



St Ann's Church of England School Debt Management Policy

Author: SLT

Owner: St Ann' Church of England Primary School

Date adopted: March 2025

Review: March 2028

1. Payment Schedule Expectations

1.1 School Meals

- Payments for school meals must be made in advance for the upcoming week.

1.2 Wraparound Care

- Wraparound care can be booked and paid for at a later date but must not exceed a total debt of £50.
- Should a debt exceed £50, access to Wraparound care will be suspended until the balance is cleared.

1.3 School Residentials

- Payments for school residentials can be made in instalments or in full, as preferred by parents.
- The final balance must be settled in full by the given deadline.

2. Debt Recovery Procedures

2.1 Weekly Monitoring

- Balances for Wraparound Care and school meals will be reviewed weekly (every Monday) for any outstanding debts from the previous week.

2.2 Communication Logging

- Maintain a detailed log of all communications regarding outstanding debts.

2.3 Reporting

- Any increasing debts must be reported to the Business Manager and Headteacher promptly.

3. Steps for Debt Recovery

3.1 Initial Reminder

- **Action:** Send an initial overdue payment reminder.
- **Method:** Via text message, in-app message, email, or telephone.

3.2 First Overdue Payment Reminder

- **Timing:** 7 days after the initial reminder.
- **Action:** Issue a formal reminder letter.

Appendices: Use Appendix 1a for School Meals or Appendix 2a for Wraparound Care.

- **Notification:** Inform the Business Manager of the current debt balance.

3.3 Second Overdue Payment Reminder

- **Timing:** 7 days after the first overdue payment reminder.
- **Action:** Issue a second overdue payment reminder.

Appendices: Use Appendix 1b for School Meals or Appendix 2b for Wraparound Care.

- **Notification:** Inform the Headteacher of the current debt balance.

3.4 Final Reminder

- **Timing:** 7 days after the second overdue payment reminder.
- **Action:** Issue a final letter regarding the outstanding debt.

Appendices: Use Appendix 1c for School Meals or Appendix 2c for Wraparound Care.

- **Notification:** Inform the Headteacher of the debt balance for further action.

4. Additional Notes

- All staff involved in the debt recovery process should ensure that communications are handled sensitively and professionally to maintain positive relationships with parents.
- Consideration should be given to individual circumstances when managing debts, and support options may be discussed with parents as necessary.

Recipient(s) Salutation
Recipient(s) Postal Address

Dear Recipient(s) Salutation

Re: Student(s) First Name Student(s) Last Name Student(s) Year Group

I am writing in accordance with our debt management process, to remind you that according to our records you have arrears on your child's school meals account. The amount due for payment is Report Field: Meal Account Balance. I would be grateful if you would kindly clear this balance as soon as possible via your Arbor account.

If you think you may qualify for Free School Meals, please contact the school office to complete an application to enable us to check eligibility.

If you have any query or difficulty with payment of this amount, please contact the school office and we will endeavour to help.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Mrs Laura Rynn', with a stylized flourish at the end.

Mrs Laura Rynn

Head Teacher

Current Date (Long)

Recipient(s) Salutation

Recipient(s) Postal Address

Dear Recipient(s) Salutation

Re: Student(s) First Name Student(s) Last Name Student(s) Registration Form

I am writing in accordance with our debt management process to remind you that according to our records you have arrears on your school meals account. The amount due for payment is Report Field: Meal Account Balance I would be grateful if you would kindly clear this balance as soon as possible via your Arbor account.

If you have any query or difficulty with payment of this amount, please contact the school office and we will endeavour to help.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Laura Rynn', with a large, sweeping flourish at the end.

Mrs Laura Rynn

Head Teacher

Current Date (Long)

Recipient(s) Salutation

Recipient(s) Postal Address

Dear Recipient(s) Salutation

Re: Student(s) First Name Student(s) Last Name Student(s) Registration Form

You will recall that I wrote to you a couple of weeks ago regarding the outstanding balance on your child's dinner money account. According to our records the balance outstanding is Report Field: Meal Account Balance. Please make arrangements for the outstanding debt to be paid immediately via Arbor. Unfortunately, you will need to provide your child with a packed lunch, as we are no longer able to offer a school meal until the debt is cleared. Once you have cleared the debt you must ensure the account is kept in credit for your child to continue to receive school lunches.

If you have any query or difficulty with payment of this amount, please contact the school office and we will endeavour to help.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Mrs Laura Rynn', with a large, sweeping loop at the end.

Mrs Laura Rynn

Head Teacher

School Meals debt log

Name	1a sent	1b sent	1c sent	Information

Current Date (Long)

Recipient(s) Salutation

Recipient(s) Postal Address

Dear Recipient(s) Salutation

Re: Student(s) First Name Student(s) Last Name Student(s) Registration Form

I am writing to remind you that according to our records there is a balance outstanding for Wraparound care (Base). The amount due for payment is Report Field: Wraparound Care Account Balance . I would be grateful if you would kindly clear this balance as soon as possible via Arbor.

If you have any query or difficulty with payment of this amount, please contact the office and we will endeavour to help.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Laura Rynn', with a large, stylized loop at the end.

Mrs Laura Rynn

Headteacher

Current Date (Long)

Recipient(s) Salutation

Recipient(s) Postal Address

Dear Recipient(s) Salutation

Re: Student(s) First Name Student(s) Last Name Student(s) Registration Form

You will recall that we wrote to you recently regarding the outstanding balance on your child's Wraparound care (Base) account. According to our records the balance outstanding is Report Field: Wraparound Care Account Balance. Please make arrangements for the outstanding debt to be paid immediately via Arbor. Once you have cleared the debt you must ensure that funds are available in advance to secure a booking.

If you have any query or difficulty with payment of this amount, please contact the office and we will endeavour to help.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Laura Rynn', with a large, sweeping flourish at the end.

Mrs Laura Rynn

Headteacher

Current Date (Long)

Recipient(s) Salutation

Recipient(s) Postal Address

Dear Recipient(s) Salutation

Re: Student(s) First Name Student(s) Last Name Student(s) Registration Form

I am very concerned that you have not contacted school to make arrangements to repay the outstanding balance of Report Field: Wraparound Care Account Balance on your child's Wraparound care (Base) account despite numerous messages.

As the club must fund all debts from its account, it is essential that all payments are up to date so that the quality of service provided to all pupils is maintained. As I am sure you will appreciate the club operates on a limited budget therefore, to enable us to provide for the welfare of the children, and excellent facilities at the highest level possible, then strict financial control is essential.

Unfortunately, if the debt is not cleared within the next 7 days, we will no longer be able to offer Wraparound care to your child. We are happy to discuss arrangements for a repayment plan if this would be helpful.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Mrs Laura Rynn', with a stylized flourish at the end.

Mrs Laura Rynn

Headteacher

Wraparound Care (Base) debt log

Name	2a sent	2b sent	2c sent	Information