Bosley St. Mary's CE Primary School

Bad Debt Policy and Procedure

- Implemented: September 2023
- Review Date: September 2025

Definition of a Bad Debt

Definition of a Bad Debt at Bosley St. Mary's CE Primary: an outstanding payment which exceeds

- £25 per child for school dinners and/or snack debt or
- £75 per child for wrap-around-care or
- Preschool invoice not paid within 4 weeks or
- Total debts to school services (Dinners/wrap-around-care/Preschool) exceed £100

The outstanding payment is treated as a debt unless otherwise stated as exceptional and only with specific permission from our headteacher.

Procedure

Parents will be notified of any outstanding payments by invoice via email / School Spider. For the majority of people, this is sufficient to ensure that outstanding balances are settled quickly and the debt threshold has not been reached. Once the bad debt threshold has been reached, the following procedure is activated:

1. The debtor is contacted by phone/text/School Spider email on reaching the bad debt threshold by the School Bursar. This is to establish the nature of the payment delay and obtain agreement from the debtor for payment to be made within 5 working days. If this is not possible a request that they meet with school to discuss payment terms. A warning that school services will be withdrawn if the payment is not made within the 5 days is given.

2. First Letter – if payment is not received after the initial phone call/text, a letter is sent from the School Bursar stating the nature of the debt and request for payment within 5 working days. The debtor will be informed

that school services cannot be used until debts have been settled, this is to stop the debt owed to school increasing any further.

3. Second Letter – if payment is still not made within 5 working days, a letter is sent from the Headteacher requesting payment within 5 working days.

4. Final Letter – If payment is still not made within 5 working days, a final letter is sent from the Chair of Governors requesting payment within 5 working days. After which, where it is financially worthwhile, legal action will be pursued under the guidance of the school's legal advisors.

All procedures are noted on the template and verified by the headteacher.

If however at any time during this process, a parent contacts the school over meeting payments, an agreement is drawn up and an affordable amount set and signed by both parties.

Writing off Debt

A debt may be written off in rare exceptional circumstances when all of the above procedures have been activated, payment has not been received and it is believed by the headteacher that there is no reasonable prospect of payment without recourse to law.

As a general principle the governors will take legal action to recover debts in excess of £500.00 unless there are exceptional circumstances.

BAD DEBT SCHEDULE

Name of Child:

Year Group:

 Name of Parent:

 Contact Details:

Details of Debt	School Dinners: Wrap Around Care: Preschool: Other outstanding debt: Total Amount:	
Date of first contact		
Date first letter sent		
Date second letter sent		
Date final letter sent		
Any further Action		
DATE RESOLVED		

Letter 1: Outstanding Debt for School Services

Text to be used in letter.

Dear

- Re: xxxxxxxxxxxxxxx (child's name)
- Total Amount Outstanding: xxxxxxxxxxxxxxxxxx

We have not received payment for: (indicate amount for each service / delete below if not applicable)

- School Dinners / Snacks:
- Wrap Around Care:
- Preschool:
- Other outstanding debt:

I would appreciate it if you could send in payment within the next 5 working days and that school services are not used until the debt is clear.

Please make payment via School Spider.

If this payment will cause you any difficulties then please make an appointment to discuss how we can address this with me.

If you have any queries regarding this letter, please contact the school office on admin@bosleyschool.co.uk.

Thank you.

Yours sincerely

Sandy Hall

School Bursar

Letter 2: Headteacher letter

Text to be used in letter.

Dear

- Re: xxxxxxxxxxxxxxxx   (child's name)
- Total Amount Outstanding: xxxxxxxxxxxxxxxxxxx

We have not received payment for: (indicate amount for each service / delete below if not applicable)

- School Dinners / Snacks:
- Wrap Around Care:
- Preschool:
- Other outstanding debt:

According to our records, we have not received the outstanding payments for xxxxxxxxxxxxxxxxxxx as requested in our earlier communication dated XXXXXXX. We asked at that point that settlement be made within the next 5 working days.

Please therefore ensure that any monies outstanding are paid to School within the next 5 working days. If no payment is received during this time, then the matter will be passed to the Chair of Governors. Please do not use school services until the debt is clear.

If this payment will cause you any difficulties then please make an appointment to discuss this with me.

Payments can be made via School Spider.

If you have any queries regarding this letter, please contact the school office on admin@bosleyschool.co.uk.

Yours sincerely

Rebecca Hadfield

Headteacher

Letter 3: Chair of Governors letter

Text to be used in letter.

Dear

- Re: xxxxxxxxxxxxxxx   (child's name)
- Total Amount Outstanding: xxxxxxxxxxxxxxxxxx

We have not received payment for: (indicate amount for each service / delete below if not applicable)

- School Dinners / Snacks:
- Wrap Around Care:
- Preschool:
- Other outstanding debt:

It has come to my attention that the above payment is still outstanding.

The School has tried on several occasions to deal with this matter but unfortunately no payment has been received.

I would be grateful if you could contact the school as soon as possible. Please note that if you do not make contact by xxxxxxxxxxx, I will immediately take this matter up with our legal representatives to recoup payment.

If this payment will cause you any difficulties, then please make an appointment to discuss this with me.

Please make payment via School Spider

Yours sincerely

John Pollard

Chair of Governors