



PHMAT DEBT POLICY

Document Control Table

Title	PHMAT Debt Policy
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Signature of Approval	
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Document History

Date	Author	Note of Revisions
20/06/25	JP	Document Control Table / Appendix 1 - Updated calendar dates where appropriate
20/06/25	JP	Eligibility for FSM checked and updated to gov website

Academy Debt Policy

This policy aims to help our schools to adopt a consistent approach to debt with a view to eliminating it completely. It provides clarity and consistency in managing debt and will also help parents and carers clearly understand what is expected.

The services provided by schools are no different to those provided by any other business and the meals and other services must be paid for.

Most parents understand that they cannot take their child to a cafe and expect them to be given food without paying or to a music teacher who will teach their child free of charge. However, a minority of parents do not pay on time for services offered by the Trust. This puts the Trust in the position of subsidising a few families with funding that is intended by law for all children, as well as causing considerable extra work for administrative staff and therefore cost to the Trust budget.

Research has shown that the system that works best is a 'zero tolerance' approach i.e. the Trust does not accept debt. Schools can only offer free meals to children whose parents qualify for FSM entitlement. Every other meal and service for which there is a charge must be paid for. The ParentPay system is now in use at all of our Trust Schools (with varying but increased degrees of account activation) for most services offered by the school to make payment easier. Our drive to make the Trust cashless continues and all schools joining the Trust are moved to Parentpay if not already in place.

The school is invoiced for residentials, trips, meals and music lessons and has to pay for staff to run our Breakfast & After School Clubs, so it is essential that sufficient funds are available. If there were insufficient funds from those who use these services then the school would have to cover the shortfall from the budget it is given for all children. That would be unfair, illegal and unsustainable.

Parents who are experiencing difficulty in paying for a chargeable service offered by the school should inform the school office immediately. In most circumstances a payment plan can be agreed to help parents clear their debt to the school as soon as possible.

Debt policy implementation

Key Information

1. A copy of the debt policy is available on the school web sites
2. All services provided including residentials, trips, school lunches, academic tuition, music tuition and instrument hire, Terrific for Two's and breakfast and after school club places must be paid for in advance
3. No child should be sent to school with no money in their account and expect to be given a meal, music lessons, a place on a residential or trip, or access to Breakfast or After School Club care.
4. Parents who don't want their child to have a school lunch, should provide a healthy packed lunch

Parents are contacted each week by phone or text if there is insufficient credit on their account for that week.

Level 1

Indicator: A child's account goes into debt

- Check 1 is this a FSM child, are dates correct?
- Check 2 is there a possibility that payments have not been credited? Be aware that payments made at a PayPoint may take up to 48 hours to appear on the school's account.
- Check 3 does this parent normally pay on time, is this just a one off?
- Check 4 is the register correct? Check with the teacher and front office

Action 1: send a 'Gentle debt reminder' via the pupil Appendix 2

This letter is already set up to use in ParentPay.

Level 2

Indicator: A child comes to school again without the debt being paid or a packed lunch

- Check 1 is this a FSM child, are dates correct?
- Check 2 is there a possibility that payments have not been credited? Be aware that payments made at a PayPoint may take up to 48 hours to appear on the school's account
- Check 3 has this parent made contact?
- Check 4 is the register correct? Check with the teacher and front office

Action 2: Personal contact

Someone will phone the parent to ask them to either bring money or pay online or bring sandwiches to school before lunchtime.

Level 3

Indicator: The parent does not comply with any of these options,

- Check 1 is this a FSM child, are dates correct?
- Check 2 is there a possibility that payments have not been credited? Be aware that payments made at a PayPoint may take up to 48 hours to appear on the school's account.
- Check 3 has this parent made contact?

Check 4 is the register correct? Check with the teacher and front office

Action 3: send Strong debt letter via post Appendix 3

Send a letter from the CEO pending a call from the Business Team.

