



THE MILFORD ACADEMY

Debt Recovery Policy

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Autumn Term 2025	Christopher Bramall School Business Manager	General overhaul of policy including – Policy Statement Removal of reference to Afterschool Club and MOOSE Addition of Appendix 1, 2, 3, 4	

Policy Statement

This policy has been created to ensure the appropriate procedures are in place to deal with debts and the recovery of assets and should be read in conjunction with the School's Charging & Remissions policy.

The policy encompasses all debts owed to The Milford Academy Primary School, (Hereon known as the school) including but not limited to, payment for goods, services, school trips/residential, events and school meal payments. The Governing Body has a duty to ensure the school receives all funds due to it, so that neither the school nor its stakeholders are disadvantaged.

This policy has been written in recognition of the difficulties we face in balancing the social welfare of pupils in our care with the responsibility of managing the School Budget. The Debt Management policy aims to reduce the risks of parents/carers accumulating large debts that they may struggle to pay. The policy also aims to help identify any financial hardships facing our families so that we can make appropriate interventions to support them.

It is intended that this policy helps us to minimise the amount of staff time taken to chase outstanding payments and create a consistent and fair approach to help parents and carers to understand the school's procedures and what is expected of them.

The school's preferred method of payment is via Arbor and the school does not accept cash payments.

Any debts owed to the school, whether small or large, not paid off, ultimately must be reimbursed from the school budget. This therefore has the consequence of restricting spending in other areas to the detriment of the school's educational provision in the long term and the resources we can provide to all children. We hope that parents understand this and will make every effort to avoid owing The Milford Academy School money.

The Milford Academy 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. Although whilst 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.

We will take all reasonable measures to vigorously collect debts as part of our management of public funds and will make all parents aware of this policy. A debt will only be written off after all reasonable measures (commensurate with the size and nature of the debt) have been taken to recover it. Each case will be passed to the Headteacher and the Trustees of the Governing Board to make that decision.

Every case will be treated individually and the circumstances that have led to the outstanding debt will be considered to determine the best course of action and whether it is fair and reasonable to pursue the debt in its entirety 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.

1. Breakfast Club

As per the agreement/offer letter signed by the parent/carer, we insist that payment must be made upon booking for the Breakfast Club. We ask that parents/carers book and pay for a minimum of one week in advance or for the number of sessions that are required. Refunds are only given if notification of cancellation of at least 24 hours has been given. If less than 24 hours' notice is given, then a full place charge will be made. A credit balance must be maintained at all times on the child(ren)'s accounts and payment is required for all days booked.

Should the parent/carer fall into arrears and fail to make an immediate payment, a letter will be issued explaining that the club place will be suspended until the arrears are paid. If the balance is not cleared within one week, then the place may be withdrawn.

Current fees as of September 2025

Breakfast club - £4.00 per day (£20.00 per week)

Fees are to be paid online using the Arbor App. All bookings can be booked in advance and we ask that you ensure payment is made for each booking that is made.

2. Premier Education After-School Club (formerly MOOSE club)

This after-school club is now run by an outside provider. The Milford Academy has no involvement in the running of this club: we only provide the site. All payments and arrears are dealt with by Premier Education.

3. School Lunch

We insist that payment is made a minimum of one week in advance and a credit balance is maintained at all times. We ask that parents pay on MONDAY'S each week for that current week's worth of School Dinners. When a child has a school lunch, they go through the Relish App which registers on the Arbor App. Should a parent/carer fall into arrears of more than one week and fail to make a payment within one week of receiving a reminder letter/email, 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 the parent/carer being contacted by telephone and requesting they take their child home for lunch. The outstanding balance will remain on the child's account until the balance has been paid.

Current fees as of September 2025

School meals cost £2.80 a day (£14.00 a week).

Fees are to be paid online using the Arbor App. There is a minimum payment requirement of £14.00 but no upper limit. Ideally, parents/carers should make a payment for a full week's worth of dinner payments i.e. £14.00. If your child only has one meal a week any monies are carried forward to the following weeks and will appear as a credit on your account. Please contact the school office if you would like more information regarding the Arbor App and being able to make online payments.

Free School Meals– If you think you may be eligible for your child to receive free school meals, please contact the school office who are happy to help.

A check is made direct from the office for all new children who are admitted to Milford.

