



Bramley Church of England Primary School

School Debt Policy

APPROVED AND ADOPTED

Reviewed by: Glen Golding

Date: 20 May 2025

1 INTRODUCTION

1.1 The Governing Body is responsible for ensuring that procedures are in place for the recovery of any outstanding debt and to limit debt owed to the school.

1.2 This policy sets out the procedures for debt recovery and for the write-off of any debt which is deemed to be irrecoverable.

1.3 At all times the Executive Headteacher and Governing Body will make decisions based on the school's values of Compassion, Friendship & Respect which may at times require adjustments to the procedures outlined below.

1.4 As from 1st June 2025, Bramley C of E Primary School has adopted a strict NO DEBT policy relating to the school meals service, wrap around care and holiday clubs.

1.5 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 and learning, is used to pay for debts incurred by parents. As a school, we could be viewed as being irresponsible and having financial mismanagement by allowing parents to accrue any level of debt.

1.6 Every parent will agree that this is unacceptable and we request that all parents give this policy their full support. 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. These services are not funded by the school but the responsibility of parents to provide for their children.

1.7 If parents believe that their children may qualify for entitlement to Free School Meals, please visit the eligibility checking service via: [Online FSM Application](#) This allowance is a statutory right and it is important that you use it if you qualify. Should you need assistance with your application please contact the school office team.

1.8 As from 01 September 2025, our parent payment system Scopay, will only accept bookings and/or meal orders, if parents have positive balances. No bookings/orders will be able to be made if families have a negative balance.

2.0 SCHOOL MEALS

2.1 Parents must pay in advance for any school meal using the online system *Scopay* and your individual child's account

2.2 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.

2.3 To help families, we recommend that they pay for a period of school meals in advance, using this guide: (Prices as of May 2025)

One full week of school meals = £15

One full month (4 weeks) of school meals = £60

One half term (7 weeks) of school meals = £105

2.4 This school will take all reasonable measures to collect debts vigorously as part of its management of public funds. This policy will observe the relevant financial regulations and guidance given by Hampshire County Council and other legal requirements.

3.0 Wrap around care

3.1 All parents are requested to book sessions for the half term in advance using the Scopay system. A reminder will be sent to all parents in the 4th week of the half term to book sessions for the following half term.

3.2 During the 5th Week of the half term, invoices are issued for any sessions booked for the whole of the next half term.

3.3 All payments are expected within 14 days of the invoice being issued using their child's Scopay account. All places booked, must be paid for in advance, this includes Childcare Vouchers.

3.4 Bramley C of E Primary School accepts all childcare vouchers (CCVs) as a form of payment for bookings. Your booking will not be confirmed until we receive and process your CCVs. After completing your booking, please contact your childcare voucher provider **to ensure you have released the funds to the school in good time**. Please inform the school office when you have released the funds to we can monitor the appropriate budget line in our school accounts to see when they have come in. Once they have arrived, the school will then process your voucher and top up your scopay account.

3.5 For detailed terms and conditions and further information, including the use of childcare vouchers, please see Wraparound Care Terms and Conditions for more details.

3.6 Due to rising costs, including staffing and utilities, from 01 September 2025 the wraparound care costs will be as follows:

- Each Breakfast Club session, between 7:30am and 8:30am, will be priced at £6
- Each Afterschool Club session will be charged at £14 (3pm-6pm)

3.7 On the occasion where a child is not collected at the end of the school day and the school finds it necessary to place the child in the After School Club, and Emergency payment of £5 (if the child is collected by 3.30pm) will be required. If the child is collected after 3.30pm the full cost of the session they are in attendance will be charged.

3.8 Any child not collected by 6pm, will incur an additional £5.00 charge for every 5-minute period past 6pm.

3.9 We recommend that parents pay the minimum of a week's sessions in advance; however, we recognise that sometimes a last-minute request is needed for the safeguarding and security of your child. Any last-minute requests are subject to spaces available, in line with staffing ratios. Please see Wraparound Care Terms and Conditions for more details.

4.0 Holiday Clubs

4.1 All parents are requested to book sessions for a holiday club in advance using the Scopay system. A reminder/booking form will be sent to all parents approximately 4 weeks in advance of the holiday club to pre-book their sessions.

4.2 All bookings must be paid for in full, via Scopay, before the club start date or your child may not be able to attend. Invoices will be issued for any bookings not paid in full, approximately two weeks before the holiday club starts.

4.3 Bramley C of E Primary School accepts all childcare vouchers (CCVs) as a form of payment for bookings. Your booking will not be confirmed until we receive and process your CCVs. After completing your booking, please contact your childcare voucher provider **to ensure you have released the funds to the school in good time**. Please inform the school office when you have released the funds to we can monitor the appropriate budget line in our school accounts to see when they have come in. Once they have arrived, the school will then process your voucher and top up your scopay account.

4.4 For detailed terms and conditions and further information, including the use of childcare vouchers, please see Holiday Club Terms and Conditions for more details.

5.0 Procedures for highlighting and recovering debt

5.1 Payment must be obtained as and when goods/services/facilities are booked/provided

5.2 As from 01 September 2025, our parent payment system Scopay, will only accept bookings and/or meal orders, if parents have positive balances. No bookings/orders will be able to be made if families have a negative balance.

5.3 Should any debt or negative balance occur, for whatever reason, regarding **school meals** and/or where payment from the parent or guardian has not been received in advance or at the point of sale, or is below nearing a negative balance, the following process will be applied:

- **Step 1: Initial Overdue Payment reminder** - This initial reminder will usually be a reminder email to the Primary Contacts of the child and will say:

Dear [recipients name],

We've noticed that [pupil's name] has a balance of and could do with a top-up. Please make a payment as soon as possible.

