



# St. John the Baptist Catholic Primary School

*We will prepare the way by loving, living and learning with the Lord*

## DEBT MANAGEMENT POLICY FOR PARENTS AND CARERS

**Audience:** Staff/ Governors/ Public

**Frequency of Review:** Annually

**Postholder Responsible for Review:** Headteacher

**Recommended Associated Documents:**

**Charging and Remissions Policy**

**Complaints Policy**

**Approved by the Full Governing Body – November 2024**

**Review – November 2025**

The Local Governing Board of St John the Baptist Catholic Primary School has adopted a strict 'no debt' policy in respect of all services provided by the school. This Debt Management policy for parents and carers forms part of our strategy to make sure this is achieved. Voluntary contributions for activities are out of scope of this policy. For the purposes of this policy the term 'parent or parents' will be used to represent any parent, guardian or carer.

## **Background**

Where debts are allowed to build up, it often becomes harder for the person owing the money to pay. If a debt is not repaid then money which should be utilised to pay for children's education is used to subsidise these debts, which is an unacceptable use of public funds. We therefore hope that parents will understand why we are adopting this policy to avoid incidence of debts, and will give it their support in order to protect the education provided to all children in the school.

Therefore, in adopting this policy we aim to:

- reduce the risk of parents incurring large debts that they will struggle to pay off.
- ensure that the entire school budget is used to provide educational services to all of our children.

## **Services which parents are required to pay for**

The services provided to pupils which parents are required to pay for include:

- School Meals (unless pupil is eligible for either Free School Meals or Universal Infant Free School Meals)
- Extended School facilities e.g. Before and After School Club, holiday play scheme
- Extra-curricular clubs e.g. after school sports clubs, selective school clubs etc.
- Chargeable Activities, e.g. residential school trips where board and lodging costs are chargeable to parents

## **Timing of payments**

Parents are required to pay for all services provided by the school in advance by making a payment to their child's account on the Parent Pay system.

On the Parent Pay system, separate payment items are listed for every child, e.g. School Meals, Individual School Trips and After School Activities.

Parents can choose how frequently they make payments to the Parent Pay accounts; this could be termly, monthly or weekly.

## **Other Parent Pay Services**

The Parent Pay system incorporates a Low Balance warning system which can be set up by each parent according to their own needs.

When the balance on a particular payment item for a particular child reaches a pre-set level (decided by the parent), the system will automatically send a text or e-mail notification to the parent

## **Debt Management process**

Where payment has not been made for a particular service, then that service will no longer be provided to the pupil concerned.

For school meals, this means that the parent will be requested to provide a packed lunch. For any before and after school or holiday club services, the pupil will not be allowed to attend and may lose their place.

The only exception to this is that if a parent genuinely forgets to make a payment in advance of the service being provided and no other debts have accrued, the school may grant a debt allowance of one day. This debt must be paid the following day, and all future services must be paid for in advance.

However, any family experiencing genuine financial hardship is encouraged to come into school to discuss this with the head teacher before accessing chargeable school services. The Council may also be able to provide support for families experiencing hardship.

In the exceptional instance that pupils have continued to access services and a debt has been incurred, parents will receive a letter requesting payment within 14 days. Any reasonable request for permission to pay in instalments will be considered. However, in the absence of either payment or an agreed payment plan, the school will have no choice but to proceed with formal debt recovery, via Solihull MBC, which may include legal action.

## **Applying for Remissions**

If a parent believes that their children may qualify for Remissions to certain charges, as per the Charging and Remissions Policy, they are encouraged to contact the Head Teacher, in confidence, for more details. As for Free School Meals, claims cannot be backdated, so it is important you talk to the school as soon as you are aware of any such need. It is the parent's responsibility to inform the school of entitlement to this benefit as soon as they are eligible. Any debts accrued due to parental delay, will be subject to the above debt management process.