



Merchant Taylors'
School

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Fee Payment Policy

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The School issues termly fee bills in advance of the start of each term. These bills include tuition fees and other extra charges as appropriate for charges such as bus fees, lunch fees and school trips. Each bill carries a reminder of the payment terms and collection dates for the Direct Debit Scheme.

With the exception of parents who pay for fees in advance, the only acceptable payment method is via Direct Debit. The School operates as a charity, and the payment of fees via Direct Debit is essential to ensure the School maintains sufficient cashflow, as well as minimising administration costs and the resource required in chasing the late payment of fees.

The School offers two options for paying by Direct Debit:

- 1) **One payment per term (three per year)** in which case parents will be charged with the full term's fees on 1 September, 1 January and 1 May.
- 2) **Four monthly payments per term (12 per year)** in which case parents will be charged on:
1 September, 1 October and 1 November 1 December (Autumn Term)
1 January, 1 February and 1 March 1 April (Spring Term)
1 May and 1 June 1 July 1 August (Summer Term).

Dealing with Arrears

Direct Debit Defaults

A list of all unpaid items will be issued by the BACS Payment Scheme within 2 days of the processing date, detailing Direct Debits that have been returned and the reason for the default. A letter will then be sent to all parents concerned giving 7 days to bring their account up to date. If, for any reason, the account is not brought up to date, the outstanding amount will be included in the next Direct Debit collection. Parents who default on a regular basis will run the risk of being removed from the scheme and therefore put their children's place at the School at risk.

Policy on Fee Arrears

The School's policy on fee arrears is detailed below:

- 1) If at the term end, fees remain unpaid, pupils will be excluded as from the start of the next term except in exceptional circumstances. This therefore limits arrears to one term only.
- 2) To avoid exclusion, a payment arrangement for outstanding fees can be put into place to run until the end of the academic year, if necessary due to a significant change in financial circumstances and if agreed with the School. If monthly payments under the arrangement are not adhered to, pupils will again be faced with exclusion.
- 3) Parents may also be referred to Bursary Assessment Associates for a financial assessment to determine their true financial situation and to try and support a solution to deal with the outstanding fees due. This may include a home visit. If the School requires this, and the parents refuse, no financial assistance will be given.
- 4) Under no circumstances will pupils with fee arrears be allowed to join Sixth Form.
- 5) Under no circumstances will pupils with fee arrears be allowed to repeat Years 12 or 13.
- 6) Under no circumstances will pupils with fee arrears be allowed to sign up for expensive international trips. In accordance with the parent contract, any money paid towards a trip, whilst there are school fees outstanding, will be first put towards paying the outstanding fees..
- 7) Under no circumstances will "payment holidays" be acceptable.
- 8) At the end of each term, if a member of staff has outstanding fees they will be subject to the same terms and conditions as all parents.

Exceptions

The School may, at its entire discretion (agreed by the Head/DFO and Chair of Finance), grant an exception to the cap for the following reasons:

- 1) Bereavement
- 2) Redundancy

However, in each case, an agreement will be made and must be adhered to if exclusion is to be avoided.

Requests for Financial Assistance

Requests received by the Fees Officer for financial assistance will be referred to the relevant Head. If the Head thinks the School is in a position to offer help, then the case must be subject to an assessment by the School's external bursary support partner before any offer of financial assistance is offered. Parents are informed that financial assistance is limited and that an application does not guarantee an offer.

This process follows the same criteria as the School's bursary review process, underpinned by a detailed report the individual financial circumstances and with a recommendation to award support or not. This report is then reviewed by the Head and the DFO, from this the parent will be informed of the School's decision.

The Debt Management Process

Half-Termly

The Fees Officer will inform the Heads individually, prior to each half term of the details of all unpaid fees that require action. The Heads will determine, in accordance with the above procedures, if pupils with arrears should be excluded after half term, or if not, then a specific amount must be paid to prevent this course of action, usually 50% of the arrears. An additional letter will then be issued to parents to confirm what action will be taken as a consequence of being in arrears. The Heads are kept informed at the start of the second half of each term of the status of these individual pupils.

Termly

The Fees Officer will inform the Heads prior to the end of each term of the details of all unpaid fees that require action. The Heads will determine if pupils with arrears are to be excluded at the start of the next term - which should be the case except in exceptional circumstances. If this is the case, letters will be sent to parents from the Head to advise of this course of action.

Exclusions

For pupils who meet the criteria for exclusion, parents should be informed by the Head's office either by letter, telephone or both. Likewise, if a pupil who has been excluded attends School, a call to the parents to collect/send home a pupil should come from the Head.. Once exclusion has been agreed the following procedure should be adhered to:

- 1) The Fees Officer will inform the Head that fees remain unpaid.
- 2) Reception staff must also be informed to ensure parents are not contacted to report their child's absence.
- 3) A record of "exclusion days" must be kept on the pupil's file.
- 4) Form teachers must be informed to ensure the register is marked up correctly.
- 5) If the fee arrears are paid during the exclusion period, the Fees Officer must inform the Head and Reception staff as soon as possible, and the pupil will be allowed back to School.
- 6) After a period of 28 days of non-attendance for unpaid fees, a pupil maybe permanently excluded from the School at any time and will be deemed withdrawn without notice.

Legal action will be considered on a case by case basis and will, in the main, be determined by the following:

- 1) The amount of the debt outstanding.
- 2) The costs involved to recover and likelihood of success.
- 3) The reason the debt is outstanding (e.g. fees in lieu, bereavement).

If legal action is agreed by the Head and the DFO, the case is then referred externally for action.