St John and St Nicolas Schools Federation

For the good of all through curiosity, creativity and love

Policy Title:	**Debt Management and Recovery**
Policy Reference:	**SJN055**
Description:	Procedures for Debt Management and Recovery
Status:	Approved by Governing Board
Category:	Non-statutory
Review frequency:	Annually
Contact:	governors@stjohnandstnicolasschools.org.uk
Version:	**V1.2**
Other relevant policies:	
Date for Review:	**September 2026**

Change Record				
Version Number	**Date**	**Governing Board Minute Reference**	**Description of Amendments**	**Review Date**
1.0	*20.6.22*	*FC minutes 20.6.22*	*New federation policy prepared for review by finance committee*	June 2024
1.1	*11.3.24* *8.7.24* *15.7.24*	*FC minutes 11.3.24.* *8.7.24* *15.7.24 FGB minutes*	*Include vision statement. Update version number/date, SBM info, Replace names with position ie Head of School SBM*	*July 2025*
1.2	*11.11.25*	*FC minutes 11.11.25* *FGB minutes 8.12.25*	*Update version number/date, inc Appendix B cross reference*	*Sept 2026*

Index		Page
1.	Introduction	2
2.	School meals - Day trips/visits	2
3.	BC&ASC (Breakfast Club & After School Club)	3
	Appendices	
A	First reminder letter for chasing unpaid accounts – School meals/ Trips	4
B	Notifications of withdrawal of school meals letter	4
C	Final warning letter (prior to County Court proceedings)	4
D	Notifications of withdrawal of BC&ASC (Breakfast Club & After School Club)	5

St John and St Nicolas Schools Federation
Debt Management and Recovery Policy

At St Johns and St Nicolas Schools Federation, our vision is 'For the good of all – through curiosity, creativity and love.' This vision inspires everything that the federation does. It applies equally to all the federation's policies with the intention that our policies impact as fairly and positively as possible to meet the needs of all members of our schools' community.

Any money owed to our schools has an impact upon the federation's finances and may affect the resources the schools are able to purchase for pupils. We hope that parents understand this and make every effort possible to avoid owing money. The federation will actively pursue the collection of monies owed to it. The governing board is responsible for ensuring that procedures are in place for the recovery of any outstanding debt. This Debt Management & Recovery Policy sets out the procedures for debt management and recovery, particularly in relation to residential trips, school meals and the Before & After School Clubs.

1: School meals - Day trips/visits

- Any arrears will be pursued by the federation on a weekly basis, via our email system, by phone call or a letter will be posted if the parent has not provided an email address for communication with the school.

- Arrangements can be made to clear any debt by instalments. Parents are always encouraged to speak to staff regarding outstanding debts.

- If payments remain outstanding for more than one week - If payment is not received, a 'first reminder' email/phone call/letter will be issued at the end of the first week of non-payment requesting payment on the following Monday (see Appendix A). Parents are expected to settle the amount owed by a single payment after receiving this letter.

- If payments remain outstanding for more than two weeks - a member of school staff will again attempt to contact the parent to discuss the debt. At this stage, the school may take further action to avoid the debt accumulating further – for example no longer agreeing to provide a school meal. (See Appendix B)

- If payments remain outstanding for more than three weeks - a 'final warning' letter indicating possible county court action may be taken (see Appendix C) will be posted to the parents. Staff will also continue to discuss the issue by phone/email.

- If payment is not forthcoming, staff will refer the details to West Berkshire Council's legal department for guidance on issuing a County Court summons.

If there are extenuating circumstances as to why the debt cannot be promptly settled, we expect parents to make an appointment to speak to a member of the school's staff.

2: Breakfast Club & After School Club (BC & ASC)

- Parents are invoiced in advance for BC&ASC sessions. Payment is expected within 14 days.

- Payment via our on-line systems is encouraged, although cash and cheques will be accepted.

- Any outstanding arrears will be pursued by the school on a weekly basis, via our email system, by phone call or a letter will be posted if the parent has not provided an email address for communication with the school.

- Arrangements can be made to clear any outstanding debt by instalments. Parents are always encouraged to speak to staff regarding outstanding debts.

