Debt Procedure

Our Shared Vision

Striving for excellence in everything we do

High Quality Education for ALL

Effective home/school and community partnerships

Equality Mission Statement

We are committed to ensuring equality of educational opportunity and support for all pupils, parents, carers, staff and visitors irrespective of age, sex, race, disability, religion or belief, sexual orientation, pregnancy, gender reassignment, and socio-economic background. We aim to provide a fully inclusive school in which every person feels proud of their identity and is able to participate fully within the school community. We believe that a diverse school community is a strength which should be respected and celebrated by all those who learn, teach and visit here.

Approved by: Site & Financial Management Committee	**Date:**
Signature (Chair):	**Signature (Headteacher):**

Last reviewed on: November 2025	**Next review date:** November 2026

A copy of this policy is available on school website and a signed copy is held on file.

This procedure has been written in conjunction with and fully supports the London Borough of Barking & Dagenham Debt Policy (which the school adopts).

Introduction

The Council has a duty to recover outstanding debts and in doing so ensure that its processes are fair to everyone. The corporate debt management policy is established so that the Council minimises debt and maximise rates of collection, is consistent in its approach and ensures that the Council assists customers who experience financial difficulty and seeks to prevent debt escalating.

The policy applies to all sums owing to the Council and has been developed to ensure a consistent approach to the management of debts across the Council. The main types of debt are:

- Council Tax
- Rent for council properties including houses and flats, garages as well as leasehold charges
- General Income – the fees and charges made for a wide range of Council Services such as adult social care. General income also includes loan repayments and salary overpayments and commercial property
- Business Rates
- Housing Benefit Overpayments – this occurs when benefit is paid that the claimant is not entitled to

The key aims of the policy are as follows:

- To maximise the level of income collected by the Council by:
  - implementation of a transparent charging policy
  - accurate and timely billing
  - reducing the level of debt arising
  - effective and timely recovery processes that seek to prevent debt escalating
  - utilising the appropriate recovery method by debt type
- To recognise that causes of debt vary and recovery methods should be focused accordingly. Debt will be categorised and segmented so that where possible a personalised service is provided with methods of recovery focused by type, with debtors' circumstances understood identifying the larger proportion of debtors who struggle to pay as opposed to the small minority who can be classed as "won't pay" so that unsustainable debt levels are prevented.
  - *Those that struggle to pay* – will receive appropriate assistance and support through debt management and benefit advice, helped to make and adhere to payment arrangements and understand options to minimise costs in the future.

- *Those identified as ‘Won’t Pay’* will have the appropriate tools of recovery focused on them depending on individual’s circumstances and the assets or income they have.

- To ensure that debts are managed in accordance with legislative provisions and best practice.
- To foster good financial management and control across the council
- To ensure income relating to all types of debt is to be handled in accordance with the Council’s Constitution, the Financial Rules and the policy.
- To ensure performance in relation to debt recovery is reported through the relevant management structures of the Council.
- To implement a holistic approach to debtors that will ensure that each debtor can understand their overall indebtedness to the Council.

Rationale

There are a variety of reasons why debt is created. Putting effective processes in place; charging and invoicing accurately and speedily, ensures that debts raised are correct and do not discourage timely payment. Customers fail to make payments for a variety of reasons. Understanding the debt and the debtor can ensure targeted recovery methods are utilised. Where people genuinely have difficulty maintaining their payments; the Council will make every effort to help. Others may deliberately set out to delay or not make payments at all. In these situations, the Council will act to secure and recover payments. Where appropriate the Council will charge additional fees to cover the cost of the action and reduce the burden on those people who pay charges promptly.

Purpose

Becontree Primary School works actively to reduce debts to the school.

Primarily debts exist in small amounts and relate to parents and carers not paying for meals, clubs or nursery tuition, which their child has received.

Other parental payments are generally made on a contribution basis and although there is an expectation that parents and carers will pay for events and activities that their children participate in, there is no absolute requirement for payment to be made. The Strategic Leadership Team and Governors monitor the overall expenditure of these activities to ensure sustainability, as without these contributions the activities could not take place. Some flexibility is factored into the initial costs and contributions to allow for occasional non-payment (either due to a fall in the school roll or individual pupil circumstances such as, absence, hardship, etc).

