch.

## **7. Support for Families**

Support may include extended deadlines, repayment plans, signposting to support services, or consideration of fee remission in exceptional cases.

## **8. Contact Information for Debt Support**

School Office – 01420 538224/adminoffice@greatham.hants.sch.uk

Headteacher – 01420 538224/headteacher@greatham.hants.sch.uk

Hants Early Help hub - [hants.gov.uk/socialcareandhealth/childrenandfamilies/early-help/](https://hants.gov.uk/socialcareandhealth/childrenandfamilies/early-help/)Phone 0300 555 1324

Citizens Advice - [citizensadvice.org.uk/0800 144 8848](https://citizensadvice.org.uk/0800-144-8848)

StepChange - [stepchange.org/0800 138 1111](https://stepchange.org/0800-138-1111)

National Debtline - [nationaldebtline.org/0808 808 4000](https://nationaldebtline.org/0808-808-4000)

## **9. Debt Write-Off**

Debts may only be written off when all reasonable steps have been taken and further action is not cost-effective. Approval is required from the Headteacher and Governing Body.

## **10. Monitoring and Review**

Outstanding debts are reported to the Headteacher, and Governors receive anonymised reports. The policy is reviewed every 2 years.