



The Federation of the Church Schools of
Shalfleet and Freshwater & Yarmouth

Together for a Brighter Future

DEBT RECOVERY POLICY

Approved by	Finance
Portfolio	Finance
Approved on	Summer 2026
Review date	Summer 2027
Review Cycle	1 Year
Policy Type	Statutory
Ratified FGM	20.05.2026

1. Statement of Intent

The Federation of the Church Schools of Shalfleet and Freshwater & Yarmouth Primary (including Little Stars and Little Explorers Pre-Schools) is committed to the responsible management of public funds. The school will take all reasonable steps to recover money owed to it, while ensuring that confidentiality and the anonymity of families are protected at all times.

2. Rationale

Unpaid debts place pressure on the school's budget and divert funding away from pupils' education. As a publicly funded organisation, the Federation must ensure that its finances are managed transparently, fairly, and in accordance with statutory requirements. The Governing Body will therefore ensure that all reasonable measures are taken to recover outstanding debts, and that accountability is applied consistently and equitably.

A debt will only be written off with the approval of the Governing Body, and only after all recovery procedures have been exhausted, including referral to the Local Authority's legal services where appropriate.

3. Recording and Monitoring of Debt

The school will maintain accurate records of:

- All outstanding invoices
- The date by which payment is due
- All actions taken to recover the debt

This includes copies of letters, emails, and notes of telephone calls or meetings. Where payment plans are agreed, correspondence will clearly state the maximum period considered reasonable before the debt is deemed overdue.

4. Payment Methods

Parents and carers may pay for school meals, trips, clubs, and other chargeable activities via the school's online payment system, Arbor. Cash or cheque payments will be accepted for families without online access. Cheques must be made payable to the school.

Receipts will be issued for all payments made directly to the school office. The school cannot accept responsibility for money handed to children to bring into school.

5. School Trips and Visits

The Federation aims to give families as much notice as possible of upcoming trips. Letters will outline the cost and, where appropriate, offer payment plans—particularly for residential visits.

Where the school pays non-refundable deposits to external providers, parents who commit to a trip will be expected to honour that commitment unless exceptional circumstances apply. Failure to pay may result in cancellation of the trip if it becomes financially unviable.

In exceptional circumstances, longer-term payment plans may be agreed with the Headteacher to ensure no child is excluded due to financial hardship.

6. School Meals

The Federation operates a low-debt policy for school meals of up to £20.00. Meals must be booked and paid for in advance via the online Arbor system.

Families who believe they may be eligible for Free School Meals (FSM) should contact the school office for support. FSM entitlement begins only from the date the Local Authority receives and approves evidence of eligibility.

If a parent forgets to pay, the school may allow up to one week of debt, which must be cleared by the end of that week. Continued non-payment may result in the school requesting that parents provide a packed lunch until the debt is settled.

7. Lettings and Hire of Facilities

All lettings must be approved by the School Business Manager and confirmed with a completed booking form.

- Regular bookings will be invoiced monthly or half termly
- One-off bookings must be paid upon submission of the booking form
- Payment terms are 30 days

The school reserves the right to terminate bookings where payment terms are not met.

8. Debt Recovery Procedure

8.1 Initial Reminder

Informal reminders may be made in person or by telephone.

8.2 First Reminder Letter

Issued two weeks after the informal reminder or the date of supply.

8.3 Second Reminder Letter

Issued two weeks after the first reminder. Copies of all correspondence will be retained.

8.4 Failure to Respond

If no response is received, the debtor will be invited to meet with the Headteacher and the Finance Manager. A payment plan may be agreed at the Headteacher's discretion.

If the debtor fails to attend or does not adhere to the plan, the school may refer the matter to the small claims court or, for debts over £500, to a collection agency.

9. Negotiating Repayment Terms

Debtors are expected to settle debts promptly. Where repayment terms are requested, the Headteacher may agree a plan based on individual circumstances. All agreements will be confirmed in writing.

Failure to adhere to a repayment plan may result in referral to a collection agency and withdrawal of future credit.

10. Costs of Debt Recovery

Where the school incurs additional costs in recovering a debt, the Governing Body may decide to recover these costs from the debtor. The debtor will be formally notified of any such charges.

11. Governing Body Decisions

The Governing Body has agreed:

- The arrangements for debt recovery
- That four weeks is the maximum school meal debt permitted, subject to individual circumstances
- That one month of after-school club fees is the maximum debt permitted
- To consider legal action where appropriate
- To record approval for pursuing outstanding debts in Governing Body minutes

12. Waiving or Reducing Debt

A debt may be written off only when all reasonable recovery attempts have been exhausted and further action is not cost-effective.

The Headteacher and Governors may waive or reduce a debt in cases of genuine financial hardship.

Records of write-offs will be retained for seven years.

13. Support for Families

The Federation is committed to supporting families experiencing financial difficulty. Parents are encouraged to speak confidentially with the Finance Manager or School Business Manager to explore possible solutions.