



Riversdale Primary School

A nurturing, ambitious and values led school.

DEBT RECOVERY PROCEDURES

DATE: 1st June 2026

REVIEW DATE: 30th May 2029

INTRODUCTION

Riversdale Primary School is committed to the proper management of public funds. The school will take reasonable and proportionate steps to recover money owed to the school, while treating families fairly, sensitively and respectfully.

These procedures set out the school's approach to preventing, managing and recovering debts. They should be read alongside the school's Charging and Remissions Policy, which explains what the school may charge for, when voluntary contributions may be requested, and when remission or financial support may be available.

STATUS OF THESE PROCEDURES

These procedures are not a standalone statutory policy. They support the school's financial management arrangements and provide a clear, consistent process for managing debt.

The school's statutory position on charges and remissions is set out in the Charging and Remissions Policy. Maintained schools are required to publish their charging and remissions policies online.

Debt recovery and write-off arrangements must also be consistent with the local authority's Scheme for Financing Schools and any financial procedures issued by the local authority. DfE guidance states that local authority schemes set the financial relationship between local authorities and maintained schools, including provisions for writing off debts.

SCOPE

These procedures apply to debts owed to Riversdale Primary School, including but not limited to:

- breakfast club and after-school club fees;
- nursery or extended provision charges, where applicable;
- school meals, where payment is required;
- trips, visits and optional activities;
- music tuition, clubs or other chargeable activities;
- lettings or hire of school premises;
- lost, damaged or unreturned school property;
- other goods or services supplied by the school.

Where a debt belongs to the local authority, catering provider or another third party, the school will follow the relevant local authority or provider procedures.

PRINCIPLES

The school will:

- act reasonably, fairly and consistently;
- seek to prevent debts from building up wherever possible;
- make payment expectations clear to parents, carers, hirers and other debtors;
- keep accurate records of debts, reminders and repayment agreements;
- offer reasonable support where families are experiencing financial difficulty;
- avoid any action that publicly identifies, embarrasses or penalises a child because of an adult debt;
- ensure that pupils are not excluded from statutory education because of debt;
- escalate debts only when reasonable attempts to resolve the matter have been unsuccessful;
- write off debts only in line with the school's financial procedures and local authority requirements.

PREVENTION OF DEBT

Where possible, payment should be made in advance or at the point of booking, particularly for optional paid services such as wraparound care, clubs, trips, lettings or other chargeable activities.

The school will ensure that parents, carers, hirers and other debtors are informed of:

- the amount due;
- the payment deadline;
- how payment should be made;
- whether the payment is a compulsory charge or voluntary contribution;
- who to contact if they are experiencing difficulty making payment.

The school may require payment in advance for chargeable services where a previous debt has not been settled or where a

repayment agreement has not been maintained.

SUPPORT FOR FAMILIES EXPERIENCING DIFFICULTY

Parents and carers are encouraged to contact the school as early as possible if they are unable to make a payment.

The school will consider reasonable support, which may include:

- checking eligibility for free school meals or other support;
- agreeing a short repayment plan;
- signposting to relevant support services;
- considering remission or reduced charges where this is permitted under the Charging and Remissions Policy;
- adjusting payment deadlines where appropriate.

Any repayment agreement will be confirmed in writing and recorded by the school.

The school will handle financial hardship sensitively and confidentially. Pupils will not be publicly identified, embarrassed or treated unfavourably because of a debt owed by a parent or carer.

DEBT RECOVERY PROCESS

The school will normally follow the staged process below. The timescales may be adjusted depending on the amount owed, the nature of the debt, previous payment history, safeguarding considerations or evidence of financial hardship.

Stage 1: Initial Reminder

Where payment is overdue, the school will issue an initial reminder. This may be by email, text message, letter, telephone call or conversation with the parent, carer, hirer or debtor.

The reminder will usually confirm:

- the amount owed;
- what the debt relates to;
- how payment can be made;
- who to contact if there is a difficulty.

Stage 2: Formal Reminder

If the debt remains unpaid, the school will issue a formal written reminder.

This will state:

- the amount owed;
- what the debt relates to;
- the date by which payment should be made;
- how payment can be made;
- who to contact if there is a difficulty;
- that further action may be taken if payment is not received or contact is not made.

Stage 3: Final Reminder

If no payment or contact is received following the formal reminder, the school will issue a final reminder.

The final reminder may include:

- a request for the parent, carer, hirer or debtor to contact the school urgently;
- an invitation to agree a repayment plan;
- notice that optional paid services may be suspended;
- notice that the matter may be referred for further action.

At this stage, the school may decide that further paid-for services cannot be accessed until the debt is cleared or a repayment plan is agreed. This will only apply to optional chargeable services and will not affect a pupil's entitlement to education.

Stage 4: Escalation

If the debt remains unpaid and no reasonable agreement has been reached, the matter may be referred to the Headteacher,

School Business Manager and/or Resources Committee for further consideration.

Further action may include:

- withdrawal or suspension of access to optional paid services;
- referral to the local authority, where required;
- use of an approved debt recovery process;
- consideration of whether the debt should be written off.

The school will ensure that any escalation is proportionate to the size and nature of the debt.

SCHOOL MEALS DEBT

Where applicable, the school will work with families to avoid school meal debts building up. Parents and carers are expected to keep meal accounts in credit where payment is required.

Where a school meal debt arises, the school will contact the parent or carer promptly. The school will also check whether the family may be eligible for free school meals.

