Grove Street Primary and Nursery School

Debt Recovery Policy

Date Policy Last Reviewed	July 2026	Date of Next Review	July 2027
Headteacher Signature	*Lisa Walsh*	Chair of Governors Signature	*Nicky Cornford*

Contents:

Statement of intent

Grove Street Primary School is committed to ensuring equal opportunities for all children, regardless of financial circumstances, and has established policies and procedures to ensure that no child is discriminated against by our offering of school trips, activities and educational extras.

While this is the case, the school must have a policy in place to ensure the repayment and recuperation of any outstanding debts incurred by the school on behalf of a child. The school will take all reasonable measures to vigorously collect debts as part of its management of public funds. A debt will be written off only after all reasonable measures, commensurate with the size and nature of the debt, have been taken to recover it.

Each case is to be treated individually and the circumstances that have led to the outstanding debt will be taken into account to determine the best course of action and whether it is fair and reasonable to pursue the debt in its entirety if at all. The school is committed to adhering to legal requirements regarding charging for school food, activities and materials, and meeting all statutory guidance provided by the DfE.

Legal framework

This policy has due regard to all relevant legislation and statutory guidance including, but not limited to, the following:

DfE 'Charging for school activities'

DfE 'Schemes for financing schools'

This policy operates in conjunction with the following school policies:

- Business Continuity Policy
- Data Protection Policy
- Finance Policy
- Reserves and Investments Policy
- Conflicts of Interest Policy
- Anti-fraud and Corruption Policy
- Records Management Policy

Roles and responsibilities

The governing board is responsible for:

- Reviewing this policy on an annual basis.
- Regularly reviewing details of its debts and what recovery action is needed.
- Consultations if legal services are required for debt recovery.
- Adhering to the privacy rights of children and their guardians in all cases.
- Deciding to leave a case of debt recovery to the decision of the headteacher.

The headteacher is responsible for:

- The overall implementation of this policy and ensuring that all staff, parents and children are aware of their responsibilities.
- Recording debt reminders, and ensuring those records are maintained for a period of seven years – this includes dates and times of letters, phone calls, emails, conversations or any other correspondence.
- Ensuring instances of debt are judged on an individual basis, with consideration of the nature of the debt and the circumstances of the family involved.
- Ensuring the privacy of the child and their family will be protected by all staff.

Ensuring the level of outstanding debt owed to the school can be determined at short notice.

Purpose

At Grove Street Primary, we would like to avoid a situation in which parents accrue large amounts of debts for school dinners or breakfast and afterschool clubs which they may find difficult to clear. Grove Street Primary School's Debt Recovery Policy has been written to help our school adopt a consistent approach to debt incurred by parents for clubs or meals. It provides clarity and consistency in managing the debt and will also help parents clearly understand what is expected of them.

We aim to keep costs affordable to parents whilst being sustainable. All money from the clubs and meals is used to pay for the resources required to run our sessions and kitchen.

Key information

School meals and clubs must be paid for in advance via the Arbor parent app.
Parents/carers must not send their child to clubs without a prior booking or insufficient balances on their account.
Where a debt has accrued amounting to £15.00 or more, parents will be asked to settle the debt before their child is permitted to attend any further clubs.
For families who are late to collect from afterschool club, a late collection fee of £1 per minute will be applied.

Current fees

All fees are subject to review prior to the start of each academic year. For our 26/27 academic year, the following fees will apply:

School dinners - £2.30 per day
Staff school dinners - £2.75 per day
Extended Breakfast Club - £3.50 – 07:30am – 08:35am
Free Breakfast Club – Free – 08:00am – 08:35am
Afterschool club - £8.00 – 03:00pm – 05:30pm

Verbal and written overdue payment reminders

A member of staff at the school will monitor Arbor accounts and check for any children in arrears or with insufficient funds on their Arbor account. For children with negative balances, parents or guardians will be called and emailed to inform them that their account is in arrears and they must clear the balance before their child can attend again. Account debts should be avoided as much as possible. We encourage parents and carers to regularly monitor and maintain funds in their child's account which will help avoid complications and ensure a smooth experience. By implementing this policy, we are aiming to help parents limit unmanageable debts to school.

Overdue payment reminders are outlined below:

Initial verbal reminder – If a child has unpaid debt on their account, there will be an informal in-person, telephone or email correspondence notifying the individual of debt with the date and time officially recorded. 14 days given to pay.

First formal written reminder – after 7 days, an official, dated email will be sent. If debt remains unpaid, children will be unable to attend any further clubs.

Second formal written reminder – If the debt is unpaid after 14 days, a final email is sent to notify parents/carers to notify them that the debt will now be handed over to the Local Authority and council legal services to resolve the issue and recuperate owed funds.

Failure to respond

If overdue payment reminders are not responded to, another will be sent to the debtor advising them that the case has been sent to the school's governing board and to Local Authority.

The school expects that the debt should be repaid as soon as possible, particularly after repeated reminders; however, this can be negotiated at the discretion of the governing board.

If there is a case where the debtor is deemed to be refusing to pay without sufficient reason, the school may consider involving the Local Authority's legal services to resolve the issue and recuperate owed funds.

Club attendance

If a child arrives at a club in any of the above circumstances, we may have no choice but to telephone you to ask you to collect your child. We do not like doing this as it causes embarrassment to all involved and we would therefore ask that you clear the account so that this can be avoided. You can contact the school office for any questions or to discuss payment options if further support is required.

Negotiation of debt payment

It is expected that the debt will be repaid as soon as possible, particularly after repeated reminders; however, this will be negotiated at the discretion of the governing board, particularly if the circumstances in section nine of this policy apply.

Exceptional circumstances and remissions

Grove Street Primary School will work with parents to ensure all avenues for assistance with payments are explored. Parents may face financial difficulties and understandably, would like to ensure as little disruption to their child's care as possible and support our families where we can. Parents and carers experiencing such difficulties should contact the school office as early as possible, to reach a suitable arrangement for both parties. In the event of non-payment you will be unable to book your child in for clubs until the outstanding debt has been cleared.

In a case where there is, or it is suspected that there is, an overdue debt from a family who may qualify for remissions, a repayment plan can be discussed and agreed with the Headteacher and School Business Manager.

The governing board is not guaranteed, but may decide, to waive or reduce the outstanding debt in these circumstances.

Monitoring and review

This policy will be reviewed on an annual basis by the headteacher, School Business Manager and governing body.

The next scheduled review date for this policy is 05/07/2026.