LOW PORT OUT OF SCHOOL CLUB SCIO
PAYMENT AND ARREARS POLICY

Context and Purpose

In order to ensure the financial well-being of Low Port Out of School Club (LPOOSC) Scottish Charitable Organisation (SCIO), (the Club) we need to have a clear statement of expectations and obligations for the payment of Club places.

This document sets out the LPOOSC SCIO Payment and Arrears Policy to provide clear guidance on:

- What is expected with regard to paying for Club places;
- When the Club will consider that arrears have arisen;
- What will happen where a place is not paid for as expected.

Payment Arrangements

Fees are based on making a Club place available for a child for term-time during a school year. To ensure places can be fairly allocated and to help manage the number of children we have in club, once a place is allocated (and therefore unavailable to anyone else), payment is due whether or not it is used, until and unless the place is given up. Four weeks' notice must be given for any changes in pattern where there is a reduction in sessions, including leaving the club.

Club fees are payable as follows:

- Regular weekly places during term – Fees are due monthly, from September to June. The monthly amount is calculated as the total annual fee spread over 10 months. The club will inform parents/guardians of the amount before the start of term in August. Payment can be made on any date during the month but will be considered in arrears if they have not been paid by the last day of the month. Where there is a change to a child's agreed regular places during the year, the club will calculate and issue the parent / guardian with an updated monthly payment. Regular weekly places must be paid through a regular standing order, childcare vouchers, a Tax-Free Childcare account, or a combination of these methods;
- Additional ad-hoc sessions during term – Payable by date specified in ad-hoc session invoices (usually seven days) via a one-off bank transfer, childcare voucher, Tax-Free Childcare account or a combination of these methods;
- Holiday club sessions – Payable by date specified in holiday club invoice (usually seven days) via a one-off bank transfer, childcare voucher, Tax-Free Childcare account or a combination of these methods;
- Joining fee – Payable as a one-off joining fee, for children who did not attend the club in the previous school year. Payment due on receipt of invoice via one-off bank transfer, childcare voucher, Tax-Free Childcare account or a combination of these methods.

If these payment methods are unsuitable, parents/guardians must discuss this with the operational coordinator and/or club manager.

Prompt payment is essential to ensure the Club can meet commitments to regulators, staff and suppliers. Statements of Account will be sent out on at least a termly basis to keep parents appraised of their fees situation. All accounts must be at zero by the time the child leaves the club.

Arrears, Doubtful and Bad Debts Approach

Once invoices are ‘overdue’, i.e. exceeded the date specified on the invoice and are in the ‘30+ days’ category, contact will be made with the parent discreetly in person and/or by email.

If fees due fall into arrears by 2 months (i.e. in the ‘60+ days’ category) they will be considered "doubtful" and the Club will:

- Contact the parent/guardian in writing and remind them of their obligations and ask for immediate payment or a discussion to review options to arrange a repayment schedule.

Should fees remain unpaid for a further month (i.e. in the ‘90+ days’ category) they will be considered "bad" and the Club will:

- Write to the parent/guardian requesting immediate payment of arrears, highlighting the next possible steps in the policy which may be taken by the club.
- If payment still cannot be agreed, the Club reserves the right to withdraw the child’s place and allocate the space to the next child on the waiting list
- After review and agreement at Committee, the matter will then be passed to a solicitor / debt collection agency to instigate recovery proceedings.

If a change in circumstances mean you are struggling to make payments, please get in touch with the club manager in the first instance. The manager can raise any issues with the trustees, protecting anonymity where possible, and any extenuating circumstances can be considered.

Policy History

Revision Date	Author	Description
10 June 2019	Iona Hodge	Initial published version
31 August 2019	Adrian Williamson	SCIO Number added
27 July 2020	Rebecca Smallwood	Updated for 2020
03 March 2022	Chloe Wells	Reviewed
20 June 2022	Jennifer Horne	Updated
15 September 2022	Adrian Williamson	Update moved to latest template
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