

PRIVATE STRUGGLES

STRUGGLING WITH PRIVATE SCHOOL FEES? WHY THE PANDEMIC IS A GOOD TIME TO ASSESS FINANCIAL PRIORITIES

How to pay the school fees is a major worry for many separating and divorced parents. The current pandemic restrictions will only heighten their concern as they may lose their main source of income, face redundancy or struggle to keep their own business viable.

As a result, many parents are now taking a long, hard look at their finances and assessing if private school fees are affordable and/or sustainable long-term. If not, some hard financial decisions may need to be made.

Discounts and deferred payments for fees

Private schools are aware of the impact of COVID-19 on parents' ability to pay. Many now offer substantial discounts and measures such as deferred payments, fee postponements, staged payments, and future fee freezes. Most also have bursaries and scholarships for parents experiencing genuine hardship. For some, these measures can make school fees affordable again – but not all.



Rita Gupta

Joint liability for school fees – it's in your contract

If your child is at private school, your contract is usually in joint names,

meaning both parents are jointly liable for the fees. If you are divorced, who pays the school fees will be part of your divorce financial agreement.



However, if your ex-spouse is in financial difficulties and the fees remain unpaid, you may not even know about it, and still be liable. So, if you are co-parenting, you need to know how your ex is coping financially. A formal letter carefully written by a family lawyer can help resolve the question without unnecessary antagonism.

Schools Fees Orders

In a contentious situation, you can apply to the court for a School Fees Order. This Order can cover school fees plus extras such as music lessons, uniforms, school trips, etc. However, the view of the court has always been that private school fees are a luxury and not a necessity.

Now more than ever, judges are going to take into consideration if one party is reluctant to commit to private school fees, or if payment is not sustainable.

Sorting school fees without the drama

The greatest barrier to resolving issues around payment of school fees is silence.

- Talk to your school so they can help you
- Talk to your ex so you know their situation
- Seek proper legal advice from a family lawyer before taking any action
- Choose mediation and a collaborative law approach to resolve any issues out of court

Rita Gupta is co-founder of LGFL Ltd, a boutique family law firm near Reading Berkshire.

She is a Legal 500 Recommended Lawyer and a Chambers Recognised Practitioner. Rita was also Lawyer Monthly's Family Lawyer of the Year 2017.

Rita offers Stay Connected readers a 1-hour initial online consultation, including 30 minutes free, to discuss your situation. (For qualifying clients, T&Cs apply).

Rita Gupta

Director, LGFL Ltd

Tel: 01189 735521

www.lgfamilylawyers.co.uk