

# FROM GREAT TO AMAZING

## No Debt Policy

For Breakfast & Tea Time Club

# 2025-26

RESPECT, RESPONSIBILITY, EXCELLENCE, FRIENDSHIP

Date implemented: **Spring 2013**

Review Date: **March 2025**

Next Review: **March 2028**

Signed (Headteacher) **A Cassius**

Signed (Chair of Governors) **N Skivington**



# No Debt Policy

The Governing Body of Suffolks Primary School believes that schools are a valuable community resource. It is, therefore, committed to making every reasonable effort to ensure that the school premises (buildings and grounds) are available for the benefit of the local community. In keeping with the extended schools' services agenda we will give priority to the use of premises for educational objectives.

## Introduction

As from October 2013 the School has adopted a strict NO DEBT policy relating to Wrap Around Club provision.

If debts are incurred, then the School has to pay for them. This means that money which should be spent on the children's education is used to pay for debts incurred by parents. Every parent will agree that this is unacceptable and we request that all parents give this policy their full support.

It is very time consuming for the office staff to continually chase outstanding monies – by message, letter, phone call or in person. The Governing Body of Suffolks Primary School believe that a 'zero-tolerance' approach is the fairest system. We understand that it may seem a very hard stance as there has historically been a culture of debt tolerance. However, moving forward, we are sure that all parents/carers and staff will co-operate with this policy.

We will ensure that parents are aware of this policy by displaying it on the Policy Page of the school's website

## Payment for Wrap Around Clubs

Parent/s must pay in advance for all services using the payment methods outlined below:

- Credit/Debit Cards Online using Arbor

If a parent genuinely forgets to pay in advance, the school may grant a debt allowance as a one off. However, this debt must be paid by the end of that week using the above payment method together with a sum for future use of facilities otherwise the School will be unable to provide further provision.

## Debt Recovery Procedure

### Stage 1- Reminder text message

Checks will be made on a Monday morning and if there are any monies still owing, a text message will be sent to remind parents/carers to pay the amount outstanding and clear the debt.

### Stage 2- Second reminder - formal letter

If monies are still owed, this second reminder will be sent in the form of a letter. The letter will outline that unless the debt is settled by the Sunday evening of this week, provision will no longer be able to be accessed until the debt is cleared. In this instance parents/carers must arrange alternative childcare.

### Stage 3 - Debt Management Procedure

If payment of the debt is not received by the following week, the Headteacher reserves the right to begin debt management proceedings against parents to recover the debt.

#### **Conclusion**

We hope that by implementing this debt policy we are able to help parents/carers manage their school debts effectively, reduce administration time and costs involved chasing debts and at the same time ensure that school budgets are used correctly for the education of its pupils.

We do appreciate that at times parents/ carers may find themselves, in periods of financial difficulty. Suffolks Primary school is caring, understanding and will always be available to listen and support wherever this is possible.

This, however, requires communication and can be achieved via our various communication channels: Phone, email, face-to-face.

We thank you for your anticipated co-operation.

#### **Suffolks Primary School**

Brick Lane  
Enfield  
Middlesex EN1 3PU

Telephone: 020 8804 1534  
Email: [office@suffolks.enfield.sch.uk](mailto:office@suffolks.enfield.sch.uk)  
Website: [www.suffolks.enfield.sch.uk](http://www.suffolks.enfield.sch.uk)