



MARICOURT
CATHOLIC
HIGH SCHOOL
& SIXTH FORM CENTRE

DEBT MANAGEMENT POLICY

Mission Statement

Our Maricourt family, with Christ at the centre, is a community of welcome, compassion and respect in which we are encouraged to discover our true purpose and empowered to achieve the extraordinary so as to be the change we want to see in our world.

INSPIRE
WITH
MARICOURT

DATE REVIEWED: October 2024
SCHEDULED REVIEW: October 2026

INTRODUCTION

The Governing Board is responsible for ensuring that procedures are in place for the recovery of any outstanding debt. This policy sets out the procedure for debt recovery within the school and for the write-off of any debt that is deemed to be irrecoverable. This policy applies to all school fee paying services including school meals, trips and other resources/services sold to parents.

RATIONALE

This policy has been compiled recognising the difficulties placed on the Headteacher in balancing the social welfare of pupils with the management of the school budget. This policy is fair and just and sets out a clear procedure for families. By introducing a zero tolerance debt policy, we aim to reduce the risk to parents incurring large debts that they will struggle to pay and minimise the amount of staff time taken in chasing up outstanding payments.

As the school is responsible for managing payments and arrears for school meals and other services, these are processed through the main school budget. Where debts are incurred, the school budget has to pay for them; this means that money that should be spent on children's education is used to pay for debts incurred by parents. Every parent will agree that this is unacceptable and we request that all parents give this policy their full support.

PAYMENT OF SERVICES

Parents are required to pay for all services provided by the school in advance by making an online payment to their child's account on the Parent Pay system. Card payments can be taken over the phone by contacting the school's finance team, or parents can pay at any shop displaying the Pay Point logo. Cash/cheques are not accepted.

On the Parent Pay system, separate payment items are listed for every child, for example, school meals, trips, resources etc. If you have any difficulty accessing the system please contact the school's finance office for help.

SCHOOL MEALS

Payment for school meals should be made in advance and parents should ensure enough funds are added in advance to cover the costs of school meals for their child/children. Pupils cannot be provided with a school meal unless it is paid for, except for those that are entitled to free school meals.

The school has a statutory duty to provide free school meals to those who are eligible, but there is no obligation beyond this. The current daily allowance is £2.50 for eligible pupils, available at lunchtime. A piece of toast is available at morning break which is free of charge to pupils in receipt of free school meals.

There are water coolers in both canteens so that water is freely available to all pupils during break and lunchtime. We encourage pupils to bring in a refillable water bottle.

For more information about applying for free school meals, please speak to your local authority. Please note, it is the parents'/carers' responsibility to apply for free school meals and to ensure that the local authority is kept up to date with your circumstances.

If a pupil has insufficient funds on their Parent Pay account to purchase a meal then they will be allowed to go overdrawn up to a maximum of £2.50 (the cost of a school meal). This does not apply to pupils in receipt of free school meals.

A message will be sent by school staff to the parent/carer to inform them of this and request that the balance be cleared immediately and that sufficient funds are credited in advance for future purchases.

The pupil will not be permitted to purchase any further food/drinks until the balance is cleared and sufficient funds are available. The parent/carer will be asked to provide a packed lunch for their child until the balance is cleared. If a packed lunch is forgotten and the Parent Pay account is overdrawn, the pupil will be provided with a basic school meal this will be added to the outstanding funds. If a pupil fails to bring in a packed lunch for a second day and the account is still overdrawn, the parent/carer will be contacted by a member of staff to discuss this.

It should be noted that, where appropriate, families may be referred to the school's safeguarding team where the continued lack of payment or provision of a meal for their child causes concern.

Arrangements can be made to clear any existing dinner money debt by instalments however, the amount should be acceptable to both the school and the parent/carer. The purchase of food and drinks will not be permitted until any balance is cleared in full.

The Governing Board reserve the right to recover dinner money debt by following Sefton's Debt Management Escalation Protocol at Appendix A.

DEBT WRITE OFF

All efforts to recover the debt must have been exhausted before being considered for write off. At each meeting of the Governors, the Head Teacher is required to inform the Governors of any outstanding dinner money debt.

Outstanding individual school meals debt of up to £50 may be written-off by the Headteacher provided that the appropriate follow-up action has been taken and the details of the debtor, amount written-off and the reason for no further action being taken is reported to the Governors for information at their next meeting.

Write-off of outstanding debt in excess of £50 must be approved by the Governors following submission of details of the debt by the Headteacher together with reasons for no further action being taken.

The Governing Body may write off debts to a limit of £500. For amounts greater than this, approval is required from Sefton Council's Executive Director of Corporate Resources and Customer Services.

A write-off must not be communicated to the parent/carer. It is not an acknowledgement that the debt does not exist, but is an internal transaction in the accounts of the school, which removes the debt from the records.

The Business Manager/Finance Manager will ensure that the level of outstanding debt is monitored and reported to the Resource Committee and the Governing Board in their scheduled meetings. The Committee will review the level of outstanding debts every term to determine whether this level is acceptable and whether action to recover debts is effective.

CONCLUSION

We hope by implementing this debt policy, we are able to help parents/carers manage school dinner money effectively, reduce the administration time and costs involved in chasing dinner money and general debts and at the same time, ensure that money which should be spent on the children's education is not used to pay for debts incurred by parents/carers and debtors.

POLICY REVIEW

This policy will be reviewed annually by the Resources Committee and approved by the Governing Board. This policy will be shared with parents/carers annually and published on the school's website.

Appendix A – Debt Management Escalation Protocol

Accounts Receivable Debt Recovery