Level 4

Indicator: The parent consistently does not comply with any of these options,

Check 1 is this a FSM child, are dates correct?

Check 2 is there a possibility that payments have not been credited? Be aware that payments made at a PayPoint may take up to 48 hours to appear on the school's account.

Check 3 has this parent made contact?

Check 4 is the register correct? Check with the teacher and front office.

Action 4: send Strong debt letter via "signed for" post Appendix 4

Send a final letter from the CEO. Template in ParentPay

Level 5

Indicator: The parent consistently does not comply with any of these options,

Check 1 is this a FSM child, are dates correct?

Check 2 is there a possibility that payments have not been credited? Be aware that payments made at a PayPoint may take up to 48 hours to appear on the school's account.

Check 3 has this parent made contact?

Check 4 is the register correct? Check with the teacher and front office

Action 5: consider involvement of outside agencies

Although not publicised widely, this option has been deemed not practicable



APPENDIX 1

Perry Hall Multi-Academy Trust Debt Policy

In 2025/26, schools in Perry Hall Multi-Academy Trust will adopt a strict NO DEBT policy relating to services including the breakfast and after school club, residentials and trips, music tuition, academic tuition and school lunches.

If debts are incurred, then the school budget has to pay for them. This means that funds which should be spent on the education of all of our children would be used to pay for debts incurred by a few parents. The time and resources used by office staff to send letters and make phone calls about debts which remain unpaid after their due date are also a large drain on the school budget. Every parent will agree that this is unacceptable and we request that all parents give this policy their full support.

If parents believe that their children may qualify for entitlement to Free School Meals, please contact the school office for more details. This allowance is a statutory right and it is important that you apply for it if you qualify – Governors have agreed that those entitled to Free School Meals will be given exemption from music tuition and instrument hire charges.

To be eligible for Free School Meals you must be in receipt of one of the following benefits:

- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- support under Part VI of the Immigration and Asylum Act 1999
- the guaranteed element of Pension Credit
- Child Tax Credit (provided you're not also entitled to Working Tax Credit and have an annual gross income of no more than £16,190)
- Working Tax Credit run-on - paid for 4 weeks after you stop qualifying for Working Tax Credit
- Universal Credit – if you apply on or after 1 April 2018 your household income must be less than £7,400 a year (after tax and not including any benefits you get)

Children who get paid these benefits directly, instead of through a parent or guardian, can also get free school meals.

Your child may also get free school meals if you get any of these benefits and your child is both:

- younger than the [compulsory age for starting school](#)
- in full-time education
-

**Source: Government website*

If parents decide to use any of the chargeable services offered by the school and they are not exempt from those charges, parent/s must pay in advance for their child/ren's school lunch, music lessons, Breakfast & After School Club place, residential, school trips or other service using any of the methods of payment outlined below:

- Online using ParentPay – this is our preferred method as we strive to become a cashless organisation

- In cash at local shops with a PayPoint card – using barcode(s) available from the school office.

Children will not be provided with a school lunch unless it is paid for, except those that are entitled to free school meals. If a parent genuinely forgets to pay in advance, the school may grant a debt allowance of 1 meal. However, this debt must be paid next day and future meals must be paid in advance before any meal is provided.

If the debt is not cleared, parents must provide a packed lunch. In a case when a debt payment is not received nor a packed lunch provided, a member of staff will phone the parent to ask them to come to school with the money or ask them to pay online immediately; otherwise they must provide sandwiches before lunch time.

If payment of the debt is not received by the next day, the school reserves the right to begin formal proceedings against parents to recover the debt.

Please remember to let the school office know in good time if you wish to make any changes to your child's lunch arrangements.

The same principles apply to the other services provided by the school and the school reserves the right to stop music lessons or refuse access to Breakfast and After School care or other services where fees remain unpaid.

We hope that by implementing this debt policy we are able to help parents manage payments better and at the same time ensure that funds allocated for children's learning is available for every child.

