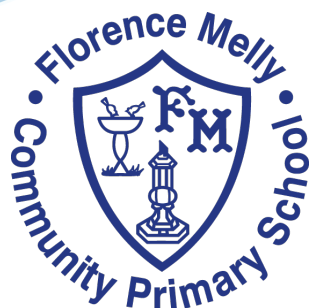


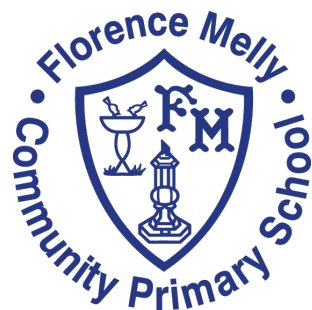


Florence Melly Community Primary School

Debt Recovery Policy

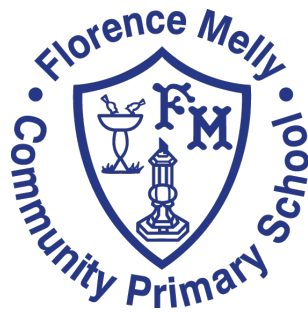
Policy Title:	Debt Recovery Policy		Date written:	September 2024
Written by:	Aaron Leach (Headteacher)		New or revised policy:	Revised (Version 3)
Implementation	Date of ratification:	Date presented to staff:	Date of renewal:	
	October 2026	September 2026	September 2027	





Policy Version Control

Date of Update	Overview of changes made	Version
September 2025	Annual update. Changes to dates and the price of school meals (in the appendices).	V2
September 2026	Annual review completed. Policy updated to strengthen governance, financial accountability and debt recovery processes in line with current DfE governance guidance and Liverpool City Council financial procedures. New sections added on advance payments, roles and responsibilities, support for families experiencing financial hardship, data protection, monitoring and reporting arrangements, and policy links. Safeguarding terminology has been updated, write-off authorisation arrangements strengthened, and minor amendments made to improve clarity, consistency and compliance.	V3



Debt Recovery Policy

September 2024 - Version 3

The Governing Body is responsible for ensuring that procedures are in place for the recovery of outstanding debt. This policy sets out the procedures for debt recovery and for the write-off of any debt which is deemed to be irrecoverable.

The policy reflects the guidance provided within the Liverpool City Council Financial Regulations & Procedures for Schools - November 2024/25 but amended accordingly to suit the needs of Florence Melly Community Primary School. This policy should be read alongside our Charging and Remissions Policy.

1. Purpose and Scope

The purpose of this policy is to ensure that Florence Melly Community Primary School maintains effective financial control by minimising outstanding debt and ensuring that public funds are protected.

The Governing Body recognises its responsibility to safeguard school finances and ensure that delegated funds are used for the benefit of pupils in accordance with the principles of regularity, propriety, value for money and accountability.

This policy applies to all debts owed to the school including, but not limited to:

- School meals
- Nursery fees
- Educational visits
- Wraparound provision
- Lettings and room hire
- Damage to school property
- Sale of goods and services
- Any other chargeable activities

The Headteacher is responsible for implementing this policy and reporting significant debt concerns to Governors.

2. Roles and Responsibilities

The Governing Body will:

- Review this policy annually.
- Monitor significant debt levels.
- Approve debt write-offs above delegated limits.
- Ensure effective financial oversight arrangements are in place.

The Headteacher will:

- Implement this policy.

- Authorise recovery actions.
- Report significant debts and write-offs to Governors.
- Ensure debt recovery arrangements are applied consistently.

The School Business Manager will:

- Maintain accurate debtor records.
- Issue invoices and reminder notices.
- Monitor outstanding debts.
- Provide regular reports to the Headteacher and Governors.

3. Advance Payments

Wherever possible, payment for goods, services, activities and facilities provided by the school should be made in advance.

The school reserves the right to require advance payment for:

- Educational visits and residential visits;
- Breakfast and wraparound club provision;
- Nursery provision and additional sessions;
- Lettings and hire of school facilities;
- Music tuition;
- Chargeable curriculum activities;
- Any other goods or services provided by the school.

The Governing Body recognises that the school has a responsibility to safeguard public funds and minimise the risk of unrecoverable debt. Therefore, where advance payment arrangements are in place, access to the activity, service or facility may be refused until payment has been received.

In exceptional circumstances, the Headteacher may authorise alternative payment arrangements where there are genuine financial difficulties or other mitigating circumstances. Such arrangements will be considered on a case-by-case basis and recorded appropriately.

The school reserves the right to withdraw access to chargeable services where agreed payment arrangements are not maintained.

4. General debt

Payment should be obtained as and when goods/services/facilities are provided wherever possible, where the value of goods and services are relatively small i.e. less than **£100**.

Where payment is not received at the time when the goods/services/facilities are delivered an invoice must be raised as soon as possible, but normally within 7 days of the goods/services/facilities being provided.

Invoices should state that the bill is due and payable at the invoice date.

If no payment is received within 21 days from date of issue of the invoice a final reminder should be issued to the debtor. The final reminder should clearly state that legal action will be taken if the debt is not settled in full within a further 14 days of the date of the reminder.

