Kenningtons Primary Academy

Debt Recovery Plan

This Policy was reviewed by the Academy Manager, approved by the Finance, Audit, Risk & Resources Committee and ratified by the Governing Body on a 2-year cycle. It must be displayed on the Schools Website.

Date of Approval	25th June 2026
Review Duration	2 Years
Date of Review	June 2028

Kenningtons Primary Academy

Debt Recovery Plan. **June 2026**

The Governing Body has resolved to ensure that all children receive a meal at lunch time whilst recognising that the academy budget should not be used to pay for debts incurred by individual parents/carers.

Section	Clause	Change/Update
Contents	1	Insert – 5 Negotiations of repayments terms,
Contents	1	Change - 5 Cost of debt recovery to be renumbered 6
Contents	1	Change – 6 Bad debts to be renumbered 7.
Contents	1	Insert – 8 Monitoring arrangements
Procedure for Collection of Arrears	4	Insert - Details of all reminders, whether verbal or in writing, should be maintained. Where a letter is issued, a copy must be retained on file.
Procedure for Collection of Arrears	4	Insert - An initial reminder may be informal and can be made either in person (when a parent/guardian comes to collect/drop off the child, by way of discussion or by telephone. In general, the person responsible for maintaining the will notify the parent / guardian.
Negotiation of repayment terms	5	Insert - Parents/Carers are expected to settle the amount owed by a single payment as soon as possible after receiving the first 'overdue payment' reminder. However, if people are unable to pay or where they may request permission to settle the debt by instalments and extend the normal terms and conditions they must submit an application in writing explaining the reasons for their inability to meet the original contract terms. The Headteacher and Academy Manager will agree the revised terms of payment. The School may reduce or cancel a debt in certain circumstances. A sensitive approach to debt recovery will be carried out, taking the following factors into account. Hardship - where paying the debt would cause financial hardship.

		Ill health - where our recovery action might cause further ill health. Time - where the debt is so large compared to the person's income that it would take an unreasonable length of time to pay it all off. Cost - where the value of the debt is less than the cost of recovering it. Multiple debt - where someone owes more than one debt to the School. In this situation an attempt to agree one repayment plan to include all debts will be established. A record of all such agreements entered into will be retained. In all cases, a letter will be issued to the Parents/Carers confirming the agreed terms for repayment. The settlement period should be the shortest that is judged reasonable. The Finance, Audit, Risk & Resources Committee will decide whether any Parents/Carers who has been granted extended settlement terms will not be offered any further 'credit' and will, in future, be required to pay in advance. This decision and its basis will be recorded and reported to the Board of Governors .
Monitoring arrangements	9	Insert new paragraph - The Support Officer and Academy Manager will monitors debt levels and ensures compliance with this policy.

CONTENTS

Appendix 1 – Gentle reminder letter

Appendix 2 - Accumulated school meals arrears letter

Appendix 3 - Non-payment of school dinner money arrears

1. Introduction

This policy concerns the collection of debt money and the approach to be taken in cases of debts arising when parent/carers fail to pay.
All pupils in the Foundation Stage and Key stage 1 are now entitled to receive Universal Infant Free School meals

2 General Principle

2.1 School meals/Breakfast Club/After-School Provision must be paid for in advance or during that week.

2.2 If the academy is to accept pupils having an occasional meal, or an occasional attendance at breakfast/after-school club, monies must be received during that week.

2.3 If debts are incurred, these have to be paid from the academy budget. This means that money which should be spent on all pupils' education in the academy is used to pay for debts incurred by individual parents/carers. The Governing Body see this as unacceptable and request that all parents/carers give this policy their full support.

3 Free School Meals

3.1 KS2 pupils will not be provided with a school meal unless it is paid for, except those confirmed as entitled to free school meals.

3.2 If parents/carers believe that their child/children may qualify for entitlement to free school meals, they should contact the academy or complete an online application form on the Local Authority website.

3.3 As this allowance is a statutory right for qualifying pupils it is important that parents/carers make use of it.

3.4 The academy is only allowed to provide free school meals to pupils where entitlement has been verified.

4 Procedure for Collection of Arrears

Breakfast Club and After School Club Accounts are not permitted to go into arrears at any time. The parent/carer must ensure their child's account has sufficient funds available at the time of booking the session. The Board of Trustees have therefore agreed the following policy where dinner money arrears arise.

