Debt Management Policy

Audience	Parents and carers
Co-ordinated by	G Carpenter (School Business Manager)
Date written / reviewed	October 2025
Date of next review	October 2026
To be reviewed by	G Carpenter
Associated Governing Body Committee	Finance

As from 1st April 2015, the Governors of Greswold Primary School have adopted a strict 'no debt' policy in respect of all services provided by the school. This Debt Management policy for parents and carers forms part of our strategy to make sure this is achieved. Voluntary contributions for activities are out of scope of this policy. For the purposes of this policy the term 'parent or parents' will be used to represent any parent, guardian or carer.

Background

Where debts are allowed to build up, it often becomes harder for the person owing the money to pay. If a debt is not repaid then money which should be utilised to pay for children's education is used to subsidise these debts, which is an unacceptable use of public funds. We therefore hope that parents will understand why we are adopting this policy to avoid incidence of debts, and will give it their support in order to protect the education provided to all children in the school.

Therefore in adopting this policy we aim to:

- reduce the risk of parents incurring large debts that they will struggle to pay off;
- ensure that the entire school budget is used to provide educational services to all of our children.

Services which parents are required to pay for

The services provided to pupils which parents are required to pay for include:

- School meals (unless pupil is eligible for either Free School Meals or Universal Infant Free School Meals)
- Extended school facilities e.g. Nursery lunch care, before and after school club, holiday play scheme - *we draw your attention to the separate specific Late Payers Policy for Greswold Greyhounds Childcare which replaces this policy.*
- Music tuition
- Extra-curricular clubs e.g. after school sports clubs, selective schools club, orchestra etc.
- Chargeable activities e.g. residential visits where board and lodging costs are chargeable to parents

Timing of Payments

Parents are required to pay for all services provided by the school **in advance** by making a payment to their child's account on the **ParentPay** system. On the ParentPay system, separate payment items are listed for every child, e.g. school meals, individual educational visits and after school activities. Parents can choose how frequently they make payments to the ParentPay accounts; this could be termly, monthly or weekly.

Other ParentPay Services

The ParentPay system incorporates a low balance warning system which can be set up by each parent according to their own needs. When the balance on a particular payment item for a particular child reaches a pre-set level decided by the parent, the system will automatically send a text or e-mail notification to the parents.

Debt Management Process

Where payment has not been made for a particular service that service will no longer be provided to the pupil concerned.

For school meals, this means that the parent will be requested to provide a packed lunch or take the pupil home for lunch. For any before and after school or holiday club services, the pupil will not be allowed to attend and may lose their place. For Nursery lunch care this will mean taking the pupil home for lunch.

The only exception to this is that if a parent genuinely forgets to make a payment in advance of the service being provided, the school may grant a debt allowance of one day. This debt must be paid the following day, and all future services must be paid for in advance.

However any family experiencing genuine financial hardship is encouraged to come and discuss this with the head teacher before accessing chargeable school services. The Council may also be able to provide support for families experiencing hardship.

In the exceptional instance that pupils have continued to access services and a debt has been incurred, parents will receive a letter requesting payment within 14 days. Any reasonable request for permission to pay in installments will be considered. However, in the absence of either payment or an agreed payment plan within this period, the school will have no choice but to proceed with formal debt recovery which may include legal action.

Applying for Remissions

If a parent believes that their children may qualify for remissions to certain charges, as per the Charging Policy, they are welcome to contact the Business Manager or Head Teacher via the school office, in confidence for more details. As for Free School Meals, remissions cannot be backdated, so it is important you talk to the school as soon as you are aware of any such need.