Where only part of the debt has been settled a final reminder for the balance outstanding should be issued 21 days from the issue of the invoice. The final reminder should clearly state that legal

action will be taken if the debt is not settled in full within a further 14 days of the date of the reminder.

Where a debtor requests permission to settle the debt by instalments and extend the normal terms and conditions of supply they must submit an application in writing explaining the reasons for their inability to meet the original contract terms. The Headteacher and Chair of Governors will agree the revised terms, which must not exceed 49 days from the date of issue of the invoice. If the debt is not settled within the terms set by the Headteacher and Chair of Governors, then a final reminder should be issued to the debtor. The final reminder should clearly state that legal action will be taken if the debt is not settled in full within a further 14 days of the date of the reminder.

At each Full Governing Body (FGB) meeting, the Headteacher is required to inform the Governors of any debt which is still outstanding after the 14 day period following the final reminder, together with any proposed action: This may be a referral to solicitors for legal action, a debt collection agency or to write-off the debt if there is no realistic prospect of debt recovery being successful, or if further action is not cost-effective.

Outstanding debts up to £50 may be written off by the Headteacher.

Outstanding debts between £51 and £250 must be approved by the Chair of Governors and Headteacher.

Outstanding debts exceeding £250 must be approved by the Full Governing Body and formally minuted.

A write-off must not be communicated to the debtor. It is not an acknowledgement that the debt does not exist, but is an internal transaction in the accounts of the school, which removes the debt from the records

Individuals or organisations that have previously defaulted on payments to the school are not allowed credit facilities.

Where a debtor's payments are regularly or consistently paid outside the terms of supply, the Headteacher must consider withdrawal of credit facilities and request the individual/organisation to pay for goods/services/facilities at the time they are consumed.

5. Monitoring and Reporting

A summary report of:

- Outstanding debts
- Aged debtor information
- Debts subject to repayment arrangements
- Debts written off

will be presented to the Finance Committee or Governing Body at least termly.

Governors will challenge and monitor debt levels to ensure effective stewardship of public funds.

6. School meals

Payment for school meals should be made weekly, in advance. This would normally be the Monday of the week for which the meals are being paid for in accordance with our Charging & Remissions Policy.

Children will not be provided with a school meal unless it is paid for, except for those that are entitled to free school meals. If parents/carers believe that their child may qualify for free school meals, they will be advised to contact the 'One Stop Shop' or the school office. This allowance is a statutory right and it is important that parents/carers are encouraged to register for free school meals if they are entitled, as this also enables the school to access Pupil Premium funding.

Any arrears of dinner money that arise will be pursued by the school on a weekly basis.

On the first day of non-payment, a member of office staff will attempt to contact the parent/carer in person or by telephone to discuss the debt and request payment on the following day.

If dinner monies remain outstanding at the beginning of the second week, a reminder letter will be issued to the parent/carer.

If dinner monies remain outstanding at the beginning of the third week, a final warning letter will be issued. This letter will remind the parent/carer of the previous reminder letter and the current amount outstanding. The letter will also inform the parent/carer that if the debt remains unpaid, the school will refuse to provide a school meal for the child and the parent/carer will need to provide the child with a healthy packed lunch or be taken home for lunch. The letter will request contact with the school to discuss any problems in making the outstanding payment.

If dinner monies remain outstanding at the beginning of the fourth week, a notification of withdrawal of school meals letter will be issued to the parent/carer. This letter will give the parent/carer a final opportunity to clear the outstanding debt. The letter will inform the parent/carer that if the debt is not cleared in full, the child will not be provided with a meal with effect from the following Monday. The parent/carer will be advised makes alternative arrangements for the child's lunch.

At any stage of the process, the school may agree a repayment arrangement with the parent/carer where engagement is demonstrated and appropriate circumstances exist.

Arrangements can be made to clear any dinner money debt by instalments, however, the amount should be acceptable to both the school and the parent/carer.

Where the school has concerns regarding a child's welfare arising from a lack of suitable lunch provision or wider concerns regarding neglect, safeguarding procedures will be followed and advice may be sought from appropriate agencies. It is not the responsibility of the school to provide lunch for pupils, it is the responsibility of the parent/carer to provide a meal, either a school lunch, packed lunch or to take the child home.

This debt management policy in respect of dinner monies includes the refusal to provide a school meal when the parent/carer has not paid, or made contact with, the school and payment has been outstanding for 4 weeks. This policy is intended to keep debts to a minimum and thereby avoid the cost of a referral to solicitors for legal action or debt collection agency, or to write-off the debt if there is no realistic prospect of debt recovery being successful. This course of action would not be cost-effective with the amounts concerned.

At each meeting of the FGB, the Headteacher is required to inform the Governors of any outstanding dinner money debt.

Outstanding individual school meals debt of up to **£50** may be written-off by the Headteacher, provided that the appropriate follow-up action outlined above has been taken and the details of the debtor, amount written-off and the reason for no further action being taken is reported to the FGB for information at their next meeting.

Write-off of outstanding debt in excess of **£50** must be approved by the FGB following submission of details of the debt by the Headteacher together with reasons for no further action being taken.

