



**Boroughbridge**  
Primary School & Nursery  
*Making A Difference*

## **Boroughbridge Primary School and Nursery**

### **Debt Recovery Policy**

Date Adopted 1 April 2025	Date for Review 1 April 2026	Person/s Responsible Headteacher
Approved by:	Emma Ryan Headteacher	Jules Preston Chair of Governors

This Policy is valid from the date as recorded, thereby invalidating any other preceding policy.

Where a 'named' person is no longer in post, this policy remains valid until the next review date.

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### 1. Statement of intent

Boroughbridge Primary School and Nursery is committed to ensuring equal opportunities for all pupils, regardless of financial circumstances, and has established policies and procedures to ensure that no child is discriminated against by our offering of school trips, activities and educational extras.

While this is the case, the school must have a policy in place to ensure the repayment and recuperation of any outstanding debts incurred by the school on behalf of a pupil. The school will take all reasonable measures to vigorously collect debts as part of its management of public funds. A debt will be written off only after all reasonable measures, commensurate with the size and nature of the debt, have been taken to recover it.

Each case is to be treated individually and the circumstances that have led to the outstanding debt will be taken into account to determine the best course of action and whether it is fair and reasonable to pursue the debt in its entirety, in part or if at all. The school is committed to adhering to legal requirements regarding charging for school food, activities and materials, and meeting all statutory guidance provided by the DfE.

### 2. Legal framework

This policy has due regard to all relevant legislation and statutory guidance including, but not limited to, the following:

DfE (2018) 'Charging for school activities'  
DfE (2023) 'Schemes for financing schools'

This policy operates in conjunction with the following school policies:

Business Continuity Policy  
Data Protection Policy  
Budget Management Policy  
Records Management Policy  
Charging and Remissions Policy

### 3. Roles and responsibilities

The Governing Body is responsible for:

- Reviewing this policy on an annual basis.
- Regularly reviewing details of its debts and what recovery action is needed.
- Consultations if legal services are required for debt recovery.
- Adhering to the privacy rights of pupils and their guardians in all cases.
- Deciding to leave a case of debt recovery to the decision of the Headteacher.

The Headteacher is responsible for:

- The overall implementation of this policy and ensuring that all staff, parents and pupils are aware of their responsibilities.
- Recording debt reminders, and ensuring those records are maintained for a period of seven years – this includes dates and times of letters, phone calls, emails, conversations or any other correspondence.
- Ensuring instances of debt are judged on an individual basis, with consideration of the nature of the debt and the circumstances of the family involved.
- Ensuring the privacy of the pupil and their family will be protected by all staff.
- Ensuring the level of outstanding debt owed to the school can be determined at short notice.

#### **4. Declaring outstanding debt levels**

The Headteacher and Governing Body will review the level of outstanding debts every term to determine whether current debt levels are acceptable and whether current methods and procedures to recover debts are effective.

#### **5. Debt recovery procedure**

The following debt recovery escalation process will be followed:

- **Stage 1:** A debtor is notified via ParentPay/email of their debt as soon as their balance on their ParentPay balance falls below £0.00.
- **Stage 2:** The first formal written reminder will be sent two weeks after Stage 1 via ParentPay/email, ParentApps notification, post or handed to the debtor.
- **Stage 3:** The second formal written reminder will be sent two weeks after Stage 2 via ParentPay/email, ParentApps notification, post or handed to the debtor.
- **Stage 4:** The school notifies the debtor that the case has been referred to school's Governing Body.
- **Stage 5:** If, following all stages above and the debtor has not settled the debt, refused to pay or agreed with the Headteacher a timeframe for a repayment or agreed to a payment plan for separate instalments, the Governing Body may consider involving North Yorkshire Council legal services to resolve the issue and recuperate owed funds with the possibility of a court proceedings being issued.

#### **6. Exceptional circumstances and remissions**

The school will ensure that parents of pupils are aware of the help the school can extend to those in financial difficulty. Parents who may be eligible for remissions are those in receipt of any of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Support under part VI of the Immigration and Asylum Act 1999
- The guaranteed element of State Pension Credit
- Child Tax Credit, provided that they are not also entitled to Working Tax Credit and have an annual gross income of no more than £16,190
- Working Tax Credit run-on – paid for four weeks after they stop qualifying for Working Tax Credit
- Universal Credit – if they apply on or after 1 April 2018, their household income must be less than £7,400 a year (after tax and not including any benefits that they receive)

In a case where there is, or it is suspected that there is, an overdue debt from a family who may qualify for remissions, details of the different types of support available will be sent to the debtor in question.

The Governing Body is not guaranteed, but may decide, to waive or reduce the outstanding

debt in these circumstances.

## **7. Debt recovery costs**

In addition to the remission allowances outlined in the [Exceptional circumstances and remissions](#) section of this policy, it may be advisable to waive or partially waive debts where it is deemed that it does not make financial sense to continue allocating time and resources to pursuing.

The Governing Body will review any case a debt may be waived, and come to a final decision based on the value of costs versus value of the debt.