No child will be publicly identified, embarrassed or treated unfavourably because of school meal debt.

Where school meal debt relates to local authority or catering provider income, the school will follow the relevant local authority or provider procedures.

WRAPAROUND CARE AND OPTIONAL PAID SERVICES

Breakfast club, after-school club and other optional paid services must be paid for in accordance with the school's published arrangements.

Where debts arise for optional paid services, the school may suspend or refuse further bookings until:

- the debt is cleared; or
- a repayment plan has been agreed and maintained.

This decision will be made by the Headteacher or delegated senior leader and will be recorded.

The school will consider individual circumstances before suspending access to optional paid services, particularly where there are safeguarding, welfare or hardship concerns.

TRIPS, VISITS AND VOLUNTARY CONTRIBUTIONS

The school's approach to trips, visits and voluntary contributions is set out in the Charging and Remissions Policy.

Where a voluntary contribution is requested, the school will make clear that the contribution is voluntary. However, parents and carers will also be informed where an activity may not be able to proceed if insufficient voluntary contributions are received.

No pupil will be treated differently because their parent or carer is unable or unwilling to make a voluntary contribution.

Where a trip, visit or activity involves a charge that is permitted under the Charging and Remissions Policy, payment expectations will be made clear in advance.

LETTINGS AND EXTERNAL HIRERS

Lettings and external hire arrangements should be paid in advance, in line with the agreed hire terms.

Where a hirer fails to pay, the school may:

- refuse future lettings;
- cancel existing bookings;
- recover costs in line with the hire agreement;
- refer the matter for further recovery action where appropriate.

Lettings debts will be managed in line with the school's Lettings Policy and any hire agreement in place.

LOST, DAMAGED OR UNRETURNED PROPERTY

The school may seek payment for lost, damaged or unreturned school property where this is permitted under the Charging and Remissions Policy and where it is reasonable to do so.

This may include, for example:

- lost or damaged reading books;
- damaged equipment;
- unreturned loaned devices;
- other school property issued to a pupil or family.

The school will consider individual circumstances before seeking payment and will not use this process in a way that unfairly disadvantages pupils or families experiencing hardship.

REPAYMENT ARRANGEMENTS

Where immediate full payment is not possible, the school may agree a repayment plan.

Repayment arrangements should:

- be reasonable and affordable;
- be agreed with the parent, carer, hirer or debtor;
- specify the amount to be paid and the dates payments are due;
- be confirmed in writing;
- be monitored by the school.

If a repayment plan is not maintained, the school may resume the debt recovery process.

RECORDING AND CONFIDENTIALITY

The school will keep accurate records of:

- amounts owed;
- dates and reasons for the debt;
- reminders issued;
- conversations or correspondence;
- repayment agreements;
- decisions to suspend optional services;
- decisions to escalate a debt;
- decisions to write off debt.

Debt records will be handled confidentially and in line with the school's Data Protection Policy, UK GDPR and the Data Protection Act 2018.

Information will only be shared with staff, governors, the local authority or other agencies where there is a legitimate reason to do so.

WRITE-OFF OF DEBT

A debt may be considered for write-off where:

- all reasonable recovery steps have been taken;
- the cost of recovery would be disproportionate;
- the debtor cannot be traced;
- recovery is unlikely to be successful;
- there are exceptional compassionate or hardship circumstances.

Debt will only be written off in accordance with the school's financial procedures, delegated authority levels and local authority requirements.

A record of any debt written off will be retained, including:

- the debtor;
- the amount;
- the reason for write-off;

- the recovery steps taken;
- the date of the decision;
- the person or committee authorising the write-off.

ROLES AND RESPONSIBILITIES

Governing Body Resources Committee

The Governing Body, through the Resources Committee, is responsible for:

- approving these procedures;
- monitoring significant or recurring debts;
- ensuring that debt recovery arrangements are proportionate and effective;
- authorising write-offs where required under the school's financial procedures;
- ensuring that the school acts in line with local authority requirements.

Headteacher

The Headteacher is responsible for:

- ensuring that these procedures are implemented consistently;
- making decisions about escalation where appropriate;
- ensuring that safeguarding, welfare and hardship considerations are taken into account;
- reporting significant debt issues to governors.

School Business Manager

The School Business Leader is responsible for:

- maintaining accurate debt records;
- ensuring reminders are issued in a timely way;
- monitoring repayment arrangements;
- providing debt information to the Headteacher and Finance / Resources Committee;
- ensuring that financial procedures are followed.

Parents, Carers, Hirers and Other Debtors

Parents, carers, hirers and other debtors are responsible for:

- making payments by the agreed deadline;
- keeping school payment accounts in credit where required;
- contacting the school promptly if they are experiencing difficulty making payment;
- maintaining any agreed repayment arrangement.

REPORTING TO GOVERNORS

The School Business Manager will ensure that the Headteacher is kept informed of significant or recurring debts.

The Resources Committee will receive regular information about debt levels, including:

- total outstanding debt;
- aged debt where appropriate;
- significant individual debts;
- debts written off;
- actions being taken to reduce debt.

Reporting to governors will be handled confidentially. Individual families should not be identifiable in general committee papers unless there is a clear and necessary reason.

MONITORING AND REVIEW

These procedures will be reviewed every three years, or sooner if there are changes to legislation, local authority financial procedures, school systems or operational arrangements.

The Headteacher and Resources Committee are responsible for monitoring the effectiveness of these procedures.