A write-off must not be communicated to the parent/carer. It is not an acknowledgement that the debt does not exist, but is an internal transaction in the accounts of the school, which removes the debt from the records.

By implementing this debt policy, our school aims to manage its school dinner money effectively, by reducing administration time and costs involved chasing dinner money and general debts.

Most importantly, to ensure that money which should be spent on the children's education, is not used to pay for debts incurred by parents/carers and debtors.

7. Support for Families Experiencing Financial Hardship

The school recognises that some families may experience temporary financial difficulty.

Where parents/carers are experiencing hardship, the school will seek to work proactively with families to agree a reasonable repayment arrangement and signpost support where appropriate.

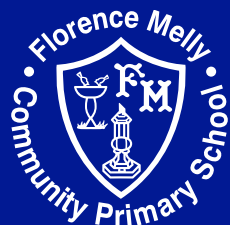
The school will ensure that debt recovery processes are undertaken sensitively and with due consideration to safeguarding, equality duties and the welfare of the child.

Any concerns regarding neglect, persistent lack of food provision or wider welfare issues will be managed in accordance with the school's Safeguarding and Child Protection Policy.

8. Data Protection

The school will process personal data relating to debt recovery in accordance with the UK General Data Protection Regulation (UK GDPR), Data Protection Act 2018 and the school's Data Protection Policy.

Information relating to debt recovery will only be shared where there is a lawful basis to do so.



FLORENCE MELLY COMMUNITY PRIMARY SCHOOL

REMINDER LETTER – SCHOOL MEALS

IF YOU CAN DREAM IT, YOU CAN DO IT!



Florence Melly Community Primary School

Reminder Letter - School Meals

Date: _____.

To Parent/Carer of: _____.

Our records show that despite a payment request letter sent on _____
you have not paid the dinner money owed for your child.

Our records show a debt of: £ _____.

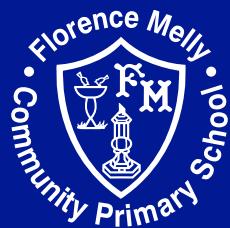
Please arrange for the outstanding debt to be cleared by making a payment via Arbor before:
_____.

The cost of a school meal is £3.36 per day/ £16.80 per week for 2026/27.

If you have any queries regarding these arrears, please contact the school office.

Yours sincerely

The School Office



FLORENCE MELLY COMMUNITY PRIMARY SCHOOL

REMINDER LETTER – FINAL WARNING LETTER

IF YOU CAN DREAM IT, YOU CAN DO IT!



Florence Melly Community Primary School

Reminder Letter - Final Warning Letter

Date: _____.

To Parent/Carer of: _____.

Our records show that despite a reminder letter sent on _____ you have still not paid the dinner money owed for your child.

Our records show a debt of: £ _____.

Please arrange for this money to be paid immediately via Arbor.

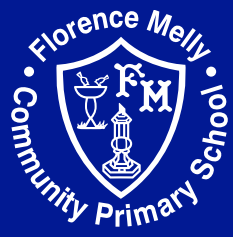
The cost of a school meal is £3.36 per day/ £16.80 per week for 2026/27.

If the debt remains unpaid, the school will refuse to provide a school meal for your child and you will need to provide the child with a healthy packed lunch or take them home from school for lunch.

If you have any queries regarding these arrears, please contact the school office.

Yours sincerely

The School Office



FLORENCE MELLY COMMUNITY PRIMARY SCHOOL

NOTIFICATION OF WITHDRAWAL OF SCHOOL MEALS

IF YOU CAN DREAM IT, YOU CAN DO IT!



Florence Melly Community Primary School

Notification of Withdrawal of School Meals Letter

Date: _____.

To Parent/Carer of: _____.

Our records show that despite several 'reminder letters', you have still not paid dinner money for your child.

Our records show a debt of: £ _____.

Please arrange for this money to be paid immediately via Arbor.

The cost of a school meal is £3.36 per day/ £16.80 per week for 2026/27.

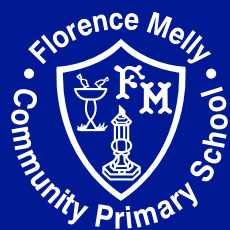
Since non-payment for school meals affects the quality of service we offer to the children, we need to ensure that all payments are up to date. If the debt is not cleared by the end of this week, it will not be possible to provide your child with a school lunch with effect from Monday, and you will need to provide your child with a healthy packed lunch or take him/her home from school for lunch.

The school reserves the right to begin legal proceedings to recover the debt.

If you have any queries regarding these arrears, please contact the school office.

Yours sincerely

The School Office



FLORENCE MELLY COMMUNITY PRIMARY SCHOOL

RECORDS OF DEBTS WRITTEN OFF

IF YOU CAN DREAM IT, YOU CAN DO IT!



Florence Melly Community Primary School

Records of Debts Written Off

Debtor	Details of the debt	Amount	Invoice reference and date (where applicable)	Reason for write-off (including brief details of measures taken to secure payment)	Authorisation of write off and name and signature of the authorising individual

**This record must be kept for a minimum of 7 years from date of the debt*