Immanuel and St Andrew Primary School

Debt Recovery Policy 2026-2029

"Jesus is Immanuel – God with us"

"Excellence for all. Excellence from all."

Signed: _____Headteacher

Date: October 2026

Introduction

The School's Governing Body has a responsibility to ensure that appropriate procedures are in place to enable the school to receive all income to which it is entitled. Immanuel & St Andrew's school will therefore take all reasonable measures to collect any monies owing to it as part of the management of public funds. Collecting payment from parents or carers is a sensitive area; we deal with issues of debt collection with sensitivity and confidentiality at all times.

We comply with Lambeth's requirements for Financial Regulations for Schools with regard to the following aims:

- to make sure there are sound and proper financial procedures in school for dealing with the school's finances;
- to ensure that proper controls are in place;
- to provide a clear framework for managing school finances;
- to protect the school governors, Head Teacher and school employees.

Procedures

The following procedure will be followed for all outstanding debts (of 14 days or longer):

- a gentle reminder (by text or email then followed up a telephone call)
- a formal letter (by, e-mail)
- a second formal letter (email)
- a third letter informing the debtor that the issue has now been passed to the Head Teacher / Deputy Head

Dinner Money, Nursery Fees and Wraparound Care

Payment for school meals should be paid in advance as per the pricing structure detailed on Arbor . Payment for Nursery Fees and Wraparound Care (Breakfast Club and Afters) parents are encouraged to pay half-termly in advance via Arbor, Tax-Free Childcare or Child Vouchers.

To ensure that the School's budget is not adversely affected by the cost of School meal debt , the Governors consider the fairest system to all families is to pursue a 'Zero Tolerance' approach. Although, this may seem harsh to some parents, it is important that the school budget is spent for the benefit of all our pupils and not a small number.

If payment is not received for a school meal parents/carers will be sent a reminder at the end of week, via Text or Email. After stage three of the procedure has been implemented (listed above) then a phone call to the parents/carers advising them that their child will no longer be entitled to a school meal and that they should send their child with a packed lunch. Every effort will be made by the school to make personal contact to ascertain whether financial difficulties are present and then advise accordingly. All reminders (copies of emails, letters, recorded or verbal reminders) will be kept on file.

If the debt exceeds £30 for a family and/or action proves unsuccessful in securing dinner money arrears, the school will inform the local Safeguarding Team and formally write to the parent/carer, explaining that the school is not obliged to provide a school dinner where advance payment is not forthcoming or where authorisation for free school dinners has not been received

If the child/ren is/are not provided with the requested packed lunch and the parent/carer cannot be contacted, the School will provide toast, a piece of fruit and a drink only?.

Nursery Fees

Pupils can access an additional 15 hours (if you are not entitled to 30 hours) and/or extended day (30 minutes. 2.45 pm – 3.15 pm) for a fee. Fees are due half-termly in advance of the session taking place. If fees have not been paid in advance of the sessions, then the additional hours and or extended day will be terminated until payment is received.

Wraparound Care

Payment is required in advance of booking the sessions via Arbor. Parents that pay using Tax-Free Childcare or Child Care Vouchers can book sessions ahead of payment being made. Payment using these methods should be followed up with an email to the school office advising the school of where to allocate the funds. The amount paid should be equal to the amount of sessions booked.

Monitoring and Recovery of School Meal Debts

At each meeting of the Governing Body/Finance Committee, the Head Teacher will provide Governors with details of any outstanding debt and the current position concerning such debt. The aim of the school's debt policy is to minimise the opportunity for debt balances to build up and incurring costly referral to the School's solicitors. The school does, however, reserve the right to begin legal proceedings to recover outstanding debt.

Outdoor Education

All children in KS2 have the option to attend an outdoor educational centre annually. Parents are notified of the cost in advance and are given the opportunity to pay in instalments should they wish. Payments must be made in full before the departure date. Payment, either in full or in instalments, is made via Arbor.

Implementation, Monitoring and Review

Day to day implementation of the procedures is carried out by the Administrative Officer and overseen by the office manager and the Head Teacher.

Hardship Need

Please be reassured that if a family is in financial difficulties, we will do our utmost as a school to support you through this as far as we can, and also may be able to direct you to an organisation or external person that can. If this need arises, please make an appointment to see the Head Teacher to discuss your individual circumstances and trust that this will be dealt with the strictest of confidence.