



Ancaster
Church of England Primary School

Debt Recovery Policy 2025

Church School Vision

In the spirit of St. Martin, the Centurion Saint, we are a welcoming and inclusive community where every individual is celebrated. As we journey together through exploration and learning, our curriculum strives to promote local and global citizens who realise they have the power to change. Our high expectations for all, underpinned by our core Christian values of Wisdom, Courage and Respect, allow us to challenge everybody to be the best they can be.

How does our Christian Vision impact on our financial policies at Ancaster?

Our work around Financial Management is heavily influenced by the 4 guiding lights in which our curriculum has been constructed taking inspiration from our Church School Vision that guides us forwards.

Inclusivity- We aim to be inclusive to all our school community ensuring that the management of our resources is aligned to the development of the school. We ensure that we deploy our workforce effectively and efficiently to maximise impact to support our staff team to achieve their aims, including a work life balance.

Exploration – We will fully consider all expenditure and due regard will be explored in line with current legislation. When planning our financial budgets for each year, we will ensure that the importance of value for money is reflected within our costings.

Empowerment- We will empower leaders to make decisions that will represent our whole school community.

Values Led- Our core values of Wisdom, Courage and Respect are central to the work that we undertake. We will abide by the standards of accountability and transparency to which we aspire. Leaders will acquire the knowledge they need to develop their ability to be courageous and develop themselves in a variety of contexts. We will carry out our duties in the spirit of, as well as to the letter in the public interest to high ethical standards and achieve value for money.

Signed by Chair of Governors:

Signed by Headteacher:

Approved by the Governing Body and Headteacher at a meeting held on:

Next Date of Review: March 2026

Associated documents/policies:

Finance Procedures

Charging Policy

Statement of Internal controls

Version Control-Version 1

August 2025

Policy Statement.

Ancaster Church of England Primary 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 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 (please see our charging policy) and meeting all statutory guidance provided by the DfE.

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'
- [Updated] DfE (2023) 'Schemes for financing schools'

This policy operates in conjunction with the following school policies:

- Business Continuity Policy
- Data Protection Policy
- Finance Policy
- Reserves and Investments Policy
- Conflicts of Interest Policy
- Anti-fraud and Corruption Policy
- Records Management Policy

2. 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 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 and governors 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
- Ensuring the level of outstanding debt owed to the school can be determined at short notice.

3. Acceptable credit period

In the case of a debt, the governing body should agree upon a 'credit period' within which the debtor can pay the outstanding sum before debt recovery procedures are exercised. This period of time may vary, at the discretion of the governing body, dependent on the nature and size of the debt.

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.

Any individual cases of debt that are deemed to require intervention will then be pursued by the procedure starting from section five of this policy.

5. Debt recovery procedures

Where there is an outstanding payment yet to be received and the acceptable credit period has surpassed, a reminder official invoice will be created outlining the value and reason for the debt, as well as the debtor's identity.

Upon creating the invoice and stipulating a date on which it must be paid by, there will be acknowledgement from the school that the debt has been set up.

6. Verbal and written overdue payment reminders

Overdue payment reminders are outlined below:

- Initial verbal reminder – informal in-person, telephone or email correspondence notifying the individual of debt with the date and time officially recorded.
- First formal written reminder – an official, dated letter addressed to the debtor which will be written up two weeks after the first informal reminder and will acknowledge that it took place.
- Second formal written reminder – this will arrive two weeks after the second reminder, citing the details of both previous reminders and stating that concerted efforts have been made to make the person aware that an outstanding debt is overdue.

7. Failure to respond

If overdue payment reminders are not responded to, another letter will be sent to the debtor advising them that the case has been to the school's legal advisors and governing body.

It is then for these parties to agree on a timeframe for a repayment or, if necessary, a payment plan for separate instalments.

The school expects that the debt should be repaid as soon as possible, particularly after repeated reminders; however, this can be negotiated at the discretion of the governing body.

If there is a case where the debtor is deemed to be refusing to pay without sufficient reason, the school may consider involving the LA's legal services to resolve the issue and recuperate owed funds.

8. Negotiation of debt payment

It is expected that the debt will be repaid as soon as possible, particularly after repeated reminders; however, this will be negotiated at the discretion of the governing body, particularly if the circumstances in section nine of this policy apply.

If there is a case where the debtor is deemed to be refusing to pay without sufficient reason, the school may consider involving LAs and the council's legal services to resolve the issue and recuperate owed funds.

The governing body will review any case where a debt may be waived and come to a final decision based on the value of costs versus value of the debt.

11. Monitoring and review

This policy will be reviewed on an annual basis by the Headteacher, SBL and the Governing Body.