



## Debt Policy

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Agreed by:	Resources Committee
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Date for next review:	Spring 2026

Policy is written in conjunction with: Finance Policy and Procedures; Charging and Remissions Policy; Acorns Handbook

### Document History

Revision date	Page no	Significant changes made
March 2025	Throughout	Removed school meals from policy (covered by Universal Free School Meals) Updated ParentPay to Weduc Payments Changed 'parents/carers' to 'families'

## **DEBT POLICY**

### **AIMS**

This policy has been written to ensure that Ridgeway Primary School and Nursery has a consistent approach to eliminating any debt. It provides clarity and consistency in managing debt and outlines school expectations.

### **GENERAL PRINCIPLES**

The services provided by school are no different to those provided by any other business. However, a minority of families do not pay on time for services offered by the school. This puts the school in the position of subsidising a few families with funding that is intended by law for all children, as well as causing considerable extra work for office staff and, therefore, cost to the school budget.

The Co-headteachers are responsible for the management of school debt. Where appropriate, the Co-headteachers may delegate all or part of this responsibility to other members of staff. If the Co-headteachers have any concern about a particular debt they will consult with the Chair of Governors, who is empowered to determine the issue on behalf of the Governing Board.

### **GUIDANCE**

This policy complies with the principles of financial control outlined in the Croydon Local Authority's Scheme for Financing Schools.

**Please note the term 'family' in this policy applies to the adult with parental responsibility and legal responsibility for the child.**

## **1. INTRODUCTION**

Ridgeway Primary School has a strict no debt policy, in line with Croydon Council requirements. This relates to all the services provided by the school that should be paid for by the families. Further information about chargeable activities & remissions, including voluntary contributions, is available in the school's Charging and Remissions Policy. Any debts incurred by families that are not repaid have to be met out of the school budget. The education provided to all children in the school will be affected if the school's budget is used to pay off debts. This is particularly unfair to the children whose families do pay for the chargeable services that they choose to purchase from the school.

## **2. CHARGEABLE SERVICES PROVIDED BY RIDGEWAY PRIMARY SCHOOL**

The services provided by the school that require payment from families are listed below. It should be remembered that all families choose to buy these services from the school.

Currently, all school meals are funded by the government/Mayor of London, this is subject to change. The school's Charging and Remissions Policy outlines how it may be able to provide assistance (remission) to families who cannot afford the other chargeable opportunities available to our children.

### **OUR CHARGEABLE SERVICES INCLUDE:**

- Acorns breakfast and after school clubs
- Additional nursery sessions
- Extra-curricular clubs e.g. some after school sports and enrichment clubs where a cost is incurred by the school
- Chargeable activities, i.e. residential school trips where board and lodging costs are chargeable to families (rather than day trips where there is a voluntary contribution made by families to enable the school to fund the trip – see below)
- Charges for musical tuition and/or for the hire of musical instruments when this is an optional extra for an individual pupil or group or pupils.

## **3. VOLUNTARY CONTRIBUTIONS**

The collection of voluntary contributions is outside the scope of this policy. As explained in the school's Charging and Remissions Policy, the school is only able to provide the following additional opportunities for learning if voluntary contributions are made by families. This includes:

- Day trips off the school premises that may or may not include using either public transport or hired coaches
- Visiting authors and workshop-type activities
- Additional resources for class-based activities, such as art materials or cooking ingredients (but not when the activity is part of the curriculum)

Where insufficient voluntary contributions are raised, planned trips, activities or workshops for a year group will have to be cancelled. All families will be contacted/notified in these circumstances to make them aware of the cancellation.

## **4. REMISSIONS**

If a family believes that their child may qualify for remissions to certain charges, as per the Charging and Remissions Policy, they are welcome to contact the school office, in confidence, for more details. Remissions cannot be backdated, so it is important that families talk to the school as soon as they are aware of any such need.

## **5. PAYMENT FOR SERVICES**

Families are required to pay for all services provided by the school in advance by making an online payment to their child's account via Weduc Payments. Payments for chargeable services are required in advance of the service being taken (as per their terms and conditions).

## 6. DEBT MANAGEMENT

Families will be advised that a particular item on their account has gone into debt and will be asked to make immediate arrangements to correct the situation. They will be made aware of the immediate outcome that will arise if the account does not receive more funds overnight or within a time period agreed by the school.

