



Income, Charging and Debt Management Policy

Date policy last reviewed: June 2026

1. Introduction

The governing body has a duty to ensure that all income due to the school is collected and that public funds are protected. This framework sets out the school's approach to charging, remissions and debt recovery, ensuring compliance with the Education Act 1996, DfE guidance, and Essex financial expectations.

2. Principles

- Education during school hours is free of charge.
- Charges are only applied where legally permitted.
- Voluntary contributions are not enforceable and will not be pursued as debt.
- All income due will be pursued in a fair and proportionate manner.
- Arrears will not be permitted to accumulate and will be addressed promptly.
- Payment will be obtained in advance wherever possible, or invoices raised promptly following provision.
- The school will act sensitively, considering financial hardship, safeguarding and equality.

3. Charging

The school may charge for the following optional extras:

- Education provided outside of school time that is not:
 - Part of the national curriculum
 - Part of a syllabus for a prescribed public examination that the pupil is being prepared for at the school
 - Part of RE
- Transport, other than that required to take the pupil to school or to other premises where the LA has arranged for the pupil to be provided with education.
- Board and lodging for a pupil on a residential visit.
- Extended day services offered to pupils, e.g. breakfast or out-of-school provision.
- Individual music tuition within school hours provided that the tuition is at the request of the pupil's parents.
- Board and lodging for educational visits. The charge will not exceed the actual cost of the board and lodging provided for each pupil involved. However, additional costs may be included to cover the expenses of the accompanying staff.
- A contribution towards the cost of: travel for educational visits and sporting events, day
- trips, visiting performers, theatre and museum visits.
- School Meals. These will be charged for on a not-for-profit basis.
- Clubs run by teachers during school hours, for example: Lunch Club, Library Club, Cosy Club etc, are free of charge to attend. Other clubs run by teachers, outside providers and support staff are charged.

When calculating the cost of optional extras, an amount may be included in relation to the following:

- Materials, books, instruments or equipment provided in relation to the optional extra
- Buildings and accommodation
- Non-teaching staff (including TAs)
- Teaching staff under contracts for services purely to provide an optional extra
- The cost, or an appropriate proportion of the costs, for teaching staff employed to provide vocal tuition or tuition in playing a musical instrument, where the tuition is an optional extra

The school will not charge in excess of the actual cost of providing the optional extra divided by the number of participating pupils.

Charges applied will not include an element of subsidy for any pupils wishing to participate but whose parents are unwilling or unable to pay the full charge.

In cases where a small proportion of the activity takes place during school hours, the school will not charge for the cost of alternative provision for those not participating.

The school will not charge for supply teachers to cover for teachers who are absent from school accompanying pupils on a residential visit.

Participation in any optional activity will be on the basis of parental choice and a willingness to meet the charges; therefore, parental agreement is a prerequisite for the provision of an optional extra where charges will be made.

4. Voluntary Contributions

The school may, from time-to-time, ask for voluntary contributions towards the benefit of the school or school activities. If a curriculum activity cannot be funded without voluntary contributions, the school will make this clear to parents at the outset. The school will make it clear to parents that there will be no obligation for parents to make any contribution. Parents will be notified regarding whether assistance is available.

No pupil will be excluded from a curriculum activity simply because their parents are unwilling or unable to pay. If a parent is unwilling or unable to pay, their child will still be given an equal opportunity to take part in the activity and the school will set out how places will be allocated from the outset. If insufficient voluntary contributions are raised to fund an activity, and the school cannot fund it via another source, the activity will be cancelled and this will be made clear to parents.

5. Remissions

Remissions may be applied where families are experiencing financial hardship, including those eligible for Free School Meals. Decisions will be made on a case-by-case basis, taking account of financial impact on the school budget and value for money.

6. School Meals

School meals must be paid for in advance. The school actively promotes FSM uptake. Arrears will not be allowed to accumulate and families will be contacted early.

The governing body will determine and publish a maximum allowable level of arrears, after which further action will be taken.

While the school will seek to avoid providing meals where accounts are in significant arrears, the welfare of the child will always take precedence.

7. Wraparound Provision

Wraparound provision must be paid in advance. Where arrears exceed agreed thresholds, the school reserves the right to withdraw provision until the account is brought into credit. Any outstanding balance must be cleared before a place is reallocated.

8. Operational Controls

The school may restrict access to booking systems where accounts are in arrears.

9. Debt Recovery Process

Invoices will be issued promptly and will clearly state the date by which payment is due.

The school will take reasonable and proportionate steps to recover debts:

1. Informal reminder
2. First written reminder (after 1–2 weeks)
3. Second reminder (after a further 1–2 weeks)
4. Final letter and meeting
5. Consideration of legal action

Payment plans will be offered where appropriate.

Voluntary contributions will not be pursued.

Outstanding debt levels will be reported to the governing body on a termly basis.

10. Refunds

All initial deposits for school trips will be non-refundable. Parents will be informed of this when they are provided with initial information about the trip.