- **Step 2: Second Overdue Payment message** - If the debt is not settled within 1 week then we will be unable to provide your child with school meal and you **MUST** provide a packed lunch. If a child with an outstanding meal debt orders a school meal then the office will telephone the parents to make alternative arrangements for lunchtime. This will be followed by a more formal email:

There is still [amount] owing on [pupil's name] school meals account. We are yet to hear from you following our previous top up request. Please provide a packed lunch for your child until further notice. Please make payment by (set date, usually end of the week). Thank you.

- **Step 3:** If there is no response from the parent within 2 days of the second overdue payment message, the debtor will be invited in writing, to discuss with the Head of School, how the debt

will be settled. A template letter is stated below, which has been created for all Hampshire schools by the Hampshire Legal Services Team:

Dear [NAME OF PARENT]

RE: [NAME OF CHILD]

I am disappointed to note that despite several reminders you currently owe the school £[INSERT SUM] in relation to your child's school meals. [Enter if appropriate: I am very concerned at this current level of debt outstanding on your child's school meal account.]

As the School has to fund all debts from its budget, it is essential that all payments are up to date. As I am sure that you will appreciate, the school operates on a limited budget therefore, to enable us to provide for the teaching, learning and welfare of the children, with excellent facilities, at the highest level possible, then strict financial control is essential.

This situation cannot be allowed to continue and I would ask you to please make arrangements to clear this debt immediately and take steps to ensure your account is kept in credit in the future. Please provide a packed lunch for your child until further notice or until your account has a positive balance.

I am, of course, willing to discuss the possibility of you repaying this debt in instalments. Please make an appointment with the school office to meet with me, either in person or over the telephone, within the next week where we will be able to discuss this at the meeting.

I very much regret that if you do not take steps to resolve the position without delay then the school will have no alternative but to begin legal proceedings to recover the outstanding debt together with all costs involved.

If you have any queries regarding these arrears then please contact the school office immediately so that this matter can be resolved.

I look forward to hearing from you soon.

Head of School

At this meeting every effort will be made to work with the parent/guardian to pay off the existing debt and a sensitive approach to debt recovery will be carried out, which may include the offer of a payment plan.

Failure to attend the meeting or stick to the agreed terms of repayment decided in the meeting will result in a referral to the County Treasurer's debt collection department via the County Court. This decision will be reported to the governing body.

5.4 All wraparound care and holiday club booking must be made in advance of the sessions booked.

5.5 Should **wraparound care/holiday club** invoices not be paid within 14 days of the invoice being issued and/or if any debt or negative balance occur, for whatever reason, regarding wraparound care/holiday clubs the following process will be applied:

- **Step 1: Initial Overdue Payment reminder** – We are yet to receive the full balance of next half term's wraparound care sessions/holiday club. Please pay your invoice in full within the next 24 hours.
- **Step 2:** If there is no response from the parent within 2 days of the second overdue payment message, the debtor will be informed that their child's sessions have been cancelled and alternative arrangements will have to be made by the parent:

Dear [NAME OF PARENT]

RE: [NAME OF CHILD]

I am disappointed to note that you currently owe the school £[INSERT SUM] in relation to unpaid wraparound care/holiday club services for your child.

As the School has to fund all debts from its budget, it is essential that all payments are up to date so that the quality of the service provided to all pupils is maintained. As I am sure that you will appreciate, the school operates on a limited budget therefore, to enable us to provide for the welfare of the children, excellent facilities at the highest level possible, then strict financial control is essential.

This situation cannot be allowed to continue and all accounts need to be kept in credit with a positive balance.

Therefore, we are no longer able to offer the wraparound care or holiday club services to your child. Please make alternative arrangements for wraparound care and/or holiday club services for your child.

*Yours sincerely
Head of School*

6.0 Monitoring and Reporting of Debt

6.1 Bramley C of E Primary School has a strict No Debt policy and with this policy the Executive Headteacher will ensure that any level of debt is regularly monitored. Suitable records will be maintained and reported to the Governing Body.

6.2 At each meeting of the Finance Committee, the Headteacher is required to inform the Governors of any debt which is still outstanding after any final reminder have been issued, together with any proposed action: This may be a referral to solicitors for legal action, a debt collection agency or to write-off the debt if there is no realistic prospect of debt recovery being successful, or if further action is not cost-effective.

6.3 Outstanding debt of up to £50 may be written-off by the Headteacher provided that the appropriate follow-up actioned outlined above has been taken and the details of the debtor, amount written-off and the reason for no further action being taken is reported to the Finance Committee for information at their next meeting.

6.4 Write-off of outstanding debt in excess of £50 must be approved by the Finance Committee following submission of details of the debt by the Headteacher together with reasons for no further action being taken.

6.5 A write-off must not be communicated to the debtor. It is not an acknowledgement that the debt does not exist, but is an internal transaction in the accounts of the school, which removes the debt from the records.

6.6 Individuals or organisations that have previously defaulted on payments to the school are not allowed to book any services without positive balances, for any reason, without the full amount being in place on their child's account

7.0 Conclusion

7.1 We hope that by implementing this debt policy we are able to help families manage their school debts effectively, reduce administration time and costs involved chasing debts and at the same time ensure that school budgets are used correctly for the education of its pupils.

7.2 Whilst this policy relates to School Meals, Wrap Around Care and Holiday Clubs, there may be other occasions where families are invoiced for goods/services not exclusive to school meals or the afore mentioned extended services. Therefore, this policy will be used in all cases of debt to the school.

7.3 Appendices/Linked Policies and Procedures

- Terms and Conditions of Wraparound Care Services
- Terms and Conditions of Holiday Club Services
- Charging & Remissions Policy