4. Nursery Lunch Supervision

As per the 30-hour agreement/offer letter signed by the parent/carer, we insist that payment is made a minimum of one week in advance and a credit balance is maintained at all times. Payment is required for all days booked even if the child does not attend, the exceptions being when school is closed. Should the parent/carer fall into arrears and fail to make an immediate payment, the 30-hour Nursery Lunch place will be suspended until the arrears are paid. If the balance is not cleared within one week, then this place may be withdrawn.

Current fees as of September 2025

Nursery Lunch fees cost £2.00 a day (£10.00 a week)

Fees are to be paid online using the Arbor App. There is a minimum payment requirement of £10.00 but no upper limit. We ask that parents pay on MONDAY'S each week for that current weeks' worth of Nursery Lunch Supervision fees. When a child has a school lunch, they go through the Relish App which registers on the Arbor App. Please contact the school office if you would like more information regarding the Arbor App and being able to make online payments.

5. Reporting of outstanding debt levels

The Headteacher/School Business Manager will ensure that the level of outstanding debt is regularly monitored. Suitable records/debt control file will be maintained by the Administration Assistant to detail individual debts and the total value of debt to the school in order that it can be determined at any time and reported to the Finance, Audit and Risk Committee and/or Governing Body. The Finance, Audit and Risk Committee and/or Governing Body will review the level of outstanding debts at each meeting to determine whether this level is acceptable and whether action to recover debts is effective.

Details of all debt reminders, dates and times of letters, phone calls, emails, text messages, conversations or any other correspondence will be maintained in school for a period of six years.

6. Debt Recovery Procedures

Initial informal reminders are sent via text message notifying the parent/carer of the debt. Text messages for school lunches are sent daily and once a week for clubs and nursery lunch supervision.

Where payment from the parent/carer has not been received the following process should be applied.

The time lapse between the stages will normally be five school days. However, this may vary depending on factors such as level of debt and the time period within a school term. The next step will be implemented if the debt has not been repaid or any contact made with school.

Each Friday debts will be reviewed by the Administration Assistant and reports provided to the School Business Manager &/or Assistant School Business Manager and club leaders.

Dinner Money Debt

- Week 1 – Outstanding Dinner Money Balance Letter – Appendix 1

If no payment has been made the first formal reminder letter will be sent home via email advising that the outstanding balance must be cleared, and an advance payment made for the forthcoming week otherwise their child's school meal provision will be suspended.

- Week 2 – Suspension of School Meal Provision Letter – Appendix 2

If full payment has not been received and a credit balance provided, the second formal reminder letter will be sent home via email advising their child's lunch provision has been suspended. A follow up phone call will be made to the parents/carers to confirm their understanding of the situation, as they will need to make alternative arrangements to provide a packed lunch until full payment and a credit balance is provided.

The school office will ensure this is adhered to and if the child arrives at school without a packed lunch the parent/carer will be telephoned asking them to bring a packed lunch into school immediately.

- Week 3 – Final Warning Letter – Appendix 3

If by the following Friday no payment or response has been received, the third formal reminder letter will be sent home, via email, advising that this is a final reminder, and that payment must be received or a repayment plan in place within the next 2 working days. Failure to do so may result in the school taking possible legal action to recover the outstanding debt.

Trips & Residential

Although funding for trips and residentials are done on a voluntary basis, the school is no longer in a financial position to be able to afford to cover the costs of trips and residentials. It is therefore important to make parents aware that these events are only possible if they contribute to the costs.

- 3 weeks prior to payment deadline – Text/Arbor App Message – Appendix 4a

A text/in app message, is to be sent out to parents reminding them to pay for their child's place via the Arbor app. We will ask that any parent struggling to use the app or to pay for their child's place to contact the school office.

- 2 weeks prior to payment deadline – Text/Arbor App Message – Appendix 4b

A further reminder text/in app message, to be sent only to those parents/carers whose child's place has not been paid for.

- 1 week prior to payment deadline – Trips & Residential Letter – Appendix 4c

1 week prior to the trip payment deadline, a letter will be issued to parents to inform them of the situation. This will be followed up with phone calls to the parents/carers of children who have not contributed.

Individual circumstances will be considered on a case-by-case basis and a decision as to whether a child is allowed to go on the trip/residential will be at the Head Teachers discretion.

