

Woodley CofE Primary School



Our Vision

At Woodley CofE each person is unique and accepted as a child of God. Through strong Christian values and our BRIGHT attitudes to learning, we inspire hearts and minds to create life-long learners, who have the skills, knowledge and understanding to shine brightly in the world.

"Let your light shine before others." Matthew 5:16

Debt Collection Policy

Responsibility of:	Finance and Facilities Committee
Type of Policy:	Good Practice
Date of Policy:	August 2026
Date of next review:	August 2029

Alternative formats available	email enlarged print audio
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Woodley C of E Primary School Debt Collection Policy and Procedures

The Governing Body is responsible for ensuring that the school makes the best use of the revenue it receives both from the public purse and from self-generated income. This includes ensuring that any payments due are received in acceptable time to meet the demands from services and suppliers.

The Governing Body must ensure that effective, fair procedures are in place to recover lawful debts. Families experiencing financial difficulty will be offered a confidential discussion, support and affordable repayment arrangements. Children must be treated with dignity throughout.

This policy covers debts owed to the school for lawful charges, including paid meals, agreed optional services and premises hire. It does not make voluntary contributions enforceable. It must be read with the school's Charging and Remissions Policy, Lettings Policy, complaints procedure, privacy notice and Wokingham's current Scheme for Financing Schools and financial regulations. Statutory entitlements take priority over debt recovery.

1. Payment should be obtained as and when goods/facilities/services are provided wherever possible.
2. Where a lawful payment is not received when goods, services or facilities are provided, an invoice or itemised account must normally be issued within 7 days, except for the agreed hire arrangements below. It must identify the creditor, the person or organisation liable, the service and dates, the amount, the due date, payment methods and how to query the charge. An unpaid voluntary contribution must not be invoiced or recorded as a recoverable debt.

School meals

The £10 School Grid balance is an early intervention trigger for paid meals, not an automatic cut-off. For a child without a free meal entitlement, future payments will be discussed with the parents and a packed lunch will need to be provided until the School Grid account is cleared. If a child arrives without suitable food, parents will be contacted and school will, if possible, arrange an appropriate meal that day if parents are not able to bring lunch up to school. The Head Teacher will be notified. Welfare concerns may be notified to the designated safeguarding lead; debt alone is not evidence of neglect.

3. For hiring school premises, invoices are routinely raised in the month the services are provided with a 30-day payment period by BACS or cheque. Any different invoicing frequency, advance payment, deposit or cancellation terms must be agreed in writing before the hire. Charges must be raised within the timescale required by applicable local authority financial rules.
4. For educational visits, the Charging and Remissions Policy applies. Parents must be told whether a payment is a lawful charge or a voluntary contribution. Non-payment of a voluntary contribution must not exclude or disadvantage a child. Optional extras require parental agreement and charges must comply with statutory cost limits.

For lawful charges, parents may request instalments confidentially from the Head Teacher, verbally or in writing. Staff will help record a verbal request. An affordable plan will state the balance, instalments, dates and review arrangements. Payment before a visit is the normal aim, but a later deadline may be agreed where appropriate. No plan is needed for a voluntary contribution.

If overall funding is insufficient, a visit may be cancelled for all participants after considering alternative funding. Parents must be told of that possibility when contributions are requested.

The Head Teacher may approve discretionary support within the authorised budget and delegated powers, recording the reason and reporting confidentially to the Finance and Facilities Committee. Mandatory remissions, including qualifying residential board and lodging charges, must be applied before any debt is pursued.

5. For facilities hire, if payment is not received within the agreed 30 days, a final reminder will give a further 14 days to pay or make contact. Facilities may then be withdrawn only in accordance with the written hire agreement, following review by the Head Teacher and written notice. These reminder periods do not replace the legal pre-action process below.
6. For other overdue lawful charges, the School Bursar will send a confidential reminder within 7 days of the due date and allow 14 days for payment or contact. Where part payment is received, a statement of the remaining balance will allow 21 days to pay or agree a plan. If no solution is reached, the Head Teacher will review the evidence, affordability, any dispute and the proportionate next step before referral to the Governing Body. A reminder must not imply that court action is automatic.
7. The Head Teacher and School Bursar will review outstanding balances at least monthly and report significant or problematic debts, agreed plans and proposed action to each scheduled Finance and Facilities Committee meeting. Reports and minutes must limit personal information to what decision-makers need.
8. The original £500 governing body write-off limit must not be treated as automatic authority. Before any write-off, the School Bursar must confirm the current Wokingham requirements and obtain any required local authority approval. The Finance and Facilities Committee may recommend or approve a write-off only within its documented delegation; decisions must be recorded with reasons and reported confidentially to the Full Governing Body. Amounts outside school authority must be referred to Wokingham's authorised officer. Debts must not be split to avoid approval limits.
9. A solicitor or debt collection agency may be instructed only following a recorded Governing Body decision within its powers and compliance with Wokingham's recovery and procurement requirements. Obtain legal advice on the correct creditor and claimant, liability, limitation and cost-effectiveness before proceedings. Recovery is a last resort after support, dispute resolution and an assessment of the likely costs and recovery. No interest, collection fee or penalty may be added without a lawful basis.
10. The Head Teacher has the delegated power to write off a debt up to the sum of £100 providing all attempts have been made to recover the debt. This must be reported and recorded at the next Finance and Facilities meeting. Record whether a decision is an accounting write-off or an authorised waiver or remission. An accounting write-off does not, by itself, release the debtor from liability. A waiver or remission must be authorised and communicated accurately in writing. The school must not demand payment of a debt that has been legally extinguished or waived. Any further recovery following an accounting write-off requires a fresh lawful and proportionate review.
11. The Head Teacher may require advance payment or decline further credit for discretionary paid services where there has been previous default, subject to the contract, equality duties

and an individual review of hardship. Give reasons and reasonable written notice. This discretion must never restrict free education or a statutory meal entitlement.

12. Any withdrawal of an optional paid service must be lawful, proportionate, consistent with agreed terms and reviewed for its effect on the child. Consider support and repayment first, provide written reasons and notice, and explain the complaints route. A child must not be excluded from an activity funded by voluntary contributions, free education or an entitled free meal because of debt. Unrelated historical debt must not be used as a blanket reason to prevent participation in future events.