

MEDWAY COMMUNITY PRIMARY SCHOOL



Debt Policy

July 2026 – July 2028

Date:	July 2026		
Review Date:	July 2028	Headteacher S Williams	Signed 
Ratified by Governing Body:			
Michael Berriman		Chair of Governors	Signed 

Introduction

The Governing Body has a duty to ensure the School receives all the funds which it is due. This policy has been created to ensure the appropriate procedures are in place to deal with debts and the recovery of assets. It encompasses all debts owed to the School including, but not limited to, payments for goods, services, school trips and school meal payments.

Rationale

This Policy has been compiled recognising the difficulties placed on Head Teachers in balancing the social welfare of pupils with the management of the School budget. By introducing a zero tolerance debt policy, we aim to reduce the risk of parents incurring large debts that they will struggle to pay and minimise the amount of staff time taken to chase outstanding payments. Our consistent, fair and clear approach will help parents and carers understand the procedure and what is expected. As the School is responsible for managing payments and arrears from the school budget, when debts are incurred, the school budget has to pay for them. This means that money that should be spent on the children's education by law is used to pay for debts incurred by parents. Every parent will agree that this is unacceptable and we request that all parents give this policy their full support.

Key Information

1. A copy of the Debt Policy is available on the school website.
2. All services provided, including school lunches, trips and breakfast and after school club places should be paid for in advance.

School Meals

The School has a duty to provide free school meals to those who are eligible, but there is no obligation beyond this. If arrears exist, the School can refuse to continue to provide hot meals.

You do not have to pay for school lunches if you receive any of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Support under Part VI of the Immigration and Asylum Act 1999
- The Guarantee element of State Pension Credit
- Child Tax Credit, provided they are not entitled to Working Tax Credit and have an annual income (as assessed by HM Revenue and Customs) that does not exceed £16,190

- Working Tax Credit 'run-on' – the payment someone may receive for a further four weeks after they stop qualifying for Working Tax Credit.

Please check your eligibility for Free School meals for your child/dren online at <https://pps.lgfl.org.uk/>

PLEASE REMEMBER THAT UNTIL YOU RECEIVE CONFIRMATION FROM THE FSM ELIGIBILITY CHECKER WEBSITE OF YOUR CHILD'S ENTITLEMENT TO FREE SCHOOL MEALS YOU WILL STILL NEED TO PAY FOR YOUR CHILD'S LUNCH.

Parents, please note: it is your responsibility to apply for free school meals for each child and to ensure that the Local Authority is kept up-to-date with your circumstances.

Currently only infant children (Reception, Year 1 and Year 2 pupils) are entitled to a Universal Infant Free School Meal. This is NOT the same as a free school meal from the Local Authority. When your child reaches Year 3, parents will have to pay for hot school lunches unless you meet the free school meal criteria as outlined above.

Where significant meal debt exists, the school may withdraw paid school meals and require parents to provide a packed lunch. If no food is provided, the school may offer a basic alternative meal for welfare reasons.

This is not a hot school meal and does not remove parental responsibility for payment or provision of food.

Where a basic alternative meal is provided, the school may:

- Add the **actual cost** of the food provided to the existing debt, **or**
- Choose not to charge further where this is considered appropriate on welfare grounds

Where parents/carers repeatedly fail to provide food and do not engage with the school to resolve the issue, this may be considered a **welfare concern**. The school may seek support through Early Help or other appropriate services.

Payments of Services

The School provides several other services; these include before and after school care and school trips. All payments for chargeable services should be made in advance using the SCOPAY online paying system. <https://www.medway.leicester.sch.uk/scopay-online-payments-for-parents/>

When a pupil joins the School, their parents/carers are issued with ScoPay login details and a step-by-step activation guide. It is very straightforward to set up an account. Parents/Carers who have more than one child at the school (or a different school who also use ScoPay for online payments) can link their accounts to a single login.

If you have any difficulty accessing the ScoPay system, please contact the School Office immediately.

Debt Recovery

The Head Teacher will ensure that the level of outstanding debt is regularly monitored. Where payment for services is not received in advance, and arrears accumulate, the following procedures apply:

INFORMAL REMINDERS – Parents will be informally reminded in person/by email/by text or a note home that monies are owed.

FIRST FORMAL REMINDER LETTER/EMAIL – A formal reminder letter will be sent by the School requesting immediate payment 4 weeks after the informal reminder. We appreciate that from time to time, financial difficulties do arise. If this is the case, please let the school know as soon as possible so that we can see if there are any ways in which we might be able to help, or refer you to somewhere that can.

SECOND FORMAL REMINDER LETTER – If debt is still outstanding 4 weeks after a first formal reminder, a second letter will be sent out.

Failure to Respond to Reminders / Settle a Debt

If no response is received from the reminders issued, a letter will be sent to the debtor inviting them to a meeting in school. At this meeting, it is at the discretion of the Headteacher to allow a payment plan to be set up. Personal circumstances will be taken into account. Failure to respond to this letter and/or failure to attend this meeting will result in the school passing the debt to an external debt collection agency. Parents may be advised that they will be required to pay in advance for all future supplies and services or the supply will no longer be available to them.

This decision and its basis will be recorded and reported to the Governing Body. If a mutual agreement cannot be reached or if any agreed repayment is missed, then the debt will be transferred directly to an external debt collector.

Possible legal action – Please note that the Head Teacher reserves the right to take legal action to recover debts.

Waiving of Debts

The waiving of debts is at the discretion of the Head Teacher and the Governing Body. A debt may be waived when it is believed the family is experiencing serious financial hardship. Please contact the school if you feel this applies to you.

School Support

We hope that by implementing this policy, we can help you, as parents, manage your payments better and at the same time, ensure that our available budget is used to enhance your children's learning. The chasing of debts is extremely time-consuming for our staff. Time spent checking debts and sending out letters takes our staff away from other duties at school that would benefit all children. We request that all parents and carers work with us by making regular payments, in advance, for all our services. Parents will be informed of the policy on the school website. Hard copies of the policy will be available on request.

This policy will be reviewed bi-annually by the Governing Body of Medway Primary School.