



Policy for Bad Debt

St Margaret's Anfield CE Primary School (the school) recognises that efficient financial management must take into account the possibility of minor debts occurring as a result of non-payment by a very small minority of parents.

Every effort will be made by administration staff to avoid this possibility and in most cases in the past the cause of the bad debt is arrears of dinner money payments. Lettings with the exception of local government elections must be paid for in advance and payments for uniform are for goods received at the time and no credit terms are offered.

The administration staff of the school should ensure that dinner money payments are prompt and if more than one week's payment is overdue, reminder letters are sent. If the debt is not paid or further meals are consumed with no payment forthcoming, the parents are requested to provide a packed lunch or allow their child to return home for a meal at lunchtime until such time as the debt is cleared.

Financial difficulties faced by parents can be embarrassing to discuss and care must be taken to discuss these matters in private. Offers of payment by instalment should always be an option and when card payment is in use by the school, this can be one of the options available to parents to clear any debts they incur.

If a debt remains uncleared at the end of a school year and the child is in Year 6, it is unlikely to be recovered. The secondary school to which the child has transferred will be asked to pass on letters requesting payment to the parents concerned.

As the cost of legal proceedings is prohibitive, it will not be cost effective to pursue a minor bad debt through the courts. The sums involved are usually very minor, very rarely exceeding £50.00.

Any proposals for debt to be written off will be brought to governors at finance committee meetings for their approval.

Revised and adopted by the Governing Body.....