



Enfield County School for Girls

Debt Recovery Policy

January 2024

Date Policy Updated	January 2024
To Present to Governors	January 2024
To be Ratified	February 2024
Date of Next Review	January 2025



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Debt Recovery Policy

1 Governing Body

The Governing Body has a responsibility for ensuring that appropriate procedures are in operation to enable the School to receive all income to which it is entitled.

A debt recovery policy has been developed to support the School's Financial Regulations and is stated below.

Policy Statement on Debt Recovery

- The School will actively pursue the collection of monies owed to it.
- If the student is not over 18, her parents are liable for the charge.
- The School Business Leader is required to ensure that all invoices outstanding are accurately recorded and maintained.
- The School Business Leader must document all steps undertaken by the school to recover the debt. This includes recording the dates that invoices and statements were distributed, and/or phone calls and letters that have been sent to debtors.
- For all outstanding debts a final statement (stamped final notice) must be issued to all persons liable for the charge. This statement must state "further action will be taken if this account remains outstanding after a period of no less than 14 days."
- The Governing Body must discuss possible debt recovery options if no response to above.
- The Governing Body must approve the school undertaking legal action, which will be undertaken by the Local Authority legal department. The approval to pursue the debt must be recorded in the Governing Body minutes. Where families are involved, anonymity must be preserved at all times.
- The costs incurred in pursuing the outstanding charges cannot be passed onto the debtor.
- The debtor must be given appropriate notification and time to pay the outstanding charge. The debtor must receive as a minimum a final statement, which states that this is the final notice and that further action will be taken.
- The Headteacher can waive or reduce the Charge, where they believe the debtor is experiencing financial hardship, for example:
 - Hardship – where paying the debt would cause financial hardship
 - Ill Health – where our recovery action might cause further ill health
 - Time – where the debt is so large compared to the person's income that it would take an unreasonable length of time to pay it all off
 - Multiple debts – where someone owes more than one debt to the School. In this situation an attempt to agree one repayment plan to include all debts will be established.
- The waiving or reduction of the Charge is to be dealt with confidentially between the debtor and the Headteacher.
- A debt may be written off by resolution of the Governing Body on the recommendation of the Headteacher.



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- A recommendation to write off a debt can be made when all reasonable avenues to recover the debt have been exhausted, and where it is not cost effective to pursue the debt through legal action.

School Lunch Process

- Parents/carers will be advised prior to the start of the new academic year, what the cost of a school meal will be.
- Parents/carers are advised that payments for school lunches must be made weekly through the school's payment system, ParentPay, should they want their daughter to receive a school lunch.
- Students receiving school meals that find there is no money on their account will be allowed one lunch debt with the proviso that parents/carers top up their daughter's ParentPay account immediately to pay off the debt and allow funds for further school lunches.
- Students will not be allowed to accumulate debt on their ParentPay account e.g. following one lunch debt no more debt must be added on a student's lunch account.
- Parents/Carers that do not top up their account or clear a lunch debt will be required to provide their daughter with a packed lunch.
- Cereal bars are in place as a one off option for those students with a debt and who have come into school with no packed lunch. It is the responsibility of the parent/carer to provide a packed lunch for their daughter if there is a debt on their daughter's account.
- Parents/carers must inform their daughter's Head of Year if there is a hardship issue and the respective Head of Year will then inform the Finance Team.

School Lunch Debt Recovery Process

- In the first week, the School Administrator will contact parents/carers via email at the beginning of the week to advise that there is a debt on their daughter's ParentPay account which needs to be cleared immediately.
- The School Administrator will check ParentPay debt on a daily basis to see if students' debt has been cleared.
- The School Administrator will send another email message towards the end of the first week to remind parents/carers to clear their debt on ParentPay and will also contact parents/carers by phone.
- In the second week, if the debt from the first week has not been cleared, the School Administrator will send a letter home to parents/carers advising that the debt must be paid immediately.
- In the third week, if the debt has not been cleared, the School Administrator will contact the School Business Leader to advise of any outstanding unpaid debt.



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- In the third week, the School Business Leader will send an official letter from Finance to request the debt is paid with immediate effect.
- Should there be no response to debt payment requests the School Business will seek advice from the Chair of Finance on next steps.
- Parents/carers should note that even if the debt is a small amount the school must reclaim through the debt policy. This is due to school numbers where the debt can add up very quickly across the whole school.