Breakfast Club

Should a child become indebted to the breakfast club initially a call to the parent/carer. During the call it should be explained that there is a debt, and that the child should not attend the club until this has been cleared. It should also be explained that future attendance should only be considered if there are sufficient funds in Arbor to cover the session cost.

A Text/Arbor in App message, should be sent at the end of school prior to the next expected attendance of Breakfast Club to remind them that we are not expecting the child as the debt has not been paid and there are not sufficient funds to cover the session cost.

7. Staff Debt Recovery

Staff debts can accumulate from staff school lunches they have taken. A standard text message will be sent advising of the debt. If the debt remains outstanding a letter will be handed to them in person in the strictest confidence and a school lunch will not be provided until the debt is paid in full.

8. Year 6 Pupils/School Leavers

When a child leaves The Milford Academy School it is imperative the Administration Assistant checks the child's breakfast club/after-school club/school lunch/nursery lunch supervision accounts and refunds any credit balances or obtains any outstanding debt prior to the child's last day.

Any year 6 pupils leaving to attend secondary school will have letters/notifications sent to parents at the start of the second half of the summer term informing them that all debts must be cleared before the last week of the summer term. Outstanding debts will be transferred onto a sibling's account where applicable.

9. Negotiation of repayment terms

We acknowledge that on occasions families have financial difficulties and in these proven circumstances we will work hard with the family to agree a solution which is not to the detriment of the child.

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

However, if people are unable to pay:

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

- Hardship – where paying the debt would cause financial hardship
- Ill health – where our recovery action might cause further ill health
- Time – where the debt is so large compared to the person's income 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 debts will be established.

If a debtor requests for 'repayment terms' these may be negotiated at the discretion of the Headteacher/ and or Trustees of the Governing Board. 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 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.

10. Costs of debt recovery

Where the school incurs material additional costs in recovering a debt then the Finance, Audit and Risk committee and/or 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 Finance, Audit and Risk committee and/or Governing Body.

11. Bad Debts

Write-off of any debt requires the written approval of the Finance, Audit and Risk committee. A record of the write-off, the reason for it, and the approval for it, will be retained in the committee minutes.

Appendix 1 – School Meals

Letter 1 – Outstanding Dinner Money Balance

Dear Parent/Carer,

Re: Outstanding Dinner Money Balance for [Child's Name]

I hope this letter finds you well.

I am writing to inform you that your child, [Child's Name], currently has an outstanding balance on their school dinner account. We kindly ask that this balance is cleared **immediately**, and that payment is made in advance for the forthcoming week's meals.

Please be advised that if the outstanding amount is not settled and no advance payment is received, we will regrettably have to **suspend the provision of a school meal** for [Child's Name]. In such cases, you will be required to provide a **packed lunch** for them each day until the matter is resolved.

If you are experiencing financial difficulties, please contact the school office in confidence, and we will do our best to support you.

Thank you for your attention to this matter.

Kind regards,

[Your Name]

[Your Position]

[School Name]

Appendix 2 – School Meals

Letter 2 – Suspension of School Meal Provision

Dear Parent/Carer,

Re: Suspension of School Meal Provision for [Child's Name] – Outstanding Dinner Money

Further to our previous communication, we note that the outstanding dinner money balance for your child, [Child's Name], has not yet been cleared.

As per our school policy, we have now had to **suspend the provision of school meals** for [Child's Name] until the debt is paid in full and the account is in credit. Please ensure that your child attends school with a **packed lunch** each day.

We understand that circumstances can sometimes make it difficult to keep up with payments. If this is the case, please contact the school as soon as possible to discuss a possible payment plan.

We appreciate your prompt attention to resolving this matter.

Kind regards,

[Your Name]

[Your Position]

[School Name]

Appendix 3 – School Meals

Letter 3 – Final Warning

Dear Parent/Carer,

Re: Final Warning – Recovery of Outstanding Dinner Money for [Child’s Name]

Despite previous reminders, your child [Child’s Name]’s school dinner money account remains in arrears, and no arrangement for repayment has been made.

This letter serves as a **final warning**. If payment is not received, or a repayment agreement is not made with the school within the next **2 working days**, we will be forced to take steps to **recover the outstanding funds**, which may include referring the matter for **legal action**.