The following pages outline the processes and explain how debts for school meals and nursery fees are recovered by the school.

Links with other documents:

To be read in conjunction with:

- Barking & Dagenham Financial Regulations and Standing Orders for Schools
- Financial Management Standards and Guidance
- Debt Management Policy
- Write-off/Disposal Policy
- Asset Management Policy
- Job Descriptions for staff with financial responsibilities

SchoolGrid Debt Process

This process has been suspended since the academic year 2023-2024. The Universal Infant FSM and now the Mayoral FSM means that no children pay for their meals, although a couple of small debts still exist from previous years and are being chased accordingly.

Daily - AM	View School Grid debt list.

Action taken when there is no credit on a child's lunchtime SchoolGrid account:

Account in debt (up to £10.00)	No action by school. Dolce (Catering Company) contact parents by email through their auto-system in SchoolGrid.
Debt reaches £10.00 or above	**Dolce no longer chase this debt and refer the costs (over £10.00) to the school for authorisation** **School to contact parent/carer in person -** log time of call on debt sheet and file (see Appendix A) Telephone parent/carer as early as possible in morning and explain why debt now involves the school. Request that debt is cleared immediately. If this is not possible, ask if a packed lunch can be brought in today, or for the child to be picked up for home lunch. Offer parent/carer an opportunity to meet with a member of the SLT. Explain that no further lunches can be given without authorisation by the Headteacher. Headteacher is informed that authorisation is a possibility today and advise whether parent/carer has spoken with SLT (and if so, who). **If unable to speak with parent/carer in person** Send a letter home (see Appendix B) with child explaining that no further lunches will be authorised until debt is cleared. If the debt is not cleared, then child must come in tomorrow with a packed lunch. Offer parent/carer an opportunity to meet with a member of the SLT. Headteacher is informed that authorisation is a possibility tomorrow and advised if parent/carer has met with SLT (and if so, who).
Debt over £10.00 and one additional meal already authorised	**Accounts reaching £10.00 trigger point and one additional meal has already been authorised for the child:** Continue to contact parent/carer by telephone, text and letter. Send letter (see Appendix C) requesting that parent/carer meets with Headteacher, giving time and date. SLT take over high and persistent debts at this point (HT and/or Governors involved as appropriate).

Action taken when there is no credit on a nursery fee account on SchoolGrid:

This process has been suspended since the academic year 2023-2024. The school does not have fee paying Nursery places at this time. All Nursery fees from previous years are fully paid.

Account in debt on Monday/Tuesday	A.M - Contact parents by text and email (this gives evidence that parent/carers have received message). Inform parent/carer that there is no credit on the account and that this should be topped up ASAP. Continue to chase every day until debt cleared.
Account still in debt on Wednesday	**Contact parent/carer in person (note in book)** A.M - Telephone parent/carer and explain debt again. Explain that the Terms and Conditions of the nursery place, state that each week should be paid for in advance by no later than the Friday before. The account should be cleared ASAP, otherwise the only other alternative is for the child to be refused admission next week. Nursery teacher informed of situation. **If unable to speak with parent/carer** Send a letter home with child (put a copy of the letter in their pupil file) explaining that the Terms and Conditions of the nursery place, state that each week should be paid for in advance by no later than the Friday before. The account should be cleared ASAP, otherwise the only other alternative is for the child to be refused admission next week. Nursery teacher informed of situation.
Account still in debt on Thursday/Friday	**Accounts remaining in debt on Thursday:** Continue to chase parent/carers by telephone, text and letter.
Account still in debt on following Monday	At this point account is now in 2 weeks debt. Admission to nursery refused until debt cleared. Nursery reminded first thing to refuse admission unless advised by the office. Send letter requesting that parent/carer meets with Headteacher, giving time and date. SLT take over high and persistent debts at this point (HT and/or Governors involved as appropriate).

