



Nene Way
St. Ives, Cambs.
PE27 3WF
Phone: 01480 466919
www.wheatfields.cambs.sch.uk



Mrs Emma Verney-Davies
Headteacher
Mrs Gemma Edwards
Deputy Headteacher

Wheatfields Preschool

Learn and Grow Together

Kids Club



Policy	Debt Recovery Policy
Last reviewed on	March 2025
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Approval level	Head teacher



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Debt Recovery Policy

Any money owed to school has an impact on the budget and may affect the resources we can provide to all children. We hope that parents/carers understand this and will make every effort to avoid owing school money.

The school will take all reasonable measures to collect debts as part of its measurements of public funds and will make all parents and carers aware of this policy and the schools procedures by sending a letter. This policy and information will also be published on the school website.

Breakfast and After-School clubs – Kids Club

As per the agreement and registration form signed by the parent/carer, we require that payment is made IN ADVANCE of their child attending and a credit balance to be maintained at all times. Payment is required for all the days booked, even if your child does not attend, unless we have agreed exceptional circumstances (WE ARE NO LONGER WAIVING FEES FOR ILLNESS) or when the school is closed. Should the child no longer require a place the parent/carer is to cancel their booking on the automated system BEFORE the registers close (details as stated in our Terms & Conditions), otherwise the parent/carer is still liable for charges. Should the parent/carer fall into arrears and fail to make immediate payment, the club place will be suspended until the arrears is paid. If the balance is not cleared within one week, then this place may be withdrawn.

School lunch

We require that payment is made a minimum of one week in advance and a credit balance is maintained at all times. Parents/Carers will need to make payments using the School Gateway. The School Gateway payment system will alert parents/carers when their child's balance falls below £10.00. Should the parent/carer fall into arrears of **more than one week** and fail to make a payment within one week of receiving a reminder letter, a further letter will be sent advising the parent/carer that their child will no longer be entitled to a school lunch and that they should send their child to school with a packed lunch. Failure for the parent/carer to provide their child with a packed lunch may result in involving the school's child protection officer.

Wheatfields Preschool

We require that payment is made IN ADVANCE of their child attending and a credit balance to be maintained at all times as stated on invoices. Payment is required for all the days booked, even if your child does not attend, the exceptions being when the child is ill or when the Preschool is closed. Should the child no longer require a place the parent/carer is to advise Preschool at least one week in advance, otherwise the parent/carer is still liable for charges. Should the parent/carer fall into arrears and fail to make immediate payment, the Preschool place will be suspended until the arrears is paid. If the balance is not cleared within one week, then this place may be withdrawn.

Reporting of outstanding debt levels

The Head teacher/School Business Manager will ensure that the level of outstanding debt is regularly monitored. Suitable records will be maintained to detail individual debts and the



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total value of debt to the school in order that it can be determined at any time and reported to the Governing Body. The Governing Body will review the level of outstanding debts every

term to determine whether this level is acceptable and whether action to recover debts is effective. Details of all reminders will be maintained in school. Where a letter is issued, a copy must be retained in file.

Debt Recovery Procedures

Where payment from the parent/guardian has not been received, the following process should be applied:

First 'overdue payment' reminder letter

If by Monday no payment has been made the 1st formal reminder letter will be sent home advising if full payment is not received immediately their child's breakfast club/after-school club/school lunch/Preschool place WILL be suspended.

Second 'overdue payment' reminder letter

If full payment is not received by the following day the 2nd formal reminder letter will be sent home advising their child's breakfast club/after-school club/school lunch/Preschool place HAS been suspended. Payment or a repayment plan must be made by Friday otherwise place will be cancelled. A follow up phone call will be made to the parent/carer as they will need to make other arrangements.

Third (FINAL) 'overdue payment' reminder letter

If by the following Monday no payment or response is made, the 3rd formal reminder letter will be sent home advising this is a Final reminder and payment must be received by Friday otherwise this will result in the school taking further action.

Staff Debt recovery

Staff debts can accumulate from staff school lunches they have taken. A standard letter will be put in their pigeon hole on the Monday advising of the debt. By the following Monday if the debt is still outstanding the same letter will be handed to them in person in the strictest of confidence and a school lunch will not be provided until the debt is paid in full. Staff will be notified by the School Gateway payment system should their balance fall below £10.00.

Negotiation of repayment terms

Debtors are expected to settle the amount owed by a single payment as soon as possible after receiving the first 'overdue payment' reminder. Failure to meet any repayment terms will result in the school taking further action.

However, if people are unable to pay;

The School may reduce or cancel a debt in certain circumstances. A sensitive approach to debt recovery will be carried out, taking the following factors into account.

- Hardship – where paying the debt would cause financial hardship.
- Ill health – where our recovery action might cause further ill health.



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- Time – where the debt is so large compared to the person's income that it would take an unreasonable length of time to pay it all off.
- Cost – where the value of the debt is less than the cost of recovering it.
- Multiple debts – where someone owes more than one debt to the School. In this situation, an attempt to agree one repayment plan to include all debts will be established.

If a debtor requests for 'repayment terms' these may be negotiated at the discretion of the Headteacher/School Business Manager. A record of all such agreements entered into will be retained. In all cases, a letter will be issued to the debtor confirming the agreed terms for repayment. The settlement period should be the shortest that is judged reasonable. The Headteacher/School Business Manager will decide whether any debtor who has been granted extended settlement terms will not be offered any further 'credit' and in future will be required to pay in advance.

Costs of debt recovery

Where the school incurs material additional costs in recovering a debt then the Governing Body will decide whether to seek to recover such costs from the debtor. The debtor will be formally advised in writing that they will be required to pay the additional costs incurred by the school in recovering the debt. This decision and its basis will be recorded and reported to the Governing Body.

Bad debts

Write-off of any debt between the values of £250 - £2,500 requires the written approval of the Governing Body, debts over the value of £2,500 will be referred to the Full Governing Body.

A record of the write-off, the reason for it, and the approval for it, will be retained for 7 years.

No resource to public funds

Families with no resource to public funds, for example are ineligible for free school meals, despite their financial limitations can apply for discretionary funding to support their school meals only. This support is capped and not for extended day provision use.

Debt Recovery Process

If an account is in arrears, phone calls to be made on Monday requesting immediate payment for the week ahead.

If, by the following day, no payment has been made the 1st Formal Letter is sent and phone call is made advising their Breakfast Club/KC/School Meal/Preschool place has been suspended and payment must be made by Friday to reactive the place.

Check account on Friday, if no payment has been made the 2nd Formal Letter is sent home advising this is their final reminder and payment must be received by Monday otherwise the school will take further action.