



# SARACENS MULTI-ACADEMY TRUST

## DEBT POLICY

Responsibility of ( <i>see policy tracking sheet</i> ):	Audit & Risk Committee
Approved by:	Audit & Risk Committee
Date Approved ( <i>by above</i> ):	June 2024
Next Review due by:	June 2026

## **Contents**

1. Aims	3
2. Expectations	3
3. Process for non-payment	3
4. Support for families	4
5. Monitoring arrangements	4
6. Links with other policies	4

## 1. Aims

Saracens Multi-Academy Trust aims to keep debts owed by parents/carers for school meals and school trips as low as possible, so that the school budgets, which should be spent on the pupils' education, are not used to pay for debts incurred by parents/carers.

The Trust Board accepts that parents'/carers' circumstances may change and it is accepted that on occasion arrears may arise for various reasons. However, arrears cannot be allowed to accumulate such that there is a detrimental effect on other school activities.

School staff will do everything they can to support families in difficult times.

## 2. Expectations

Parents and carers must pay in advance for school meals using the school's online payment system through their child's Arbor account. For each new pupil at the school, the parents/carers will be asked to provide a two-week deposit for school dinners. During the admissions process, schools will work with all parents/carers to review whether their child(ren) are eligible for Free School Meals. In exceptional circumstances, payment by cash or directly to the school's bank will be accepted.

## 3. Process for non-payment

Finance Administrator:

1. The Finance Administrator sends a message on a weekly basis to any parents and carers whose meal balance is below £5. The list of parents and carers included is automatically generated by Arbor.

Queries are dealt with and parents/carers who may be eligible for Free School Meals are encouraged and supported to apply online.

The school will also apply on the parents'/carers' behalf following the receipt of relevant documentation.

2. Where debts rise above four weeks the Finance Administrator will send an individual email to the parent/carer stating the amount of debt and requesting payment. This will be followed up with a telephone call. Payment plans can be agreed and flexibility will be granted to parents/carers who are only able to pay monthly, provided the terms of any agreement are met.

The Finance Manager:

3. If no response is received within a further week, the Finance Manager will send a letter to parents/carers, requesting immediate payment and stating that if no contact is made with the school, or any attempt made to pay off the balance within a further 5 days, their children may be refused to attend school trips. The debt still remains payable by parents/carers until the matter is finalised to the school's satisfaction. Any relaxation by the school in enforcing the process for following up on debts does not discharge the parents/carers responsibility for payment for school lunches.
4. In exceptional circumstances (such as a pandemic) the Trust Board may direct the Finance Administrators not to pursue a specific debt or debts generally for a fixed or indefinite period. In these circumstances the Trust Board will direct the Finance department when to recommence the follow up procedure.

5. Where parents/carers refuse to clear a debt of 6 weeks or more, and the pupil does not qualify for Free School Meals, the Trust Board reserves the right to commence court proceedings to recover the monies owing, together with any costs that the school incurs in taking those proceedings. The decision to commence court proceedings will be taken by the Chief Executive Officer (CEO) following consultation with either the Chair of the Local Governing Body (LGB) or the Chair of the Audit & Risk Committee. Until the debt is cleared the pupil may be refused to be permitted to attend any school trip.

#### **4. Support for families**

The Trust takes a supportive approach to family circumstances which understandably may change. Schools frequently remind families how to apply for Free School Meals should their circumstances change. Schools make every effort, before a new pupil starts at school, to establish whether they are eligible for Free School Meals.

Should any parents/carers experience a sudden change in circumstances, the Trust is able to provide limited support from our discretionary financial support fund. Payments from this fund are authorised by the Trust Finance Office. Payments are made by the Trust Finance Office and records detailed for audit purposes.

#### **5. Monitoring arrangements**

This document will be reviewed by Audit & Risk Committee at least every 2 years.

#### **6. Links with other policies**

This document links to the following policy:

- Financial Scheme of Delegation and Financial Regulations.