In the event that the school has to cancel a trip due to foreseen circumstances, parental contributions will be refunded.

In the event that a school trip is cancelled by a party other than the school due to unforeseen circumstances, it is at the school's discretion as to whether a refund is given to parents.

In the event that a pupil or their parents cancel the pupil's place on a trip, it is at the school's discretion as to whether a refund is given. The school will take into account the reason for cancellation, whether the school will be reimbursed for the pupil's place on the trip and whether the place on the trip can be offered to another pupil.

Where a pupil or their parents have previously cancelled a place on a trip and received a full refund, the school has the right to refuse to allow the pupil to attend future trips and visits.

In the event that a pupil cannot attend a trip at the last minute, e.g. due to illness, it is at the school's discretion as to whether a refund is given. The school will take into account whether the school will be reimbursed for the pupil's place on the trip and whether the place on the trip can be offered to another pupil.

In the event that a school trip is postponed due to unforeseen circumstances, it is at the school's discretion as to what happens with the parental contributions for the trip. The school will consider its options, which could include carrying forward the money until the trip takes place, transferring the money to another trip, or refunding parents.

Once trip arrangements have been booked and confirmed, if contributions exceed the total cost of the trip, a refund will be given where the excess is greater than £1 per pupil.

The school will deal with cancellations and refunds on a case-by-case basis, ensuring that all pupils and their families are treated equally.

If a parent wishes to make a complaint about refunds, they can do so via the Complaints Procedures Policy.

11. Record Keeping

A full audit trail of all correspondence including calls, letters and emails will be retained for a minimum of 7 years.

12. Governance and Legal Action

Any decision to pursue legal action will require governing body approval and be formally recorded in minutes.

The governing body will establish clear limits for the approval of debt write-offs. Debts above agreed thresholds will be referred to the Local Authority where required.

12. Safeguarding and Equality

All actions will consider safeguarding, equality and the best interests of the child.

14. Monitoring and Review

This framework will be reviewed annually by the governing body. The Resources Committee will monitor implementation.

STATEMENT LETTER

Date

Parent/Carer of «FirstName» «LastName»
«Address1»
«Address2»
«Address3»
«Address4»
«Address5»

Dear Parent/Carer

Re: «FirstName» «LastName», «ClassName»

The amount outstanding on your wraparound account is £«AmountOverdue». We should be grateful if you would kindly clear this balance as soon as possible.

This is not necessarily the accrued balance over the previous half term as you may already have made payments into the account – please check your online account for up-to-date attendance history and balances.

If you have any query or difficulty with payment of this amount, please let us know and we will endeavour to help.

Yours sincerely

School Office

FIRST OVERDUE PAYMENT REMINDER

Date

Parent/Carer of «FirstName» «LastName»

«Address1»

«Address2»

«Address3»

«Address4»

«Address5»

Dear Parent/Carer

Re: «FirstName» «LastName», «ClassName»

According to our records, it appears that there is dinner money outstanding for your child. The amount due for payment is £«AmountOverdue». We would be grateful if you would kindly clear this balance as soon as possible.

For your information, the last payment shown on our system was made on «LastPaymentDate».

If you have any query or difficulty with payment of this amount, please let us know and we will endeavour to help.

Yours sincerely

School Office

SECOND OVERDUE PAYMENT REMINDER

Date

Parent/Carer of «FirstName» «LastName»

«Address1»

«Address2»

«Address3»

«Address4»

«Address5»

Dear Parent/Carer

Re: «FirstName» «LastName», «ClassName»

Further to our first overdue payment reminder letter dated «Date», it appears that this account remains outstanding for your child. The amount due for payment is £«AmountOverdue». We would be grateful if you would kindly clear this balance by return.

If you have any query or difficulty with payment of this amount, please let us know and we will endeavour to help.

Yours sincerely

School Office

FAILURE TO RESPOND TO REMINDERS

Date

Parent/Carer of «FirstName» «LastName»

«Address1»

«Address2»

«Address3»

«Address4»

«Address5»

Dear Parent/Carer

Re: «FirstName» «LastName», «ClassName»

Further to our second overdue payment reminder letter dated «Date», it appears that this account still remains outstanding.

In accordance with our Debt Policy, we invite you to please contact the school to arrange an appointment with a member of our Governing Body to discuss how the debt will be settled. **Failure to respond to this letter and/or failure to attend this meeting will result in the school passing the debt to an external debt collection agency.**

The Governing Body will make every effort to work with parents to prevent debts mounting.

Please note that all future supplies/services from the school will be required to be paid in advance or the service/supply will no longer be available to you.

Yours sincerely
School Office

REPAYMENT TERMS

Date

Parent/Carer of «FirstName» «LastName»

«Address1»

«Address2»

«Address3»

«Address4»

«Address5»

Dear Parent/Carer

Re: «FirstName» «LastName», «ClassName»

Following your meeting with a member of our Governing Body relating to the outstanding monies in respect of your child's school account, repayment terms have been agreed as follows:

- 1
- 2
- 3
- 4

Yours sincerely

School Office