- If payments remain outstanding for more than 14 days - If payment is not received, a 'first reminder' email/phone call/letter will be issued at the end of the first week of non-payment requesting payment on the following Monday (see Appendix A). Parents are expected to settle the amount owed by a single payment after receiving this letter.

- If payments remain outstanding for more than 21 days - a member of school staff will again attempt to contact the parent to discuss the debt. If payment is not forthcoming a 'notification of withdrawal of BC & ASC sessions' letter/email (see Appendix E) will be issued, requesting payment by the following Monday. Further BC & ASC sessions will be withdrawn until all outstanding debts are cleared. Parents will be expected to find alternative childcare, and this will be made clear in all communication.

- If payments remain outstanding for more than 28 days - a 'final warning' letter indicating possible county court action may be taken (see Appendix C) will be posted to the parents. Staff will also continue to discuss the issue by phone/email.

- If payment is not forthcoming, staff will refer the details to West Berkshire Council's legal department for guidance on issuing a County Court summons.

If there are extenuating circumstances as to why the debt cannot be promptly settled, we expect parents to make an appointment to speak to a member of the school's staff. BC & ASC and Admin staff are able to discuss the matter with parents and decide on a repayment plan and whether further BC & ASC sessions will be available.

Appendix A - First reminder letter for chasing unpaid accounts – School meals/ Trips
Dear Parent or Carer,
Child/children:
Outstanding Amount: £_____ in relation to school meals/residential trip
The above amount is now overdue for payment, and I should be grateful if you would arrange settlement no later than Monday _____(date) so that the necessity for me to take further, more formal action, may be avoided.
If you have paid this amount within the last three working days, then please accept my thanks and ignore this letter. If you are unable to pay the outstanding amount, please make an urgent appointment to discuss your situation with the Head of School, or the SBM (School Business Manager).
Yours faithfully
School Business Manager/Head of School

Appendix B - Notifications of withdrawal of school meals letter
Dear Parent or Carer,
Child/children:
Outstanding Amount: £_____ in relation to school meals.

The above amount is now overdue for payment, and I should be grateful if you would arrange settlement no later than Monday _____(date) so we may avoid taking more formal action. You have already received previous reminders and we have no option but to suspend the provision of school meals for your child/children.

Please provide a packed lunch until the outstanding debt is cleared.
If you have paid this amount within the last three working days, then please accept my thanks and ignore this letter. If you are unable to pay the outstanding amount, please make an urgent appointment to discuss your situation with the Head of School or the SBM (School Business Manager).

Yours faithfully
School Business Manager/Head of School

Appendix C - Final warning letter (prior to County Court proceedings)
Dear Parent or Carer,
Child/children:

Letter Before action – County Court Proceedings
I regret to note that despite emails, phone calls and text messages, we have received neither settlement for the outstanding school dinner payment, nor any valid reason as to why payment is being withheld.

Outstanding Amount: £_____ in relation to school meals/residential trip
In these circumstances I must advise you that if settlement is not received by _____ (date) then you will leave us no alternative other than to pass the papers to West Berkshire Council with an instruction for you to be issued with a County Court Summons in order to secure recovery of the overdue sum.

When taking such action West Berkshire Council will claim not only the amount of the debt, but also court costs, and, in some instances, statutory interest. You will therefore potentially lay yourself open to payment of these additional expenses should you choose to disregard the contents of this letter.

We trust however that in the event such action will not become necessary and that we may now expect your payment in full settlement to the school office.

Yours faithfully
School Business Manager/Head of School

Appendix D - Notifications of withdrawal of BC&ASC (Breakfast Club & After School Club)
Dear Parent or Carer,
Child/children:
Outstanding Amount: £_____ in relation to BC & ASC

The above amount is now overdue for payment, and I should be grateful if you would arrange settlement no later than Monday _____(date) so we may avoid taking more formal action. You have already received previous reminders and we have no option but to withdraw the provision of the BC & ASC (Breakfast Club & After School Club) for your child/children.

Please arrange alternative childcare until the outstanding debt is cleared.
If you have paid this amount within the last three working days, then please accept my thanks and ignore this letter. If you are unable to pay the outstanding amount, please make an urgent appointment to discuss your situation with the Head of School or the SBM (School Business Manager).

Yours faithfully
School Business Manager/Head of School