

Olton Primary School- Debt Management Policy

2025-6

Ratified by Governing Body-PFP- 10th November 2025

To be reviewed November 2026



The Governors of Olton Primary School have adopted a strict “no debt” policy in respect of all services provided by the school. This Debt Management policy for parents and carers forms part of our strategy to make sure this is achieved. Voluntary contributions for activities are out of scope for this policy. For the purposes of this policy, the term ‘parent or parents’ will be used to represent any parent, guardian or carer.

Background

Where debts are allowed to build up, it often becomes harder for the person owing the money to pay. If a debt is not repaid then money which should be utilised to pay for children’s education is used to subsidise these debts, which is an unacceptable use of public funds. We therefore hope that parents will understand why we are adopting this policy to avoid incidents of debts, and will give it their support in order to protect the education provided to all children at Olton Primary School.

Therefore in adopting this policy we aim to:

- reduce the risk of parents incurring large debts that they will struggle to pay off;
- ensure that the entire school budget is used to provide educational services to all of our children.

Services which parents are required to pay for

The services provided to pupils which parents are required to pay for include:

- School meals (unless pupil is eligible for either Free School Meals or Universal Infant Free School Meals)
- Extended school facilities e.g. Nursery wraparound care, Before and After School Club (Orchards). For further clarity about Orchards, please refer to the Orchards Prospectus for information about late payments and debt.
- Extra-curricular clubs e.g. after school sports clubs, clubs run by external providers. (At Olton Primary School, individual providers take payment from parents rather than directly through the school)
- Chargeable activities e.g. residential visits where board and lodging costs are chargeable to parents.
- Damage or loss to school property.

For School Based Lettings, please refer to our Lettings Policy for further information.

Timing of payments

Parents are required to pay for all services provided by the school in advance by making a payment to their child's account on the ParentPay system. On the ParentPay system, separate payment items are listed for every child, e.g. school meals, individual educational visits and any other chargeable activities. Parents can choose how frequently they make payments to the ParentPay accounts; this could be termly, monthly or weekly.

Other ParentPay services to reduce/prevent debt

The ParentPay system incorporates a low balance warning system which can be set up by each parent according to their own needs. When the balance on a particular payment item for a particular child reaches a pre-set level decided by the parent, the system will automatically send a text or e-mail notification to the parents.

Debt Management Process

Where payment has not been made for a particular service, that service will no longer be provided to the pupil concerned.

At Olton Primary School, we provide a paid for, Before and After School Club service. Please refer to our Before and After School Club policy for information regarding forward payment dates and acceptance of a booking.

Olton Primary School provides a daily school meal option for all pupils. For Pupils between Reception and Y2 age, all children are entitled to a daily Universal Free School Meal and therefore no payment is required by parents. This also applies to any pupil at Olton Primary School who is entitled to Free School Meals (FSM).

For all other pupils, parents are required to ensure that sufficient funds are available by 8.30am each day if they wish their pupil to have a school meal. If a pupil has a school meal and there are not sufficient funds, Olton will make contact daily to advise of the debt. If the debt continues for more than 24 hours or more, parents will be advised to provide an alternative home packed lunch.

The only exception to this is that if a parent genuinely forgets to make a payment in advance of the service being provided, the school may grant a debt allowance of one day. This debt must be paid the following day, and all future services must be paid for in advance. Additionally, any family experiencing genuine financial hardship is encouraged to come into school and discuss this with the Head Teacher before accessing chargeable school services. The Council may also be able to provide support for families experiencing hardship or signpost to other services.

Any reasonable request for permission to pay in instalments will be considered. An example of this may be an enrichment experience which falls outside of the school curriculum offer e.g.- Y6 residential.

Where a debt remains, despite communication by the school, a formal debt recovery process which may include legal action will be pursued.

Reviewed- October 2025.