



**SARACENS**  
**MULTI-ACADEMY**  
**TRUST**

**DEBTORS POLICY**

Responsibility of:	Audit & Risk Committee
Approved by:	Audit & Risk Committee
Date Approved ( <i>by above</i> ):	June 2026
Next Review due by:	June 2028

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## 1. Aims

Saracens Multi-Academy Trust aims to keep debts owed by parents/carers for school meals, trips and wraparound provision as low as possible so that the 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 and activities 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 required to provide a two-week deposit for school dinners and make advance payment for any wraparound provision. 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 directly to the school's bank will be accepted.

## 3. Process for non-payment

The school routinely monitors account balances through Arbor and engages in a structured, multi-stage communication process to resolve outstanding debts.

Finance Administrators/Officers:

1. The finance administrators/officers send an in-app message on a weekly basis to any parents and carers whose school 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 Team 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.

Finance Manager:

3. If no response or payment is received through the Finance Team's ongoing tracking, the matter is moved to the Finance Manager, who oversees the 3-Letter System (sent via post) during the academic year:

**Letter 1 (Initial Debt Notice):** Issued immediately if there is no resolution following the initial 4-week email and phone call. This letter states the exact amount of debt and requests immediate payment or the formal setup of a monthly payment plan within 14 days.

**Letter 2 (Urgent Debt Warning):** Sent if no response or payment is received within 14 days of Letter 1. This letter requests immediate payment and advises parents/carers that continued non-payment will result in their child(ren) being restricted from attending upcoming school activities.

**Letter 3 (Final Notice & Deadline):** Issued as a final demand 14 days after Letter 2, if no attempt is made to clear the balance. This letter establishes a final, strict designated payment deadline to clear the balance and explicitly warns that failure to meet this specific deadline will result in immediate further escalation to recovery proceedings

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) and Chief Finance and Operations Officer (CFOO), following consultation with either the Chair of the Local Governing Body (LGB) or the Chair of the Audit & Risk Committee.

In exceptional circumstances (such as a pandemic) the Trust Board may direct the Finance Team 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.

#### **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 are 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.