Please note that you remain responsible for providing [Child’s Name] with a **packed lunch** until the account is brought into credit.

We urge you to act now to avoid further action. If you wish to speak with someone regarding this matter, please contact the school office urgently.

Yours sincerely,

[Your Name]

[Your Position]

[School Name]

Appendix 4 – Trips & Residential

Appendix 4a

Trips & Residential – Text/In-app Message 1

Dear Parent/Carer. This is a reminder to make payment towards [Child's Name]'s upcoming [Trip/Residential] to [Place]. Please pay via the Arbor App as soon as possible. If you have already paid, thank you.

Appendix 4b

Trips & Residential – Text/In-app Message 2

Dear Parent/Carer. We have not received payment towards [Child's Name]'s upcoming [Trip/Residential] to [Place]. To secure their place on the [Trip/Residential] you must pay via the Arbor App within the next 5 days the full amount. If you are struggling to pay, then please contact us to discuss this. Should you not pay or contact us then [Child's Name]'s place is at risk.

Appendix 4c

Trips & Residential Letter

Dear Parents and Carers,

Upcoming School [Trip/Residential] to [Location]

Thank you very much to all the parents and carers who have already made their contribution towards the upcoming [trip/residential] to [Location]. We really appreciate your support in helping us provide enriching experiences for the children.

Unfortunately, we have not yet received enough payments to cover the overall cost of the trip. As a school, we do our best to make trips as affordable as possible, but due to current budget constraints, we are not in a position to subsidise this [visit/residential] any further. As a result, we are currently having to review all options, which may include having to reorganise the experience and, only those children who have paid, may be able to go on the [trip/residential].

As a last resort, if sufficient contributions are still not received, we may have to cancel the [trip/residential] altogether.

To avoid disappointing the children, we kindly ask that all outstanding payments are made by **[insert date]**. After this date, we will need to make a final decision based on the contributions received.

If you are experiencing financial difficulties meeting the cost of the donation, please contact Mr Turner or a member of the Senior Leadership Team to discuss the matter confidentially.

Thank you for your continued support.

Kind regards,

[Your Name]

[Your Position]

[School Name]

Appendix 5 – Breakfast Club

Letter 1 – Outstanding Breakfast Club Money Balance

Dear Parent/Carer,

Re: Outstanding Breakfast Money Balance for [Child's Name]

I am writing to inform you that your child, [Child's Name], currently has an outstanding balance on their Breakfast Club account. We kindly ask that this balance is cleared **immediately**, and that payment is made in advance for any forthcoming sessions.

Please be advised that if the outstanding amount is not settled and no advance payment is received, we will regrettably have to **suspend the provision of Breakfast Club sessions** for [Child's Name].

If you are experiencing financial difficulties, please contact the school office in confidence, and we will do our best to support you.

Thank you for your attention to this matter.

Kind regards,

[Your Name]

[Your Position]

[School Name]

Appendix 6 – School Meals

Letter 2 – Suspension of Breakfast Club Provision

Dear Parent/Carer,

Re: Suspension of Breakfast Club Provision for [Child's Name] – Outstanding Balance

Further to our previous communication, we note that the outstanding Breakfast Club balance for your child, [Child's Name], has not yet been cleared.

As per our school policy, we have now had to **suspend the provision of the Breakfast Club** for [Child's Name] until the debt is paid in full and the account is in credit.

We understand that circumstances can sometimes make it difficult to keep up with payments. If this is the case, please contact the school as soon as possible to discuss a possible payment plan.

We appreciate your prompt attention to resolving this matter.

Kind regards,

[Your Name]

[Your Position]

[School Name]

Appendix 7 – Breakfast Club

Letter 3 – Final Warning

Dear Parent/Carer,

Re: Final Warning – Recovery of Outstanding Breakfast Club Money for [Child's Name]

Despite previous reminders, your child [Child's Name]'s Breakfast Club account remains in arrears, and no arrangement for repayment has been made.

This letter serves as a **final warning**. If payment is not received, or a repayment agreement is not made with the school within the next **2 working days**, we will be forced to take steps to **recover the outstanding funds**, which may include referring the matter for **legal action**.

We urge you to act now to avoid further action. If you wish to speak with someone regarding this matter, please contact the school office urgently.

Yours sincerely,

[Your Name]

[Your Position]

[School Name]