Lower your school's debt burden by getting fees paid upfront

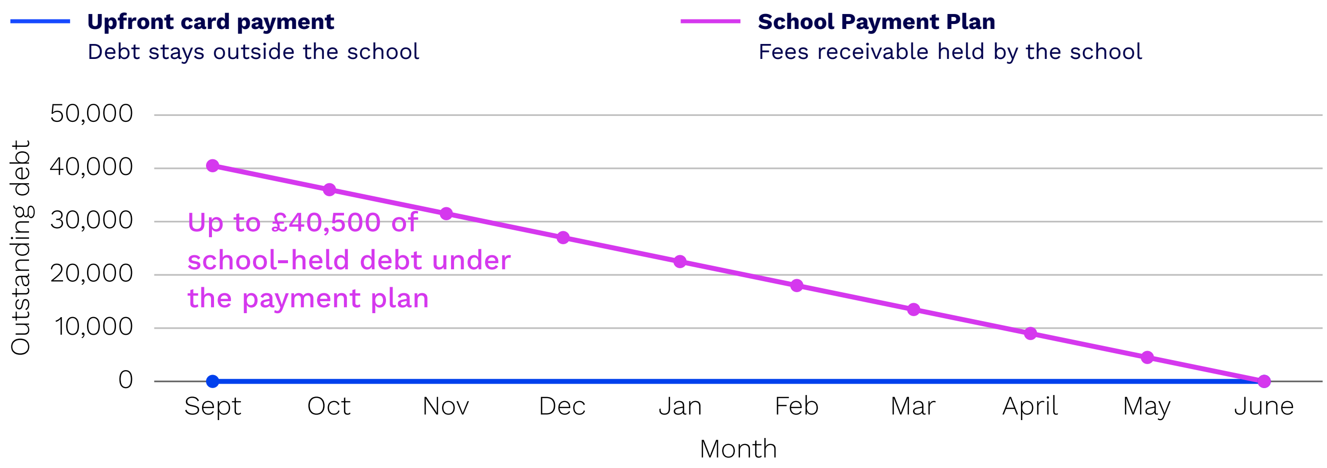
Debt stays outside the school. Cash builds interest sooner.

£45,000 annual fee example:

ASSUMPTIONS: • 1% card fee • 4.5% AER on cash in bank • School payment plan = 10 monthly payments of £4,500 • Monthly admin cost to manage school plan= £120 (4.5 hours based on ~£52k salary) • 1% illustrative bad debt provision

Monthly hours saved	Day 1 Cash in bank	End-of-year value by card	Financial lead incl. admin + bad debt
4.5	**£44,550**	**£46,555**	**+£1,939**

SCHOOL-HELD DEBT EXPOSURE OVER TIME



Parent pays by card

- School receives £44,550 now
- End-of-year cash value: £46,555
- Debt sits with parent / bank / card issuer
- School-held debt: £0
- No school-run collections

Parent uses payment plan

- Cash builds gradually through the year
- End-of-year value after admin & bad debt: £44,616
- Debt sits with the school until collected
- School-held debt: up to £40,500
- Admin cost of ~£120/month x 10 months

Better to hold the cash than hold the debt.

The upfront card option already wins on value. With admin and a conservative 1% bad debt provision included, the school is £1,939 better off.