



Blackmoor Park Infant School and Kindergarten

Bad Debts Policy

Author/owner: SLT
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Bad Debts Policy

Introduction

Blackmoor Park Infant School and Kindergarten (the "School") is committed to sound financial management and ensuring that all income due is received in a timely manner. This policy sets out the school's approach to managing outstanding debts, including school meal payments, nursery fees, trip contributions, and other charges. It also outlines the steps to prevent debts from accumulating and the measures in place to support families facing financial difficulties.

Objectives

- To ensure fair and consistent treatment of all debtors while maintaining the financial stability of the school.
- To minimise the risk of bad debts arising through proactive debt management.
- To take appropriate and proportionate action to recover outstanding debts in a timely manner.
- To comply with financial regulations and audit requirements set by the Local Authority and relevant education bodies.
- To support families in financial difficulty while maintaining financial integrity.

Scope

This policy applies to all parents, carers, and any other individuals or organisations that owe money to the school. This includes, but is not limited to, debts related to:

- School meal payments (Only Little Kindi and Kindi 3+)
- Nursery fees (Blackmoor Park Day Nursery)
- Educational visits and trips
- After-school clubs and extracurricular activities
- Voluntary contributions where payment is required for participation
- Any other services provided by the school that require payment. (Extended Services)

Debt Prevention Measures

To prevent the accumulation of debt, the school will:

- Clearly communicate payment expectations at the start of the school year and when charges are incurred.
- Provide detailed information on fees in newsletters, on the school website, and through direct communication with parents/carers.
- Encourage the use of an online payment system to facilitate prompt and secure payments.
- Issue invoices and reminders in a timely and consistent manner.
- Offer flexible payment plans in cases where parents/carers are experiencing financial hardship.
- Work closely with families to identify any issues that may lead to non-payment and provide signposting to financial support services where applicable.

Debt Recovery Process

If a payment is not received within the agreed timeframe, the following steps will be taken:

- **Step 1: Initial Reminder** – A polite written reminder (letter, email, or text) will be sent when a payment becomes overdue. This reminder will include details of the outstanding amount and a request for prompt payment.
- **Step 2: Second Reminder** – If the debt remains unpaid after 14 days, a second formal reminder will be issued, reinforcing the need for payment and offering support if financial difficulties are a factor.
- **Step 3: Final Notice** – If no payment is made after 28 days, a final notice will be sent. This notice will set out the consequences of non-payment, which may include referral to the Three Saints Trust Finance Board, external debt collection agencies, or legal proceedings.
- **Step 4: Escalation** – If the debt is still outstanding, the school reserves the right to take appropriate action, which may include:
 1. Referral to external debt collection agencies.
 2. Legal proceedings in cases of significant unpaid debts.
 3. Withdrawal of optional paid services (e.g. After-School Clubs, Day Nursery Provision) until outstanding debts are cleared.

Method of Payment:

The preferred method of payment is card/online payments: However, in exceptional circumstances we will accept:

- Cash
- Childcare Vouchers/Schemes

Exceptional Circumstances

Blackmoor Park Infant School and Kindergarten recognises that some families may experience financial difficulties. In such cases, parents/carers are encouraged to contact the school as soon as possible to discuss their situation confidentially. Where appropriate, the school may:

- Offer a structured payment plan to help spread the cost.
- Provide information on financial support available from external agencies.
- Temporarily suspend charges where extreme hardship is demonstrated, subject to approval by the Headteacher/CFO – Chief Financial Officer.

Monitoring and Review

- The Three Saints Trust will review outstanding debts regularly to ensure effective debt management.
- The Headteacher will report to the Finance Committee/CFOO on significant debts and actions taken.
- This policy will be reviewed annually by the Directors to ensure its continued effectiveness and compliance with financial regulations.

Policy Approval and Implementation:

Name: **Edd Naylor**

Position: **Headteacher**

Date of Approval: **23rd April 2025**