If you have any concerns, please don't hesitate to contact me.

Yours sincerely

Amarjit Cheema OBE

CEO



APPENDIX 2

Reminder 1 - Sent home with child

Parent or carer of A Child

1 The Court

Green Lane

Newtown

Newshire

Date:

Our records show that you have not paid breakfast/after-school club/dinner/residential/trip/music tuition/tuition money for your child – **Child's name and class.**

As at **date** your account is showing a balance of **£-0**

Please arrange for this money to be paid immediately. Once the balance is cleared please ensure the account is always kept in credit. You have two ways to pay:

1. In the secure online payment system ParentPay, using the login already provided, go to www.parentpay.com NB THIS IS OUR PREFERRED PAYMENT METHOD Your username and password are:
2. You can also request a PayPoint card which allows you to take it with cash into your local PayPoint store.

We will also accept cash at the front desk as we wish to reduce the amount of cash brought into the classroom.

No matter how you pay you can check your account balance anytime by logging into your ParentPay account at www.parentpay.com.

(Amend as appropriate) The cost of a school meal is £2.60 per day - £13.00 per week.

If you have recently paid this balance, please disregard this letter and accept our apologies.

If you have any queries regarding letter, please contact the school office immediately.

Yours sincerely

Amarjit Cheema OBE

CEO

APPENDIX 3



Reminder 2 - Sent in post

Parent or carer of A Child

1 The Court

Green Lane

Newtown

Newshire

Date

Our records show that you have not paid money for **(please delete as appropriate) breakfast/after-school club/dinner/trip/residential/tuition/music tuition** for your child **Child's name, class name** despite a previous written reminder.

As at **Date** your account is showing a balance of **£-0**

Please arrange for this money to be paid immediately. You have two ways to pay:

1. In the secure online payment system ParentPay, using the login already provided, go to www.parentpay.com NB THIS IS OUR PREFERRED PAYMENT METHOD.
2. You can also request a PayPoint card which allows you to take it with cash into your local PayPoint store.

We will also accept cash at the front desk as we wish to reduce the amount of cash brought into the classroom.

No matter how you pay you can check the account balance anytime by logging into your ParentPay account at www.parentpay.com. You can see what meals have been taken and when.

(Amend as appropriate) The cost of a school meal is £2.60 per day, £13.00 per week.

(Amend as appropriate) Since non-payment for school meals affects the quality of service we offer to the children, we need to ensure that all payments are up-to-date and I am afraid that if the balance is not cleared by the start of next week, or no dialogue has taken place with the school to resolve the issue, it will not be possible to provide your child with a school meal. You will need to make your own arrangements for your child's lunch.

If you have already paid the outstanding amount by the time you have received this reminder, please accept our apologies, disregard this letter and report your payment to our school office.

If you have any queries regarding this balance, please contact the school office immediately.

Yours sincerely

Amarjit Cheema OBE

CEO



APPENDIX 4

Reminder 3 – Sent “signed for” post

Parent or carer of A Child

1 The Court

Green Lane

Newtown

Newshire

Date

FINAL REMINDER

Our records show that you have still have not paid dinner money **(delete as appropriate)** for your child **Child's name, class** despite two previous written reminders.

As at **date** your account is showing a balance of **£0**

Sending reminders and calling parents to chase payments takes up valuable time and resources. Parents who are experiencing difficulty with payment or who are eligible for Free School Meals for this academic year and have not already applied should contact the school office immediately.

Please arrange for this debt to be paid immediately or, if this is not possible, please contact the school office to arrange a payment plan otherwise the Trust Business Team will begin proceedings to recover the debt.

If you have any queries regarding this debt, please contact the school office immediately.

If you have already paid the outstanding amount by the time you have received this reminder, please disregard this letter and notify the school office with details of your payment.

Yours sincerely

Amarjit Cheema OBE

CEO