- An initial reminder may be informal and can be made either in person (when a parent/guardian comes to collect/drop off the child, by way of discussion or by telephone. In general, the person responsible for maintaining dinner register will notify the parent / guardian if the debt exceeds the cost of a school meal a gentle reminder will be sent home via Parentmail to remind the parent to pay.
- If the arrears have not been paid within one week, or the debt has increased, a phone call home will be made, or a written letter will be sent home to request that the parent makes payment. (Appendix 1)

- If after two weeks, the debt has still not been repaid a final letter will be sent to the parent/carer informing them that no meals will be provided for their child/children until payment has been made, and a repayment plan will be offered. (Appendix 2)
- Any parent/guardian experiencing financial difficulty may make a claim for the remission of charges which should be addressed to the Headteacher and will be considered confidentially on an individual basis.
- Once the final letter deadline has expired, the Board of Trustees will decide whether legal proceedings should begin. (Appendix 3)

Details of all reminders, whether verbal or in writing, should be maintained. Where a letter is issued, a copy must be retained on file

5. Negotiations of repayment terms

Parents/Carers are expected to settle the amount owed by a single payment as soon as possible after receiving the first 'overdue payment' reminder.
However, if people are unable to pay or where they may request permission to settle the debt by instalments and extend the normal terms and conditions they must submit an application in writing explaining the reasons for their inability to meet the original contract terms.
The Headteacher and Academy Manager will agree the revised terms of payment. The School may reduce or cancel a debt in certain circumstances.
A sensitive approach to debt recovery will be carried out, taking the following factors into account.
Hardship - where paying the debt would cause financial hardship.
Ill health - where our recovery action might cause further ill health.
Time - where the debt is so large compared to the person's income that it would take an unreasonable length of time to pay it all off.
Cost - where the value of the debt is less than the cost of recovering it.
Multiple debt - where someone owes more than one debt to the School. In this situation an attempt to agree one repayment plan to include all debts will be established.
A record of all such agreements entered into will be retained. In all cases, a letter will be issued to the Parents/Carers confirming the agreed terms for repayment. The settlement period should be the shortest that is judged reasonable.
The Headteacher will decide whether any Parents/Carers who has been granted extended settlement terms will not be offered any further 'credit' and will, in future, be required to pay in advance. This decision and its basis will be recorded and reported to the Board of Trustees.

6. Cost of debt recovery

Where the academy incurs material additional costs in recovering a debt then the Headteacher/ Board of Trustees will decide whether to seek to recover such costs from the debtor. The debtor will be formally advised in writing that they will be required to pay the additional costs incurred by the academy in recovering the debt.

7. Bad debts

Write-off of any debt requires the written approval of the Board of Trustees.

A record of the write-off, the reason for it, and the approval for it, will be retained for 7 years.

8. Monitoring arrangements

The Support Officers & Academy Manager monitor debt levels and ensures compliance with this policy.

APPENDIX 1

Date

Child's Name:

Dear Parent / Guardian

According to our records, there are some outstanding monies for your child / children.

The arrears are for the week commencing …………………………………………….
Please make the payment of £ ………………. tomorrow.

If you have any queries regarding the above, please contact the School Office.

Yours sincerely

Headteacher

APPENDIX 2

Date:

Accumulated Arrears

Child's Name:

Dear Parent / Guardian

Following our letter dated ………………… regarding outstanding money, our records show that this has not been paid.

To date, the amount of arrears is £…………………..

Until the debt is cleared, you must provide a packed lunch for your child / children as your child will be unable to attend Breakfast/After-School Club. In a case when payment is not received, nor a packed lunch provided, we will phone to ask you to top-up your ParentMail account, or bring a packed lunch to the School Office before lunch time.

These arrears need to be cleared as soon as possible. Payment can be made via the online payment system, in cash, or by cheque made payable to Kenningtons Primary Academy.

Any parent / guardian experiencing financial difficulty may make a claim for the remission of charges, which should be addressed to the Headteacher and will be considered confidentially on an individual basis.

If you have any queries and / or wish to discuss this matter, please contact the School Office.

Yours sincerely

Headteacher

APPENDIX 3

Date:

Non-payment of arrears

Child's Name:

Dear Parent / Guardian

Our records show that you have not cleared the arrears for your child / children despite previous letters sent home on ……………… and …………………

Arrears to date total £ …………………..

Following the academy's policy on dinner money debt recovery, a copy of which was sent to you when your child started school / started in KS2, I must inform you that if payment is not received within 5 working days, the Board of Trustees will be asked to consider starting legal proceedings for debt recovery. I am obliged to warn you that the debt recovery procedure can result in a 'Summons to Court'.

Until the debt is cleared, your child is unable to attend Breakfast/After-School Club, no meals will be provided in the academy and you need to provide a packed lunch for your child / children.

Any parent / guardian experiencing financial difficulty may make a claim for the remission of charges which should be addressed to the Headteacher and will be considered confidentially on an individual basis.

Should you wish to discuss any issue regarding this debt, please contact the School Office.

Yours sincerely

Headteacher