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Croydon Music and Arts Remission and Debt Policy

Introduction
Croydon Music and Arts is committed to giving every young person access to a music education and to supporting eligible young people to develop their musical talent where possible.

Free School Meal Reduction
Croydon Music and Arts provides bursaries of up to 50% off lessons, ensemble membership and instrument hire to those children who are eligible for means-tested free school meals. Please note this is not the same as universal free school meals which are available to all primary school children in London.
You may be entitled to a FSM bursary if you receive any of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Support under Part VI of the Immigration and Asylum Act 1999
- The Guarantee element of State Pension Credit
- Child Tax Credit, provided they are not entitled to Working Tax Credit and have an annual income (as assessed by HM Revenue and Customs) that does not exceed £16,190
- Working Tax Credit 'run-on' – the payment someone may receive for a further four weeks after they stop qualifying for Working Tax Credit
- Universal Credit with net earnings not exceeding the equivalent of £7,400 for each year (after tax and not including any benefits)

Please note that all applications will be treated in the strictest confidence. Applications can be made online, through Speedadmin parent portal: Please click the following link to apply Remission Application Form

Conditions of Award
Bursary funding is only available for 1st study instrumental lesson & ensemble memberships. (Bursaries do not cover the costs of 2nd study instrumental lessons).

Pupils are required to give their full commitment to all Music Academy activities and have regular and punctual attendance at all rehearsals, courses and performances.

Croydon Music and Arts reserves the right to withdraw funding should pupils fail to meet the expected level of commitment and progress. Funding will be reviewed termly, and continued funding is subject to pupils demonstrating the required level of commitment and progress.

Merit Bursary Fund
The CMA Merit Bursary provides awards to support participation in Croydon Music and Arts activities and progression in music. It may be used to help cover costs such as:

- Termly fees or Tours
- Instrument support or specialist tuition at CMA.

These bursaries are subject to available funds and are awarded by application only. Awards are typically capped at a fixed amount (e.g., £500 per academic year) and are not automatically renewed.

The Merit Bursary is available to all students learning an instrument in Croydon, who demonstrate significant musical potential and are active participants in CMA's ensemble

activities. Applicants must demonstrate a clear financial barrier to their child's ongoing participation in CMA Ensemble activities.

Applications will be assessed based on a combination of:

- Financial need
- Commitment to CMA activities
- Musical potential and progress
- Attendance, punctuality, and conduct at rehearsals, courses, and performances

Conditions of Award

All awards are made at the discretion of Croydon Music and Arts and any decision by the Senior Leadership Team is final.

Pupils in receipt of a bursary are required to give their full commitment to all activities and have regular and punctual attendance at all rehearsals, courses and performances. Croydon Music and Arts reserves the right to withdraw funding should pupils fail to meet the expected level of commitment, attendance, progress or behaviour.

Applications can be made online, through the parent portal, please click here Merit Bursary Application Form to apply. Please note that all applications for discretionary funding or remission will be treated in the strictest confidence.

Looked after children (LAC)

Croydon Music and Arts work in partnership with Croydon's Virtual School to ensure that children in care have access to music tuition and ensemble membership. This is currently funded by the virtual school for Croydon looked after children through the activities funding.

CMA also provides free instrument hire for children in care. For more information, please contact us.

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Debt Policy

Introduction
Croydon Music and Arts has a duty to ensure that it receives all the funds to which it is entitled. This policy has been created to ensure the appropriate procedures are in place to deal with debts and the recovery of assets. It encompasses all debts owed to the hub including but not limited to payments for programmes within schools and instrumental lessons.

This Policy has been compiled recognising the difficulties placed on us in balancing the social welfare of pupils with the management of the service's budget. This policy is fair and just and sets out a clear procedure for families. By introducing a zero-tolerance debt policy, we aim to reduce the risk of parents incurring large debts that they will struggle to pay and minimise the amount of staff time taken chasing up outstanding payments.

Services & Payment Methods
Croydon Music and Arts provide a number of services, including music tuition, instrument hire in schools, half term courses and tours. All payments for chargeable services should be made in advance at the start of each term and must be made within 21 days of receiving an invoice or prior to lessons starting.

We prefer payment using the parent portal, alternatively we are also able to accept payment by cheque, which can be sent to our office address.

Full payment terms and conditions can be found on our website, or by clicking here

Payment Plans
We recognise that managing termly invoices can be challenging for some families. Where a family is unable to pay in full at the point of invoicing, a payment plan may be arranged to spread the cost over the remainder of the academic term.

Payment plans are:
- Available proactively, families are encouraged to contact us before or at the point of invoicing, and do not need to wait until a debt has accrued
- Structured to cover both the current outstanding balance and forthcoming invoices for the academic year.

Where an agreed payment plan is maintained, service provision will continue without interruption. If payments are not made in accordance with the agreed schedule, services will be suspended and the formal debt recovery procedure will apply. To request a payment plan, please contact our office as early as possible.

Debt Recovery
Parents who are experiencing difficulty in paying for a service offered by Croydon Music and Arts should contact the office as soon as possible. In most circumstances a payment plan can be agreed to help parents clear their debt.

Where payment for services is not received in advance and arrears accumulate longer than 7 days, the following procedures will apply:

<u>First formal reminder letter</u>
A formal written reminder will be issued advising that the outstanding balance must be settled within 7 days. The communication will set out the options available: payment in full by card, or the arrangement of an instalment plan. If payment has already been made, or if the

account holder is experiencing financial difficulty, they should contact the Office team immediately.

Second reminder letter
Where no payment has been received and no arrangement has been made within 7 days of the first reminder, a second formal reminder will be issued. This will advise that payment or confirmation of a payment plan is required within 3 days.

The CMA team will attempt to make direct contact by telephone call or text message within this 3-day period. Failure to respond or make an arrangement at this stage will result in escalation to the Final Notice.

Final letter before action
Where the balance remains outstanding and no arrangement has been made following the second reminder, a final notice will be issued. This will advise that, unless payment is received in full or a payment plan is confirmed within 24 hours, the pupil(s) will be removed from the lesson timetable, and their place(s) may be offered to the next child on the waiting list. Reinstatement following removal is not guaranteed and will only be considered once the outstanding balance has been cleared in full.

Escalation and Legal Action
Where no action is taken following the final notice, Croydon Music and Arts reserves the right to refer the outstanding debt to Croydon Council's Debt collections team. Any associated costs may be passed to the debtor. Croydon Music and Arts further reserves the right to pursue recovery through legal proceedings where necessary.

Waiving of Debts
The decision to waive a debt in full or in part is at the sole discretion of the Senior Leadership Team. A debt may be waived where it is determined that the account holder is experiencing serious and demonstrable financial hardship.

Families who believe this may apply to their circumstances are encouraged to contact the CMA office Team in confidence at the earliest opportunity. All such requests will be treated sensitively and in accordance with the organisation's confidentiality obligations.

This policy is intended to support parents and carers in managing payments while ensuring that Croydon Music and Arts's resources are used to enhance learning for all children. The administration and recovery of unpaid fees is time-consuming and reduces the time staff can dedicate to activities that directly benefit pupils.

Parents and carers are therefore asked to support the organisation by making payments regularly and in advance wherever possible, and by contacting the Finance Team promptly if any difficulties arise.

This policy will be reviewed annually by Croydon Music and Arts.