

St Philomena's Catholic School

Debt Collection Policy

Introduction

Any money owed to school has an impact on the budget and may affect the resources we can provide to all children. We hope that parents understand this and will make every effort to avoid owing the school money.

Process

Termly invoices are distributed in the last week of the previous term, and all invoices are due for payment on or before the first day of term. The School operates the following payment options:

1. payment by cheque;
2. payment by direct bank transfer;
3. Payment by Debit/Credit card via HomePay

Regardless of the method of payment, payment must be received, no later than, 9:00 am on the first day at the beginning of term.

The school no longer accepts cash payment for termly fees.

Delays in the payment of fees are punitive to the majority who pay promptly and a £50.00 late payment fine will be levied on all unpaid balances.

The school reserves the right to exclude a pupil until such time as the fees have been paid.

The School will, in the first instance, seek to recover monies owed through direct contact with the debtor, by phone, letter or email. A record of these attempts, their date, time and response will be kept.

- If payment is not made by the first day of term, a letter will be sent to the parent immediately.
- If the parent contacts the School, payment will be taken at that time or a payment plan agreed.
- If that payment plan is not adhered to, then the child/children shall be excluded until payment is made.
- If the parent has not contacted the School within seven days of the start of term, then the child/children shall be excluded.

If the application of these steps does not succeed in recovering the debt, then the claim may be lodged through the courts either by the School or a debt recovery agency. This decision will be taken by the Management Committee of the Board of Governors who will consider whether the cost of recovery is economic to the debt. The cost of the claim and any legal fees, if these are incurred, will be passed on to the debtor.

Debts may be written off at the discretion of the Management Committee when any further attempts at recovery become uneconomic to sustain.

Conclusion

This policy aims

1. To protect the School from having monies owed to it.
2. To ensure that any debts incurred by the School are pursued whilst it remains economic so to do.

This policy is designed to assist in obtaining payment from those who have the wherewithal but not the intention to pay. As would be expected in a Catholic school, provision exists for reductions or deferrals of payment of fees when parents find themselves in circumstances of genuine need.

The overriding factor in the collection process is consistent and professional follow-up. Applying this principle greatly reduces the percentage of bad debts.

(November 2016 - to be reviewed November 2019)