



Holy Name Catholic Primary School

Debt Management and Recovery Policy 2025

Policy Aims

- To ensure that parents/carers fully understand what is expected of them when they agree to school providing a service or resource for which families are expected to pay.
- To make clear to parents/carers what procedures will be followed by school to recover debts
- To provide clarity and consistency in the school's approach to debt recovery and how we will approach the non-payment of debts.

This policy is shared with parents/carers by being placed on the school's website and a paper copy is provided, upon request, to all families who have requested that their child receive a service such as a school meal for which they must pay (i.e. not being entitled to Free School Meals) at the start of each academic year.

Parents/carers are requested to confirm in writing that they wish their child to receive the service/resource, such as to have a school meal (See Appendix 1). Such confirmation in writing and the provision of this policy form a contractual relationship between families and school to which we will refer should it become necessary to seek the recovery of outstanding monies.

It is important that parents/carers understand what is expected of them. For example, all school lunches must be paid for in advance. No child should be sent to school without payment having been made, and be expected to be given a meal. Those parents who do not want their child to have a school lunch, should provide their child with a healthy packed lunch.

Levels, Indicators and Actions

Level 1

- Indicator – A child's account goes into debt
School will check:
- Check 1 – Whether the child has become a FSM (free school meal) child, and that dates are correct.
- Check 2 – If there is a possibility that payments have not been credited.
- Check 3 – If this parent/carer normally pays on time. Is this a one off?

Action 1



- School will send a **“gentle debt reminder”** text and a statement of the amount of debt included.

Level 2

- Indicator – A child comes to school again without the debt being paid or a packed lunch.

School will check:

- Check 1 - Is this a FSM (free school meal) child and are the dates correct?
- Check 2 – Is there a possibility that payments have not been credited?
- Check 3 – Has this parent made contact with school?

Action 2

- **Personal contact** – someone will phone the parent/carer to ask them to either bring money or bring sandwiches to school before lunchtime.

Level 3

- Indicator – The parent/carer does not comply with any of these options.

School will check:

- Check 1 - Is this a FSM (free school meal) child, are the dates correct?
- Check 2 – Is there a possibility that payments have not been credited?
- Check 3 – Has this parent made contact?

Action 3

- A final letter will be sent out on behalf of the **Head Teacher** and an invoice/statement of account included.

Level 4

- Indicator – The parent consistently does not comply with any of the options.

School will check:

- Check 1 - Is this a FSM (free school meal) child, are the dates correct?
- Check 2 – Is there a possibility that payments have not been credited?
- Check 3 – Has this parent made contact?

Action 4

Bring in outside agencies – seek further advice, small claims court and other considerations.



Appendix 1

Template letter to parents

Dear Parents/Carers

School Meal Contract

Parents must pay for school meals **in advance** unless their child(ren) have a free school meal entitlement. Application forms for free school meals are available from the school office and staff will be happy to assist parents with completion of the form. If your circumstances do change and you become eligible for free school meals then please tell the school office as soon as possible to avoid being charged for meals that you do not have to pay for.

Parents are responsible for providing a lunch for their child(ren). This may be in the form of a paid meal, an application for a free meal entitlement or a packed lunch from home.

School has a clear procedure for the payment and collection of school meal money and any arrears that occur which includes;

- School meal money should be paid on Monday to pay for school meals for that week. Payments should be in an envelope clearly marked with your child's name and labelled "school meal money"
- School meals may be paid for in cash or by cheque payable to Holy Name Catholic Primary School
- Late payment will be accepted up to Wednesday of that week.
- Should no money be paid by Thursday then parents will receive a text message requesting the arrears for that week.
- In the event the arrears cannot be cleared, parents should contact the school office so a payment plan can be agreed.
- Should no payment plan be agreed or no payment of the arrears received by the following Monday, then parents/carers will be contacted by telephone requesting that your child(ren) bring in a packed lunch into school.
- If the arrears continue to remain outstanding, the school will write to parents/carers to inform them that we wish seek to recover the monies owing in accordance with the school's debt policy. This may involve the seeking of a County Court judgment. The school's debt policy is enclosed/accessed on the school's website.
- Once the arrears have been paid, the school will be happy to resume to the school meal provision selected.

If your child is absent from school and meals have been paid for, such payment will be carried forward as a credit and the following week's payments will be adjusted accordingly. In the event credits continue to the end of term, the school will make a refund to parents in the form of cash. It is necessary for the school to follow their procedure for the payment and collection of school meal money at all times. Whilst school meal money outstanding will be relatively small in respect of individual families, when all outstanding amounts are calculated together unfortunately such



non-payment is affecting the ability of the school to fund children's education.

Kind Regards
Headteacher

School meal contract – Reply Slip

I hereby agree to the terms and conditions regarding school meals provided by Holy Name Catholic Primary School. I agree to pay for my child(s) meals on time and understand that if payments do fall behind then the school have the right not to provide my child(ren) with a school dinner and that I, the parent must provide a packed lunch as an alternative. If this is not possible, I agree to collect my child(ren) and take them home for their lunch.

I agree I must give a weeks notice in writing if I wish my child to change from school meals to packed lunches. If notice is not received, I am liable to pay in full.

Name of child _____ Year _____

Signature of parent/carer _____ Date _____