

Smith's Wood Primary Academy



Debt Policy

Reviewed on:	April 2025
By:	J McCarron
Approved on:	
Signed on behalf of Governing Body:	
Role:	
Next review date:	April 2026

Debt Policy April 2025

School Dinners

Meals should be paid for in advance via ParentPay so that accounts remain in credit. If accounts go into debt, the following actions will be taken:

Action 1 – Parents will receive a text message and letter from the school advising them that their child's account has gone into debt. Parents will be asked to bring their child's account into credit to avoid suspension on meals.

Action 2 - If payment is not received and the debt is equivalent to the cost of 5 meals or more, a meal suspension debt letter and text will be sent and no further school meals will be provided until account is bought into credit.

Accounts still in debt after the above actions have been taken will begin the Debt Collection Process, detailed below.

Little Acorns Before and After School Clubs

Please refer to the LITTLE ACORNS BEFORE AND AFTER SCHOOL CLUB POLICY for current charges. If accounts go into debt, the following actions will be taken:

Action 1 – Parents will receive a text message from the school advising them that their child's account has gone into debt. Parents will be asked to bring their child's ParentPay account into credit within 5 days to avoid further action.

Action 2 - If payment is not received within 5 days after the text was sent, a debt letter will be sent.

Action 3 – If account goes into 2 weeks or more of arrears, the place will be suspended until account is back in credit. Letter will be sent to confirm.

Action 4 – If account goes into 3 weeks or more of arrears, the place will be withdrawn. Letter will be sent to confirm.

Accounts still in debt after the above actions have been taken will begin the Debt Collection Process, detailed below.

Other (e.g. non-educational trips / extra-curricular activities)

Parents will be offered the activity and advised of the charges, what they are for, and the payment deadline. Parents must return signed agreement to the charges. If payment is not received by the deadline, attempts at contact will be made to resolve the debt. If payment is still not received, no place on the activity will be given.

Letters will be sent in advance of all activities providing more detailed information.

Debt Collection Process

- Parents/carers will always be given the chance to work with the school in a positive way relating to money owed – we can put together short-term payment plans – please contact Mrs McCarron, our School Business Leader.
- If a co-operative approach is not forthcoming, Governors have engaged a Debt Collection agency – Business Credit Management Services (BCMS) – to assist in recovery of money owed. Any costs incurred, should BCMS be instructed, will be the responsibility of the person who owes the money – these costs can be high, so we encourage any parent/carer to work with us before this step is put in place.
- The agreement with BCMS includes, if necessary, allowing Court Action to take place. Again, this incurs additional substantial costs, which will be paid by the person who owes money. The worst case scenario is going to court for a County Court Judgement (CCJ) and possibly engaging bailiffs. This charging policy has been compiled in line with DfE requirements and in accordance with s457 of the Education Act, 1996.