

## **P16 Debt Recovery Policy**

### **Updated September 2023**

This policy should be read in conjunction with policy P13 Safeguarding Child Policy where it makes reference to Early Help.

To enable the setting to remain sustainable we have a business requirement to recover all sums due to Ridgeway Playgroup efficiently and effectively. Our collection and debt recovery policy ensures that collection methods are fair to everyone, taking into consideration those on low incomes.

Where parents/guardians have fallen or are likely to fall into arrears, Ridgeway Playgroup will work with them to set reasonable payment levels that they can maintain.

It is recognised that people do not pay their debts for a variety of reasons. Some people, because of living in or on the margins of poverty, will have difficulty in paying. Ridgeway Playgroup will endeavour to help such people and minimise the impact of debt on them. Some people may deliberately set out to delay or not make payments and all methods of enforcement will be used to secure payment in these cases.

Some people may be able to pay but do not pay because of an oversight or personal difficulties, and not because of a deliberate decision to avoid or delay payment. Ridgeway Playgroup will seek to help such people by developing a culture of payment by encouraging them to get in contact and discuss any difficulties.

The need to get in touch is central to the Policy. Where a person makes contact their circumstances will be considered with a view to agreeing a reasonable payment arrangement, minimising recovery action and helping to alleviate hardship. Where people fail to make contact or maintain arrangements, recovery action will continue.

### **Procedure**

- Fees are charged on a sessional basis and are paid for termly in advance. Any parent having access to a Payment Plan will have a different payment arrangement
- A non-refundable holding fee of £25 will be taken on registering your child at Ridgeway Playgroup
- A minimum of four weeks notice is required for any cancellation or alternation of your booking
- Payment of fees is necessary to retain your child's place at setting; this includes when your child receives Free for 3 & 4 year old funding. All accounts must be paid

by the due date. Payment may be made by either cash, cheque, direct debit or standing order

- If the account is not paid when due, and no contact has been made with the management of the setting, your child will be suspended from Ridgeway Playgroup until the account is settled in full (this will also take effect even if your child is in receipt of Free for 3 & 4 funding)
- Accounts are issued termly and are payable within 14 days of the start of term, or date specified on the invoice. Payment can be made to setting, or made via direct deposit into our bank account
- Reductions or remissions are not available for public holidays, or other days of non-attendance except Local Authority academic holidays
- Any parent experiencing difficulties with payments should contact the Treasurer immediately
- As a final measure the small claims court procedure will be initiated. All expenses incurred by such a route will also be payable

This policy was agreed by Trustees and Staff of Ridgeway Playgroup Sept 2016

Review Date: September 2024

**RIDGEWAY PLAYGROUP PAYMENT PLAN SAMPLE**

Name of Child..... DOB...../...../.....

I agree to make payments in line with the following payment plan to cover the costs of fees.  
I understand that if I fail to make the payments to the setting, the child's place will be withdrawn until payment is made.

Signed..... Date...../...../.....

	Monday	Tuesday	Wednesday	Thursday	Friday
Total hours attended per day					
Total sessions Term 1					
Total sessions Term 2					
Total sessions Term 3					
Total sessions Term 4					
Total sessions Term 5					
Total sessions Term 6					

	Autumn Term 1	Autumn Term 2	Spring Term 2	Spring Term 4	Summer Term 5	Summer Term 6
Total hours						
@ £4.00						

