



Debt Recovery Policy

Introduction

1.1 To enable any school to function properly, particularly when all schools' finances are under so much external pressure, it is crucially important that the school recovers payment from parents for services the school provides to parents, and to do so without having to expend further time and resources chasing up debts. Furthermore, as a public body, Coleridge is legally obliged to account for all its expenditure.

1.2 To assist Coleridge to run effectively, and to comply with its legal obligations, we ask that parents make all payments in good time. If you don't pay on time, then we will apply the following policy.

2 Payment and debt recovery policy

2.1 We will inform you as early as possible in advance of the money you owe for any of the goods, services or facilities Coleridge provides you. At the latest this will be no later than two weeks before the end of the previous term, or, for nursery provision, one half-term in advance.

2.2 We ask that you use the online payment system. If that's not possible we can accept cheques.

2.3 If, after you have received a notification of a payment due, you haven't paid the full amount by the start of the following half term, then we will apply the following actions:

If you haven't paid by:	Action taken
one week after the start of the half-term	We'll send you a payment reminder
two weeks after the start of the half-term	We'll telephone you to remind you of the payment due
three weeks after the start of the half-term	We'll send you a second reminder
five weeks after the start of the half-term	Coleridge's Finance Governors will send you a letter about the debt
seven weeks after the start of the half-term	The London Borough of Haringey's legal department will write to you and further appropriate action will be taken by the Borough on Coleridge's behalf

2.4 If you haven't paid a debt in full by the following dates then this will be the corresponding effect on your child:

Debt	Date	Effect on your child
Lunches	From and including week 4 of the half term	Your child must bring in a packed lunch until payment is made
Music lessons	From and including the third session	Your child will not be allowed to participate in music lessons. Upon payment, your child may resume the class if there is no waiting list and there is adequate space. If there is a waiting list, your child will be added to the bottom of the waiting list.
Nursery	From and including week 4 of the half term	Your child will be precluded from attending until the debt is paid.

2.5 We may agree to accept payment by instalments and extend the time for payment of a debt if you submit an application in writing explaining the reasons for your inability to meet the original payment terms. The School and Resources Committee will seek to agree revised terms with you, which shall not exceed another five weeks from the date of the reminder from the finance governor. If you do not pay the debt within the new agreed terms then we will send you a reminder. If you do not pay the debt in full within a further seven days of the date of the reminder then the London Borough of Haringey's legal department will write to you and further appropriate action will be taken by the Borough on Coleridge's behalf to recover the debt.