Action taken when fees are outstanding for after-school clubs (operated by the school and collected through SchoolGrid):

Account in debt on first day of club	Contact parents by text and email (this gives evidence that parent/carers have received message). Inform parent/carer that payment has not been received and that this should be paid ASAP.
Account still in debt on first day of club	**Accounts remaining in debt:** Telephone parent/carer and explain again. Explain that clubs should be paid for in advance. The payment should be made ASAP. **If unable to speak with parent/carer** Send a letter home with child explaining that after-school clubs should be paid for in advance. The account should be cleared ASAP. All contact with parents/carers regarding debts is recorded (Appendix D)
Account still in debt on 2nd session	**Account remaining in debt:** Continue to chase parent/carers by telephone, text and letter.
Account still in debt by 3rd session	At this point account is now over 2 weeks in debt. Advise Headteacher and send letter advising that may be removed from the club unless payment is received.
Account still in debt by 4th session	Account is now over 2 weeks in debt. Headteacher to make decision whether child is to be refused entry to club. Send letter requesting that parent/carer meets with Headteacher, giving time and date. SLT take over high and persistent debts at this point (HT and/or Governors involved as appropriate).

Action taken when fees are outstanding for a school trip (operated by the school and collected through SchoolGrid):

4 weeks before trip	Send letter to parent and add payment to SchoolGrid
2 weeks before	Send Text/email reminder to parents regarding payments (this gives evidence that parent/carers have received message).
1 week before	This is the deadline for payment - chase unpaid parents Inform parent/carer that payment has not been received and that this should be paid ASAP.
Account in debt 4 days before day of trip	Contact parent/carer by telephone (make a note) Telephone parent/carer and explain again. Explain that trips should be paid for in advance. The payment should be made ASAP. If unable to speak with parent/carer Send a letter home with child explaining that trips should be paid for in advance. The account should be cleared ASAP. All contact with parents/carers regarding debts is recorded (Appendix D)
Account still in debt the 2 days before the date of the trip	Accounts remaining in debt: Continue to chase parent/carers by telephone, text and letter.
Account still in debt on day before trip	Headteacher to be informed. Send letter requesting that parent/carer meets with Headteacher, giving time and date. SLT take over high and persistent debts at this point (HT and/or Governors involved as appropriate).

Appendix A

	DINNER DEBT SHEET						Source of comunication			
Name	Class	Debt	Contact/Parent	Date/time	Outcome	Letter	Text	Email	Phone	in Person

Appendix B

Becontree Primary School
Stevens Road, Dagenham, Essex RM8 2QR
Tel: 020 8270 4900
E-mail : office.becontree@bdcs.org.uk
www.becontreeprimaryschool.com

Headteacher: Mrs M. Ziane
Deputy Head (EYFS/KS1): Mrs C. Stock
Deputy Head (KS2): Mrs L. Stonier

Mr and Mrs ………

Date: ……………………

Dear

Re. Outstanding Dinner Monies

We have tried to contact you on several occasions by phone and text regarding your child's outstanding dinner money. In order for your child to continue to receive a school lunch it is important to keep your account in credit.

Our records show that as of ………… your child …, is in debt by £……….

Please could you arrange for this to be paid immediately by crediting your SchoolGrid account on line. Once the debt is cleared please ensure the account remains in credit.

If you have any queries regarding the arrears or you have difficulty making payment please do not hesitate to contact me on the above number to discuss this further.

Yours sincerely

Michelle Smallman

Mrs M Smallman
Administration/Welfare Assistant

Appendix C

Becontree Primary School

Stevens Road, Dagenham, Essex RM8 2QR
Tel: 020 8270 4900
E-mail office@becontreeprimaryschool.com
www.becontreeprimaryschool.com

Headteacher: Mrs M. Ziane
Deputy Head (EYFS/KS1): Mrs C. Stock
Deputy Head (KS2): Mrs L. Stonier

Wednesday 19th October 2022

Dear

Outstanding Dinner Money

I have been informed by the school office staff that they have tried to contact you on several occasions by phone and text regarding your child's outstanding dinner money. Our records show that as of the 19-10-2022 your account is in debt by £9.60

As they have had no response from you, I have arranged for us to meet to discuss this matter further on Tuesday, Wednesday, or Thursday at 3pm. Please contact the office to confirm your preference. Alternatively, I am happy to have a telephone conversation. Please call the school office at your earliest convenience if this is your preferred option.

In order for your child to continue to receive a school lunch it is important that your account is in credit.

Yours sincerely

Mrs Marie Ziane

Headteacher

Appendix D

Club/trip Debt sheet						Communication				
Name	Class	Debt	Contact/parent	Date/time	Outcome	Letter	Text	Email	Phone	In Perso