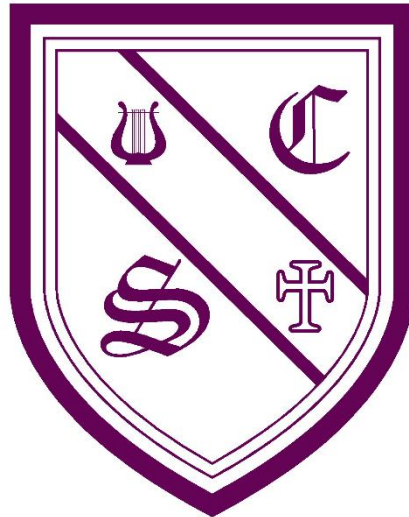


# St Cecilia's Catholic Primary School



## Debt Management Recovery Policy

Signed by:

*S. Hurst*

Headteacher

Date: 01/09/2026

*W. A. Z...*

Chair of Governors

Date: 01/09/2026

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## **1. Statement of Intent**

St Cecilia's Catholic Primary School will take all reasonable measures to vigorously collect debts as part of its management of public funds. By implementing this debt policy, school aims to manage its debts effectively, by reducing administration time and costs involved chasing lunch money and general debts. Most importantly, to ensure that funds which should be spent on children's education is not used to pay for debts incurred by parents/carers and debtors. The school may initiate appropriate legal action to recover debts, having conducted an appraisal of the debt and costs associated with recovery action.

## **2. School Meals**

School lunches must be paid for weekly in advance on or before Monday morning. Children should not be sent to school with arrears on their account and expect to be given a meal. If parents/carers believe that their child may qualify for entitlement to free school meals, they should contact the 'One Stop Shop' or school office for support. This allowance is a statutory right and it is important that parents/carers are encouraged to register for free school meals as this also enables the school to access Pupil Premium funding.

## **3. Negotiation of Repayment Terms**

Parents/carers are expected to settle any arrears due immediately on receiving the first payment reminder. A payment agreement may be negotiated at the discretion of the School, such request must be made in writing to the School Business Manager. A record of all agreements will be kept on file and a letter will be sent confirming the agreed terms. The agreement must be signed by the parent/carer and returned to school prior to the agreement commencing.

## **4. Follow up procedure:**

**Stage 1** - Regular Arbor email reminders are sent to parents for any debt over £10.

**Stage 2** – Telephone call made to parents referring to emails sent and the debt amount confirmed.

**Stage 3** – The value of the debt is confirmed in writing and settlement sought within 7 days.

**Stage 4** – A final warning letter is sent highlighting the amount of debt again, the lack of response and advises if no contact or immediate payment the service will be withdrawn.

If the debt is a parental debt for school services, eg after school club/breakfast club, parents are advised that the service will be withdrawn until the debt is settled in full. If the debt relates to school lunches, parents will be advised that their child will not be provided with a school meal with effect from the following Monday and to send their child to school with a healthy packed lunch.

**Stage 5** – Letter is sent requesting immediate payment or the debt will be transferred to a debt collection agency in 7 days which will result in additional charges being incurred.

**Stage 6** – File prepared and sent legal.

## **5. Debt Recovery Costs**

Where the school incurs material additional costs in recovering a debt then we will seek to recover such costs from the parent/carer or debtor.

## **6. Reporting of Outstanding Debts**

The School Business Manager will ensure that the level of outstanding debt is reported to the Headteacher and Governing Body.

## **7. Bad Debts**

Any written off bad debts are to be justified and documented by school. A record of the write-off, the reason for it and the approval of the Headteacher/Governors will be retained for seven years.

## **8. Monitoring and Review**

This policy is reviewed every two years by the Headteacher and School Business Manager and agreed by Governors. The next scheduled review date for this policy is **August 2027**.