## 7. IMMEDIATE OUTCOME IF AN ACCOUNT IS IN DEBT

<b>Account in Debt</b>	<b>Immediate Outcome</b>
Acorns Breakfast Club	<p>In line with the Before and After School Clubs (Acorns) Handbook, payments must be made one month in advance of the required sessions, including payments made by Childcare Vouchers or Tax-Free Childcare. If no payment is received, the family will be advised that the breakfast club is no longer available to the child until the account is in credit. They will also be advised that if the account cannot be put back into credit overnight then they should not bring/send their child to the club the following morning. If the child is brought to breakfast club the following morning and the account is still in debt, then so long as the family is with the child, the school reserves the right to refuse to admit the child to the club.</p> <p>If the child arrives at the club without the accompaniment of a family member, then for the wellbeing of the child, the child will be admitted to the club (and the family will be charged) but the matter will be immediately referred to the school's Designated Safeguarding Lead (see our Safeguarding Policy) who will then contact the family (possibly meeting with them at the earliest opportunity). Prolonged delay in repayment of any debt may result in breakfast club provision being permanently withdrawn.</p>
Acorns After School Club	<p>In line with the school's Before and After School Clubs (Acorns) Handbook, payments must be made one month in advance of the required sessions, including payments made by Childcare Vouchers or Tax-Free Childcare. If no payment is received the family will be advised that the after school club is no longer available to the child until the account is in credit. They will also be advised that if the account cannot be put back into credit that day then they should arrange for their child to be collected at the end of that school day.</p> <p>If the account remains in arrears and the child is not collected from school at the end of that day (or after any extra-curricular clubs to which they belong), then the school reserves the right to either: admit the pupil to the after school club and to charge the family; or to refuse to admit the child to the after school club and the matter will be immediately referred to the school's Designated Safeguarding Lead who will follow Appendix 2 of the Attendance Policy, 'Non-collection of children from school' and/or the Safeguarding Policy. Prolonged delay in repayment of any debt may result in after school club provision being permanently withdrawn.</p>
Additional Nursery Sessions	Payment for marketed Nursery sessions is required one month in advance. If no payment is received within the specified payment period, then the family will be advised that their child cannot attend additional sessions until payment has been received. Prolonged delay in payment for future sessions may result in the additional sessions being withdrawn and offered to the next child on the waiting list.
School Trip (Year 6 Residential Trip only)	All accounts will be checked once the final payment date for the trip has passed (this is normally approximately eight weeks before the trip is due to take place). The school will contact every family who has not paid the full amount of the trip and advise them that their child will not be able to attend the residential trip unless full payment has been made.

**REMINDER:**

**A debt situation can arise on a single item on your account. The overall balance may not be in debt before the school contacts you about a debt situation.**

**8. ASSISTANCE TO FAMILIES TO HELP THEM AVOID GETTING INTO DEBT**

The Debt Policy is available to all families, including new Reception, Nursery and midyear school entrants, on the Hub on Weduc. Families are informed about how the school's cashless payments system works and remissions on other charges, where applicable.

**9. SUPPORT PROVIDED BY THE SCHOOL TO FAMILIES WHO ARE ALREADY IN DEBT**

The school will invite every family who currently owes money to attend a private meeting where an appropriate debt repayment plan will be agreed. Practical help to avoid future debts being incurred will be offered including:

- Assistance in applying for Pupil Premium, where appropriate
- Assistance in accessing balances on Weduc Payments
- Guidance on the availability of remissions on other charges, where applicable

**NOTE:**

**The school is not able to offer to write off debts, or offer any reduction to the level of any debt already incurred, and families should not expect this when discussing a debt repayment plan with the school staff.**

**10. WITHDRAWAL OF SERVICES**

Unless the Co-headteachers and family have agreed a repayment plan and the family are not in breach of the repayment plan, services will be withdrawn when the credit settlement period is exceeded as follows:

- Acorns before and after school clubs and additional Nursery sessions will be withdrawn when there is no credit balance to cover attendance.
- Children will be unable to attend paid for extra-curricular clubs, or other chargeable activities while families have debts with the school, even if those debts do not relate to paid for extra-curricular clubs, or other activities.

**11. DEBT RECOVERY PROCEDURES**

Where payment from the family has not been received in advance, or 'at the point of sale', the following processes will be applied. Where debts are high and unresolved, the school reserves the right to apply any income received to settle the total of outstanding debts before providing new chargeable goods and services.

**MARKETED NURSERY SESSION DEBT**

Fees for the purchase of additional Nursery sessions must be paid for monthly, in advance, using the school's online payments system or childcare vouchers/Tax-Free Childcare. In the event of non-payment, the following action will be taken:

**Level 1**

Indicator: Fees for the current month are not paid.

Action 1: A debt reminder letter/text message will be sent home.

**Level 2**

Indicator: Fees are not cleared despite correspondence from the school.

Action 2: A further debt reminder letter will be sent home asking the family to contact the school to discuss the matter.

### Level 3

Indicator: The family consistently does not comply with any of these options and does not make contact with the school to discuss the debt.

Action 3: The family will be contacted to advise that their child's additional Nursery sessions have been withdrawn. The Co-headteacher will decide whether to pursue the debt through the Small Claims Court, as deemed necessary.

### ACORNS BREAKFAST AND AFTER SCHOOL CLUBS DEBT

Fees for the breakfast and after school club must be paid for monthly, in advance, in accordance with the charging structure set out in the Before and After School Clubs (Acorns) Handbook, either using the school's online payments system or through an approved childcare voucher scheme provider / tax-free childcare.

A late collection charge of £10 for every 10 minutes (or part thereof) will be applied for children who are not collected by their specified collection time (i.e. 5:30pm or 6:30pm). The late fee will be charged to your child's account. The school reserves the right to withdraw a child's place in the after school club in the event of continual late collection. In the event of non-payment of fees the following action will be taken:

### Level 1

Indicator: Fees for the current month are not paid.

Action 1: A debt reminder letter/text message will be sent home. The child will not be able to attend any Acorns breakfast and/or after school club sessions that have not been paid for.

### Level 2

Indicator: Fees are not cleared despite the initial correspondence from the school.

Action 2: A further debt reminder letter will be sent home asking the family to contact the school to discuss the matter. The child will not be able to attend any Acorns breakfast and/or after school club sessions that have not been paid for.

### Level 3

Indicator: The family consistently does not comply with any of these options and does not make contact with the school to discuss the debt.

Action 3: The family will be contacted to advise that their child's place in the breakfast/after school club has been permanently withdrawn and the Co-headteachers will decide whether to pursue the debt through the Small Claims Court and/or notify Children's Services, as deemed necessary.

## **12. COSTS OF DEBT RECOVERY**

Where the school incurs material additional costs in recovering a debt then the Co-headteachers will decide whether to seek to recover such costs from the debtor. The debtor will be formally advised in writing that they will be required to pay the additional costs incurred by the school in recovering the debt.