



DEBT RECOVERY POLICY
ST AUGUSTINE'S C of E (VA)
JUNIOR SCHOOL

Head teacher	Sign and date:	S Brunt 24/09/25
Chair of Governing Body	Sign and date:	P Ananicz 24/09/25

Date for review: Autumn Term 2027
(This policy will be reviewed bi-annually)

St. Augustine's Junior C of E (VA) Junior School

Debt Recovery Policy



Introduction

The school is in regular receipt of monies for school uniform, after-school clubs, residential/day trips and swimming lessons. In all communication with parents/ carers, payments for the goods and services offered through the school are asked for, in most cases in advance or a clear payment schedule is communicated to parents. This policy details the School's approach to recovering money owed to the school where activities or a provision has been undertaken by a child and there has been no payment received for the activity or provision.

Day Trips and Swimming Lessons

Money for day trips and swimming lessons is asked for at the time of returning the permission slip. As a school can only ask for a voluntary contribution for any curricular activity undertaken off-site that incurs a cost to the school, the school is not in a position to ask for payment if a parent is unwilling or unable to do so. However, where the level of contributions from parents and carers is significantly low, there may be a need to cancel the trip as the school budget cannot subsidise these activities.

Residentials

Residentials are offered to all pupils in Year 3 & Year 6 at the school. Every effort is made to keep the cost of these trips to a minimum so that they are affordable to the majority of our children. Each parent/ carer is given a letter outlining the deadline for payments and every consideration is given to make sure the time between payment requests is considerable so that parents/carers have time to put aside money for the next payment. The school is happy to discuss individual payment plans where appropriate. Where money is owed to the school e.g. school meals, your child will not be able to participate in any paid-for residentials until the outstanding balance is recovered in full. The debt recovery procedure is followed as highlighted below if there is an outstanding balance owed for residential trips.

After-School Clubs

There are several after-school clubs hosted by the school , either internally or by external third-parties where the School Office collects payments from the parents/carers. The clubs are booked per half term, in advance on ParentPay. If payment is not made in full then the registration does not go through – this means that there are no outstanding balances for the school to pursue.

Debt Recovery Procedure:

1. If there is no response to written communications made the office administrator / manager will contact the parent/carers by phone.
2. Confirmation is sought as to when the outstanding balance will be settled and the parent is expected to come to the office and settle that amount as agreed.
3. A repayment schedule may be discussed verbally at this time with the parent, depending on the amount owed and the circumstances of the family.
4. If the parent/carers does not settle the outstanding balance as agreed with the office administrator/manager, the School Business Manager will contact the parent to ask for an explanation and seek again a repayment date, if appropriate.

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5. If this process is not successful, the Headteacher will make a call directly to the parent/carer to discuss the outstanding debt. The parent/carer is welcome to come into school to discuss the outstanding debt in person, if preferred. The Headteacher will agree a repayment schedule with the parent/ carer and a letter (Appendix A) will be sent out for written agreement and acknowledgement of the repayment schedule from the parent/carer.
6. If the Headteacher is unable to contact the parent/ carer by phone, then a letter (Appendix B) will be sent to the parent/carer inviting him/her to a meeting with the Headteacher.
7. Once a detailed repayment schedule is agreed, the letter in Appendix A will be sent to the parent/carer for his/her agreement (as for step 5).
8. All communication and contact with parents is recorded by the Office Administrator on the 'Debt Recovery Contact Record' in Appendix C.
9. As a last resort, advice will be sought from the Local Authority how to address repayment of the outstanding debt.
10. If the amount is significant and material, the School may be forced to seek redress through the 'Small Claims' court.

Whilst the matter is being settled and the debt has not been recovered in full, the child unfortunately is **not allowed to participate in any paid activities at the school (e.g. residentials)**.

Summary

It is school policy to offer children a rich and diverse extra-curricular provision. Every effort is made to ensure that costs are kept to a minimum whilst quality is assured. There is open and transparent communication with parents/carers to facilitate the most appropriate repayment of any debts outstanding. However, the school cannot subsidise these activities (unless a decision is made by the Headteacher that the additional cost can be justifiably paid from pupil premium) and the debt recovery procedure is adhered to consistently and fairly. The 'Debt Recovery Policy' is hosted on the school website. **Deviation from the 'Debt Recovery Policy' is only allowed in circumstances where the Headteacher has met with the parent/ carer and has given explicit permission and it is agreed in writing.**

St. Augustine's Junior C of E (VA) Junior School

Debt Recovery Policy



Appendix A

Dear _____,

Recovery of monies owed to the school

As you will be aware, as of today, you owe _____ to the school for _____.

To date, we have followed school policy notifying you of this debt. As per our records, you last made a payment towards reducing your debt on _____, the amount being _____.

As you will appreciate, it is normal to pay for any goods or services at the outset and you would never expect not to pay. We would ask that you consider this whilst not having paid your outstanding debt. Further, we would like to highlight that considerable school resources have been re-diverted to address the issue of your debt owed to the school, which should normally be dedicated to your child's teaching and learning requirements.

Following our conversation, we have agreed the following repayment schedule:

Repayment Amount: £ _____

Frequency: weekly/monthly (please circle)

First repayment date: _____

Please be assured that we would like to support you in repaying the money owed to the school. However, unfortunately your child will not be allowed to attend any paid clubs, take part in any residential etc. until this matter is addressed and the outstanding balance is recovered or the repayment schedule is being met without exception. If the situation persists, we will have to seek advice directly from the Local Authority or, as a last resort, may be obliged to seek repayment through the 'Small Claims' court.

Attached below is an agreement which we ask you to sign to show your commitment to repaying the debt and that the repayment schedule is affordable and you will endeavour to adhere to this schedule.

Regards

Mr Brunt
Headteacher

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Appendix A (cont'd)

Agreement to debt repayment schedule St. Augustine's C of E (VA) Junior School

I, _____, agree to repay £_____ on a weekly/monthly basis (please circle), commencing _____ in order to repay my debt of _____ in full.

I have read the 'Debt Recovery Policy' and fully understand the contents of the policy and the debt recovery procedure that the school adheres to.

I understand that my child will not be allowed to participate in any further paid activities or provisions within the school until this debt is cleared.

Signed: _____

Name: _____

Date: _____

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Appendix B

Dear _____,

Recovery of monies owed to the school

As you will be aware, as of today, you owe _____ to the school for _____.

To date, we have followed school policy notifying you of this debt. As per our records, you last made a payment towards reducing your debt on _____, the amount being _____.

I have tried to contact you by phone with no success. Therefore, could you please contact the School Office directly to arrange an appointment to meet with me to discuss the repayment of the money owed to the school.

Please be assured that we would like to support you in repaying the money owed to the school. However, unfortunately, as per school policy, your child will not be allowed to attend any paid clubs, take part in any residentials etc until this matter is addressed and the outstanding balance is recovered. As per the school's 'Debt Recovery Policy' if the situation persists, we will have to seek advice directly from the Local Authority or, as a last resort, may be obliged to seek repayment through the 'Small Claims' court.

I look forward to meeting with you in person and if you have any queries in the meantime, please do not hesitate to get in touch.

Regards

Mr Brunt
Headteacher

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